

**Terms and Conditions for**  
**“Save & Shield” Your Business with AFFINGEM 2024/2025 (“T&C”)**

1. The “Save & Shield” Your Business with AFFINGEM 2024/2025 (“Campaign”) is organised by Affin Bank Berhad (“the Bank”). The Campaign is subject to the respective terms and conditions set out herein.
2. This Campaign will run from **1 October 2024 until 30 September 2025** (both dates inclusive) (“Campaign Period”).

**3. Definitions and Eligibility**

- 3.1 This Campaign is open exclusively to all New-to-Bank or New-to-Business current account (“CA”) AFFINGEM non-individual customers with fresh funds only.
  - 3.2 “New-to-Bank” is defined as a non-individual customer(s) who does not have any existing and/or prior accounts or a financial relationship with the Bank.
  - 3.3 “New-to-Business CA” is defined as an existing non-individual customer(s) who does not hold any CA with the Bank. For the avoidance of doubt, New-to-Business CA includes any non-individual customer(s) who have closed their business CA for more than six (6) months.
  - 3.4 AFFINGEM non-individual customer(s) is defined as an entity that has at least one (1) female director, shareholder, or ultimate beneficial owner (“UBO”) who is a key person and manages the company (“Eligible Customer(s)").
  - 3.5 “Fresh funds” is defined as any monies or funds that are NOT sourced or transferred from any existing type of account(s) from the Bank’s or in the form of the Bank’s cheques, cashier’s orders, or demand drafts. Funds credited from the loan/financing drawdown will NOT be included as fresh funds.
  - 3.6 Monthly Average Balances (“MAB”) is defined as the sum of end day daily account balance for the month divided by the number of calendar days of the month. For a new account opened in the middle/end of a calendar month, a calculation will be prorated based on the account open date.
4. The following customers shall NOT be eligible for this Campaign:
    - 4.1 Customers whose account(s) held with the Bank have been suspended or terminated within the Campaign Period or who have breached any other agreement(s) with the Bank;
    - 4.2 Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period;
    - 4.3 Customers who have ceased operations, are insolvent, or have had legal proceedings of any nature instituted against them;
    - 4.4 Customers who participate in any other campaign offer(s) using the same CA and Banca Products’ fresh fund transactions for the other campaigns (as defined hereinafter); or
    - 4.5 Any other customers whom the Bank may deem fit and reasonable to exclude at its discretion.

**5. Campaign Criteria**

This Campaign is only applicable to the following products/services: -

No	CURRENT ACCOUNT – CONVENTIONAL (CA)		
1	CACO.	CO. CURRENT A/C	No interest-bearing current account
2	CAEDGESE	AFFIN SMEDGE SECT	Current Account SME Sectorial Edition
3	CASMEDGE	AFFIN SMEDGE CA	Current Account SMEEdge (SME segment)
4	CASMESS1	CACO SMESSENTIAL 1	Current Account SME Essential package 1
5	CASMESS2	CACO SMESSENTIAL 2	Current Account SME Essential package 2

No	*Bancassurance Products
1	SMEasy Protect
2	SMElixir Protect

3	SMEEnterprise Protect
4	SMEEveryone Protect
5	BizElite Protect
6	BizLifeStyle Protect

*\*Note: Bancassurance Products is referred to as "Banca". The Banca products also include any products approved by the management, inclusive of all cases of self-closure and referral cases to Business Care Sales, Business Marketing & Development. Any credit life, motor, fire, and all risks insurance is not applicable.*

6. Table 1 below illustrates the Campaign Criteria. The Eligible Customer(s) is required to meet the criteria as illustrated in Table 1 to be eligible for the reward ("Reward(s)"):

