

**Terms and Conditions for
AFFIN BORNEO Credit Cards Launch Cashback Campaign ("T&C")**

This **AFFIN BORNEO Credit Cards Launch Cashback Campaign ("Campaign")** is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred to as **"the Bank"**). This Campaign is subject to the terms and conditions set out below.

1.0 Definition

1.1 The following words and expression shall have the following meaning, unless the context otherwise requires:

- 1.1.1 **"AFFIN BANK"** shall mean Affin Bank Berhad (Registration No. 197501003274/25046-T)
- 1.1.2 **"AFFIN ISLAMIC"** shall mean Affin Islamic Bank Berhad (Registration No. 200501027372/709506-V)
- 1.1.3 **"AFFIN BORNEO Card(s)"** refers to AFFIN BORNEO credit card or credit card-i issued by the Bank.
- 1.1.4 **"Cardmember(s)"** refers to the holder of a valid AFFIN BORNEO Card(s).
- 1.1.5 **"Statement"** refers to the periodic card statement or e-statement issued by the Bank, detailing the amount charged, payment due date, and finance charge/profit rate calculation.

2.0 Campaign Period

2.1 This Campaign is valid from **1 September 2025 to 31 January 2026**, both dates are inclusive, or such other dates as determined by the Bank from time to time (**"Campaign Period"**).

3.0 Eligibility

3.1 This Campaign is open to all Cardmember(s) who hold a valid AFFIN BORNEO Card and whose accounts are in good standing throughout the Campaign Period.

3.2 The following person(s) are **NOT** eligible to participate in this Campaign:

- 3.2.1 Individuals(s) who are in default of any payment and/or facilities granted by the Bank;
- 3.2.2 Cardmember(s) whose AFFIN BORNEO Card(s) accounts have been suspended, blacklisted, cancelled, or terminated at any time during the Campaign Period or at the time of Campaign fulfilment;
- 3.2.3 Cardmember(s) who have committed or suspected to have committed any misconduct, fraudulent or unlawful or wrongful acts in relation to his/her AFFIN BORNEO Card(s) account(s) and/or any of the facilities granted by the Bank; or
- 3.2.4 Cardmember(s) who have been adjudicated bankrupt or are subject to any bankruptcy proceedings at any time, prior to or during the Campaign Period; or
- 3.2.5 Non-individual customers, i.e., sole proprietorships, partnerships, corporate entities, associations, clubs, schools, societies and the likes; or
- 3.2.6 Cardmember(s) whose accounts held with the Bank are delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period.

3.3 For the avoidance of doubt, employees of the Bank are eligible to participate in this Campaign.

- 3.4** Cardmember(s) who fulfil the eligibility criteria outlined in Clause 3 shall hereinafter referred to as **“Eligible Cardmember(s)”**.

4.0 Campaign Mechanics

- 4.1** AFFIN BORNEO Cardmembers are entitled to 0.5% cashback on retail transactions.
- 4.2** The following shall NOT be considered as retail transactions:
- a. Cash advance or cash withdrawal;
 - b. Monthly instalments made under any instalment payment programmes or facilities provided by the Bank, including but not limited to Balance Transfer (BT), Cash-on-Call Instalment Plan (CIP), and Balance Conversion (BC);
 - c. Fees and charges, such as profit payments, interest payments, annual fees, cash withdrawal fees, and compensation charges of late payment (Ta'widh);
 - d. Unlawful transactions, such as illegal online betting, gambling or gaming transactions;
 - e. Refunds and void, reversed, disputed, unauthorized or fraudulent transactions;
 - f. Any balance carried over from previous billing cycles into the current month's statement;
 - g. Government services transactions – MCC 9211, 9222, 9223, 9311, 9399, 9402 and 9405;
 - h. Transactions related to charity – MCC 8398;
 - i. Transactions related to Petrol - MCC 5172, 5983, 9752;
 - j. Transactions related to e-Wallet – MCC 6540; and
 - k. Payments executed through online banking platforms, including but not limited to JomPay, FPX and Mail Order/Telephone Order (MOTO).
- 4.3** All foreign currency transactions will be converted to Ringgit Malaysia (RM) based on Visa's prevailing exchange rate at the time of processing, plus the Bank's applicable foreign exchange spread.
- 4.4** For the avoidance of doubt, 0.5% cash back on retail transactions will apply until 31 January 2026. From 1 February 2026, Cardmembers will earn 0.2% cash back on retail transactions as part of the AFFIN BORNEO Card(s)' standard feature, subject to applicable terms and conditions.
- 4.5** All Eligible Spend transactions made by supplementary Cardmember(s) shall be deemed as transactions made by the principal Cardmember(s). Accordingly, such transactions will be consolidated and attributed to the principal Cardmember(s) for the purpose of determining eligibility and cashback qualification.

5.0 Cashback Fulfilment

- 5.1** Cashback for AFFIN BORNEO Card(s) is calculated based on the Statement cycle. Cashback will be credited on each Statement cycle date and it will be reflected in the Principal Cardmember's current month Statement. If the relevant transaction(s) eligible for cashback is posted on the same day of the Statement cycle date, the cashback for those transactions will be credited in the next Statement.
- 5.2** Cashback are non-transferable and cannot be exchanged for cash or credit, whether in part or in full.

