AFFIN Rewards Programme Terms and Conditions

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CARDMEMBER AGREEMENT

The terms and conditions herein ("AFFIN Rewards Programme Terms and Conditions or Terms and Conditions") are in addition to and are to be read together with the AFFIN BANK and/or AFFIN ISLAMIC ("the Bank") Credit/Debit Card Terms and Conditions, which govern the use of the Credit Cards/-i and Debit Cards/-i issued by the Bank.

In the event of any discrepancy or inconsistency relating to the AFFIN Rewards Programme between AFFIN Rewards Programme Terms and Conditions and the Card Terms and Conditions (as hereinafter defined), the AFFIN Rewards Programme Terms and Conditions shall prevail to the extent of such discrepancy or inconsistency only.

1. DEFINITION

Except where the context otherwise requires, or unless this AFFIN Rewards Programme Terms and Conditions otherwise provide, all words, names and expressions used or referred to in this AFFIN Rewards Programme Terms and Conditions shall have the same meaning as used in the Cards Terms and Conditions.

1.1 "**Bank**" means AFFIN BANK Berhad and/or AFFIN ISLAMIC Bank Berhad.

1.2 "**Card**" means the Visa/Mastercard® Credit and/or Debit card issued by the Bank.

1.3 "**Credit Card/-i**" means Visa/Mastercard® Credit Card/-i issued by the Bank excluding Cards that are currently not eligible for AFFIN Rewards Points due to the existing Card product features.

1.4 "**Debit Card/-i**" means Debit Card issued by the Bank.

1.5 "**Cardmember**" means the person to whom the Card is issued by the Bank and includes the Supplementary Cardmember where the context so requires which is eligible to participate in the AFFIN Rewards Programme.

1.6 "**Card Terms & Conditions**" means the terms and conditions applicable to the respective cards.

1.7 "**AFFIN Rewards Points**" means the points awarded to the Cardmember under the AFFIN Rewards Programme pursuant to this Terms and Conditions.

1.8 "**AFFIN Rewards Programme or Programme**" means the rewards programme organised by the Bank, under which Cardmembers may earn, accumulate, and redeem reward points in accordance with this Terms and Conditions.

1.9 "**AFFIN Rewards Portal**" refers to Bank's online platform accessible at https://www.affinalways.com/en/rewards.

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1.10 "**Redemption Item(s)**" means e-voucher or airmiles available for redemption as listed on AFFIN Rewards Portal.

2. ELIGIBILITY & PARTICIPATION

2.1 The following Cardmembers are eligible to participate in the AFFIN Rewards Programme ("Eligible Cardmembers"):

a) Principal Cardmember of any of the following:

I. AFFIN Classic/-i;
II. AFFIN Gold/-i;
III. AFFIN BHPetrol Mastercard®;
IV. AFFIN DUO Mastercard® Rewards/-i;
V. AFFIN DUO+ Mastercard/-i;
VI. AFFIN AVANCE / AVANCE Affiliate Card/-i;
VII. AFFIN Platinum Mastercard®-i;
VIII. AFFIN World Mastercard®/-i;
IX. AFFIN INVIKTA Visa Infinite Card/-i;
X. AFFIN INVIKTA World Mastercard®/-i;
XI. AFFIN UKM Alumni Card Premier World/-i;
XII. AFFIN UKM Alumni Card Mastercard®/-i;
XIII. AFFIN MPN Cards/-i;
XIV. AFFIN UiTM Credit Card/-i; and/or
XV. AFFIN DIVENTIUM Visa Infinite Card/-i

2.2 The following Cardmembers (Principal and Supplementary) are NOT eligible to participate in this AFFIN Rewards Programme:

I. AFFIN Basic/-i;
II. AFFIN Visa Business Platinum/-i;
III. Single Purpose Card;
IV. AFFIN Debit Card/-i; and/or
V. any other Card(s) issued by the Bank that, from time to time, are designated as ineligible for AFFIN Rewards Points pursuant to the applicable Card Terms and Conditions or as determined by the Bank.

2.3 For avoidance of doubt, Card accounts of Eligible Cardmembers per Clause 2.1 above must be valid, in good standing, not closed, cancelled or terminated either by the Bank or the Eligible Cardmembers themselves in order to participate in AFFIN Rewards Programme.

3. ACCUMULATION OF AFFIN REWARDS POINTS

3.1 Credit Card/-i

3.1.1 The Eligible Cardmembers shall be entitled to earn AFFIN Rewards Points for every RM1.00 spent on retail or online transactions (both local and international) charged to their Credit Card/-i, in accordance with the rewards entitlement applicable to their respective Card product features or benefits. For the avoidance of doubt, only transactions made for personal, non-business, and/or non-commercial purposes shall qualify for the accumulation of AFFIN Rewards Points.

3.1.2 The following transactions shall NOT be eligible for AFFIN Rewards Points, unless expressly stated otherwise in the respective Card product features or benefits or Card Terms and Conditions:

a) Payments made to Credit Card/-i account;
b) Cash advance transactions;
c) All transactions at petrol stations – MCC 5541 and 5542;
d) All transactions related to utilities, government services or charities – MCC 9211, 9222,

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9223, 9311, 9399, 9402, 9405, 4814, 4816, 4821, 4899, 4900 and 8398;

e) Funding transactions or E-Wallet reloads;
f) Payment via on-line banking, JomPay, FPX and MOTO;
g) Monthly instalments i.e. 0% Easy Payment Plan (EPP), Cash-on-Call Instalment Plan (CIP), Balance Transfer Instalment Plan (BTiP) and Fixed Payment Plan (FPP);
h) Disputed or fraud transactions;
i) Fees and charges debited to the Cardmember's account(s), including but not limited to annual fees, finance/profit charges, late payment charges and any other applicable fees and taxes; and/or
j) Any other transaction types or exclusions as notified by the Bank from time to time with twenty-one (21) days' prior notice.

3.1.3 Eligible transaction(s) by Supplementary Cardmember(s) will be aggregated and considered as the Principal Cardmember's eligible transaction(s) for accumulation of AFFIN Rewards Points.

3.2 Debit Card

3.2.1 Effective from 18 March 2022, retail or online transactions made using Debit Cards are no longer eligible to earn AFFIN Rewards Points. However, any AFFIN Rewards Points earned and accumulated prior to the discontinuation will remain in the Card account and shall be valid for three (3) years (36 months) from the date of issuance. The Eligible Cardmembers can redeem AFFIN Rewards Points online via AFFIN Rewards Portal before the expiry date.

3.3 The Eligible Cardmembers will be notified of the accumulated AFFIN Rewards Points in the monthly statement of account.

3.4 The Bank shall not be liable for any delay caused by its establishments and/or merchants and/or the postal authorities in submitting the proof of spending incurred via the AFFIN Rewards Programme or for the non-receipt of such proof of spending with the Bank due to whatsoever reasons. Proof of sales draft is not a proof of eligible spending for the purpose of the AFFIN Rewards Programme. Only eligible spending as posted in the Eligible Cardmembers' monthly statement of account shall be deemed valid. The Bank shall not be liable for any failure, partial or total process and/or errors in the processing of any redemption request submitted by the Eligible Cardmembers unless such failure or error is caused by negligence, willful misconduct or fault of the Bank.

3.5 The Bank reserves the right:

a) not to award AFFIN Rewards Points for transactions that the Bank determines to be made for business or commercial purposes;
b) to deduct or recompute any AFFIN Rewards Points awarded to the Eligible Cardmembers' Card account for the purpose of correcting any errors, inaccuracies or discrepancies in the allocation of the AFFIN Rewards Points; and/or
c) to vary and change conversion rate by giving at least twenty-one (21) days prior notice via the Bank's official website or any other channel(s) that the Bank may deem fit.

3.6 AFFIN Rewards Points earned by the Eligible Cardmembers are valid for three (3) years from the calendar month.

3.7 The earned AFFIN Rewards Points have no monetary value and are not transferable to any person/ entity or exchangeable with cash.