- 5.3 The Bank reserves the right to forfeit the cashback if the relevant spend is not met due to any reversal of retail transactions.
- 5.4 The AFFIN BORNEO Card(s) account must be current, subsisting, and in good standing to be eligible for the cashback. If the Eligible Cardmember(s) cancels the AFFIN Borneo Card(s) prior to the crediting of the cashback or during the Campaign Period, his/her participation in this Campaign becomes null and void with immediate effect, and the cashback will be forfeited.
- 5.5 If any cashback are awarded to and received by an Eligible Cardmember(s) who has committed fraudulent or wrongful acts in relation to the AFFIN BORNEO Card(s) and/or any transactions made thereof, the Bank may disqualify such person(s) from participating in the Campaign and utilising or redeeming the cashback and reverse the cashback from the AFFIN BORNEO Card(s) account(s) if they have been credited.
- 5.6 The Bank shall not be responsible or liable for any error, omission, or delay in posting retail transactions to the AFFIN BORNEO Card(s) account including delays on the part of the merchant, unless the same is due to the Bank's fault, negligence, or default.

6.0 General Terms and Conditions

- 6.1 By participating in this Campaign, the Eligible Cardmember(s) agrees to be bound by these T&C, including any amendments or variations made hereto.
- 6.2 The AFFIN BANK Credit Card Terms & Conditions ("Credit Card T&C"), the AFFIN ISLAMIC Credit Card-i Terms & Conditions ("Credit Card-i T&C") and the AFFIN Rewards Programme Terms & Conditions ("Rewards Programme T&C") shall at all-time be applicable. The Credit Card T&C, Credit Card-i T&C and Rewards Programme T&C are available at AffinAlways.com. In the event of inconsistencies or discrepancies between the Credit Card T&C, the Credit Card-i T&C, the Rewards Programme T&C and these T&C, these T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
- 6.3 This Campaign ends on **31 January 2026**. However, the Bank reserves the rights to change, amend and/or modify any terms of these T&C including the Campaign Period, wholly or in part, from time to time, by giving twenty-one (21) calendar days' prior notice to the Eligible Cardmember(s). Such notice will be posted through AffinAlways.com.
- 6.4 The Bank will not be held responsible or liable for:
 - (a) any actions, claims, losses, damages, costs, charges, and expenses which the Eligible Cardmember(s) may suffer, sustain or incur by his/her participation in this Campaign except where such actions, claims or losses are directly caused by the Bank; and
 - (b) any default of its obligations under this Campaign due to any force majeure event, which includes but is not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.
- 6.5 By participating in this Campaign, the Eligible Cardmember(s) agrees to regularly access the Bank's website at AffinAlways.com to view these T&C and stay updated on any changes or variations.

- 6.6** These T&C, including any amendments, deletions, or additions, shall prevail over any provisions or representations contained in any other Campaign materials advertising this Campaign, only insofar as they are relevant and applicable to the Campaign.
- 6.7** The Eligible Cardmember(s) confirms that he/she has read, understood, and agreed to be bound by the Bank's Privacy Notice, available at the Bank's branches or on the Bank's website at AffinAlways.com. Unless the Eligible Cardmember(s) expressly opts out by contacting any of the Bank's branches, the Bank may market the products of AFFIN Group (as defined in the Privacy Notice) or those of its associate/affiliate companies to the Eligible Cardmember(s). For the avoidance of doubt, the Eligible Cardmember(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these T&C.
- 6.8** These T&C shall be governed by and construed in accordance with the laws of Malaysia, subject to the exclusive jurisdiction of the Malaysian Courts.
- 6.9** Any cancellation, termination, suspension or extension to this Campaign or the Campaign Period shall not entitle the Eligible Cardmember(s) to any claims or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result, except where such losses or damages sustained are caused by the Bank's negligence, default or breach.
- 6.10** The Bahasa Malaysia version of these T&C is available at AffinAlways.com. If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English versions, the English version will prevail. However, if the Eligible Cardmember(s) requests and the Bank acknowledges in its records that the Bahasa Malaysia version shall govern the operation of this Campaign, then the Bahasa Malaysia version shall prevail.
- 6.11** If photographs are taken pursuant to this Campaign, they may be used for the Bank's internal or external publication. If the Eligible Cardmember(s) is under the age of eighteen (18) years old, the parent or legal guardian must own the copyright of the image and warrant to the Bank that all relevant consents of third persons contained in the image have been obtained with respect to its use and publication.
- 6.12** The Bank's decisions on all matters related to this Campaign shall be final, conclusive, and binding on all Eligible Cardmember(s). No further correspondence or appeals to dispute the same will be entertained.
- 6.13** The Eligible Cardmember(s) is reminded to read and understand these T&C. If there are any terms in these T&C that the Eligible Cardmember(s) does not understand, they should seek independent advice and/or clarify with the Bank's representative.