3.8 All AFFIN Rewards Points must be redeemed prior to their expiry date. Any unredeemed or

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unutilized AFFIN Rewards Points after the validity period will be forfeited and any extension requests of expired points will not be entertained under any circumstances.

3.9 Notwithstanding Clause 3.8 above, the Eligible Cardmembers must redeem their AFFIN Rewards Points before the closure, cancellation, or termination of their card or account, regardless of the reason. Any AFFIN Rewards Points that remain unredeemed or unutilized at the time of such closure will be forfeited, and no requests for extension will be considered.

4. REDEMPTION OF AFFIN REWARDS POINTS

4.1 The Eligible Cardmembers may perform redemption online via AFFIN Rewards Portal.

4.2 Request for redemption with insufficient AFFIN Rewards Points will be rejected.

4.3 In the event a replacement Card is issued, the accumulated AFFIN Rewards Points from the old Card account will be automatically transferred to the new Card account. Accordingly, any redemption requests made by the Eligible Cardmembers will be processed only after the issuance of the replacement Card.

4.4 The completed online redemption request must be submitted by the Eligible Cardmembers and once accepted by Bank, the redemption request shall be final and conclusive. It STRICTLY CANNOT be revoked, cancelled, returned, or exchanged under any circumstances.

4.5 The Bank shall not entertain any request from the Eligible Cardmembers to cancel a submitted redemption request or to change the selected Redemption Item(s), unless such request has been expressly accepted by the Bank.

4.6 The Bank will not be liable for any death, injury, direct or consequential loss, theft or damage of any nature that the Eligible Cardmember may suffer arising in connection with the redemption process, unless such loss or injury is caused by the Bank's fault, negligence or willful misconduct.

4.7 The Bank gives no representation or warranty on the quality of the Redemption Item(s) or their suitability for any purpose and will not be responsible for any dispute that may arise between the Eligible Cardmembers and the manufacturer, supplier or merchants. It will be direct arrangement or settlement between the Eligible Cardmembers and the manufacturer, supplier or merchants without any recourse to the Bank for any dispute in relation to the applicability, quality or warranty of the Redemption Item(s) or any terms and conditions inrespect thereof.

4.8 If the Redemption Item(s) is/are temporarily out of stock or discontinued, the Bank has the right to replace it with similar value item by giving prior notification to the Eligible Cardmembers.

5 FULFILLMENT OF REDEMPTION REQUEST

5.1 Airmiles redemption requests shall be processed within two (2) weeks from the date the Bank receives the online redemption request.

5.2 All other redemption requests, including products, vouchers, e-vouchers and Service Tax (SST) redemptions, shall be processed within four (4) weeks from the date the Bank receives the online redemption request, on a first-come, first-served basis and subject to stocks availability.

5.3 The Eligible Cardmembers hereby consent to the Bank disclosing his or her personal information such as name, email and contact number to the Bank's appointed third-party agents or vendors solely for the purpose of processing the redemption requests for the Redemption Item(s). Such

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information shall be used strictly for the mentioned purpose herein.

5.4 For redemption of e-voucher(s), a voucher code will be sent to the Eligible Cardmembers via WhatsApp or SMS to the mobile number specified in the online redemption portal.

5.5 For redemption of airmiles, the airmiles will be credited to the airmiles account specified in the online redemption portal.

5.6 All vouchers, including e-vouchers redeemed are valid for use within the validity period specified on the voucher and subject to the manufacturer, supplier or merchant's terms and conditions. Vouchers that remain unused after the stated validity period will be deemed expired. The Bank will not extend the validity period or refund any AFFIN Rewards Points for the unused portion.

5.7 The Bank is not responsible for lost, stolen, unused or expired Redemption Item(s) which have been received by the Eligible Cardmembers.

5.8 The Redemption Item(s) are not transferable, exchangeable for other rewards, refundable or exchangeable for cash or credit under any circumstances.

5.9 If the Eligible Cardmembers does not receive the Redemption item(s) within four (4) weeks from the date of receipt of the redemption request, it will be the Eligible Cardmember's responsibility to inform the Bank on the non-receipt of the Redemption Item(s). If no query is received after four (4) weeks from the redemption request, the Redemption Item(s) will be considered received and accepted in good order by the Eligible Cardmembers.

6 GENERAL

6.1 Any visual of Redemption Item(s) shown in any advertisements and promotional materials are for illustration purposes only, including any accessories or decorative items featured together with the Redemption Item(s) and shall not be included as part of the Redemption Item(s).

6.2 The Generic Terms and Conditions applicable for all deposit accounts/products/services ("Generic Terms and Conditions") shall at all-time be applicable. The Generic Terms and Conditions are available at AffinAlways.com. In the event of any discrepancy or inconsistency between AFFIN Rewards Programme Terms and Conditions and Generic Terms and Conditions, the AFFIN Rewards Programme Terms and Conditions shall prevail to the extent of such discrepancy or inconsistency only.

6.3 The Cardmember must immediately verify or check the Redemption Item(s) upon receipt. All Redemption Items cannot be returned or exchanged for cash or credit.

6.4 Issuance of certificate or voucher does not constitute the reservation of services, benefits or products. The Cardmember is responsible for making the reservation or confirmation with the participating establishments or merchants. The Bank shall not be liable to the Cardmember for any defect, partial deficient or non-performance of the certificates or vouchers by the participating establishments or merchants concerned. No replacement for any lost or stolen certificates or voucher or items will be made either by the Bank or the participating establishments under any circumstances.

6.5 The Bank reserves the right to amend, cancel, suspend, withdraw or terminate the AFFIN Rewards

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Programme or AFFIN Rewards Programme Terms and Conditions in whole or in part, or any part thereof by giving twenty-one(21) days prior notice. Such notice may be published by the Bank via website at AffinAlways.com, AFFIN Rewards Portal and/or through any other mode of communication as determined by the Bank. The Cardmember is encouraged to access AFFIN Rewards Portal to view the Terms and Conditions as a way of keeping updated on any changes or variations to the same.

6.6 The Cardmember hereby consents and authorizes the Bank to disclose, share and process his or her personal information or data with its strategic partners, participating merchants or third-party operators, service providers or suppliers for the purpose of providing the services or fulfillment under this AFFIN Rewards Programme.

6.7 The Bank's decision on all matters relating to the AFFIN Rewards Programme shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.

6.8 The Bank, may withdraw, cancel or suspend the Programme by giving prior notice via its website.

6.9 For the avoidance of doubt, any alteration, shortening, cancellation, suspension or termination of the Programme by the Bank shall not entitle the Cardmember or any other third-party to any claim or compensation against the Bank for any losses and/or damages suffered or incurred as a direct or indirect result of said act of alteration, shortening, cancellation, suspension or termination of Programme by the Bank unless such loss or damages are caused by the Bank's fault, negligence or willful misconduct.

6.10 By participating in this AFFIN Rewards Programme, the Cardmember agrees to be bound by the Terms and Conditions herein set forth including any amendment thereto.

6.11 The Bank shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via AFFIN Rewards Portal, provided the same is not caused by the Bank.

6.12 The Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by the Cardmember resulting directly or indirectly from the Cardmember's participation in the Programme except losses caused by negligence, default or breach by the Bank. Furthermore, the Bank shall not be liable for any default of its obligation under the Programme due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.

6.13 By participating in this AFFIN Rewards Programme, the Cardmember agrees and consent to their personal data being collected, processed and used by the Bank in accordance with the Bank's Privacy Notice, which may be viewed on the Bank's website at AffinAlways.com ("the Bank Privacy Notice").

6.14 For any assistance, Cardmember may contact the Bank through:
a) Call Centre at 03-8230 2222 or 03-8230 2323 (for AFFIN Premium Cards); or
b) email to yourvoice@affingroup.com

6.15 This Terms and Conditions shall be governed by the Laws of Malaysia and any matters relating to the same shall be subject to the exclusive jurisdiction of the Courts of Malaysia.

6.16 The Cardmember is hereby reminded to read and understand this Terms and Conditions.In the

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event there are any terms under this Terms and Conditions that the Cardmember does not understand, the Cardmember is hereby advised to discuss further with the Bank's staff, representative or agent.

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