**Table 1**

Campaign Criteria				
Category	CA		Banca Products	Reward(s)
1	<ul style="list-style-type: none"> <li>The Eligible Customer(s) is required to open any applicable CA within the Campaign Period and deposit a minimum fresh funds of RM10,000 within thirty (30) days from the opening date of the new CA; and</li> <li>The Eligible Customer(s) must maintain a minimum MAB of at least RM5,000 during the same calendar month OR the following calendar month.</li> </ul>	AND	<p>The Eligible Customer(s) is required to purchase one (1) or multiple applicable Banca policy(ies) with the Bank for a total aggregated premium <math>\geq</math> RM199 within sixty (60) days from the opening date of the new CA.</p>	AFFINGEM gift pack/ gift vouchers worth RM100
2	<ul style="list-style-type: none"> <li>The Eligible Customer(s) is required to open any applicable CA within the Campaign Period and deposit a minimum fresh funds of RM50,000 within thirty (30) days from the opening date of the new CA; and</li> <li>The Eligible Customer(s) must maintain a minimum MAB of at least RM25,000 during the same calendar month OR the following calendar month.</li> </ul>	AND	<p>The Eligible Customer(s) is required to purchase one (1) or multiple applicable Banca policy(ies) with the Bank for a total aggregated premium <math>\geq</math> RM45 within sixty (60) days from the opening date of the new CA.</p>	AFFINGEM gift pack/ gift vouchers worth RM100

Note:

- 1) The deposit must be made with fresh funds.

2) The fresh funds must be deposited into the CA within thirty (30) days from the CA opening date.

Table 2 below illustrates the result computation and reward eligibility.

**Table 2**

Customer(s)	CA opening date	RM10K fresh funds deposited into the CA opened by the Eligible Customer(s) date	RM50K fresh funds deposited into the CA opened by the Eligible Customer(s) date	The CA MAB on 31 Oct 2024 (RM'000)	The CA MAB on 30 Nov 2024 (RM'000)	Total aggregated premium for Banca policy(ies) submitted (RM)	Eligible (Y/N)
Category 1	A	7 Oct 2024	9 Oct 2024	7.6	6.8	299	Y
	B	9 Oct 2024	11 Oct 2024	4.5	9.2	1,000	Y
	C	14 Oct 2024	22 Oct 2024	<b>2.9</b>	<b>1.6</b>	600	N
	D	23 Oct 2024	25 Oct 2024	8.2	7.9	<b>0</b>	N
	E	14 Oct 2024	<b>Less than RM10K</b>	<b>3.7</b>	<b>4.6</b>	199	N
	F	15 Oct 2024	<b>29 Nov 2024</b>	<b>0.0</b>	<b>2.0</b>	199	N
Category 2	G	3 Oct 2024	9 Oct 2024	46.3	12.2	45	Y
	H	7 Oct 2024	23 Oct 2024	18.6	32.5	199	Y
	I	16 Oct 2024	28 Oct 2024	<b>12.8</b>	<b>9.2</b>	90	N
	J	8 Oct 2024	<b>Less than RM50K</b>	<b>3.3</b>	<b>4.3</b>	199	N
	K	9 Oct 2024	27 Oct 2024	36.8	25.1	<b>0</b>	N
	L	10 Oct 2024	<b>29 Nov 2024</b>	<b>0.0</b>	68.5	90	N

Table 3 and 4 below illustrate the Monthly Average Balance (“MAB”) computation.

**Table 3 (Prorated)**

	Date	Daily Balance (end day)	Remark
Oct-24	16-Oct-24	10,000	Customer X opens current account with RM10,000
	17-Oct-24	10,000	
	18-Oct-24	10,000	
	19-Oct-24	40,000	Customer X deposits additional RM30,000
	20-Oct-24	40,000	
	21-Oct-24	40,000	
	22-Oct-24	100,000	Customer X deposits additional RM60,000
	23-Oct-24	100,000	
	24-Oct-24	100,000	
	25-Oct-24	0	Customer X withdraws RM100,000
	26-Oct-24	0	
	27-Oct-24	0	
	28-Oct-24	0	
	29-Oct-24	0	
30-Oct-24	80,000	Customer X deposits additional RM80,000	

	31-Oct-24	80,000	
Total	16 days <b>(B)</b>	610,000 <b>(A)</b>	
MAB Oct 2024	<b>A/B</b>	RM38,125	

**Computation formula for MAB** = total daily account balance for the month (A) ÷ number of calendar days of the month (B)

**Table 4**

	Date	Daily Balance (end day)	Remark
Nov-24	01-Nov-24	100,000	Customer Y opens current account with RM100,000
	02-Nov-24	100,000	
	03-Nov-24	300,000	Customer Y deposits RM200,000
	04-Nov-24	300,000	
	05-Nov-24	300,000	
	06-Nov-24	300,000	
	07-Nov-24	300,000	
	08-Nov-24	300,000	
	09-Nov-24	212,000	Customer Y withdraws RM88,000
	10-Nov-24	212,000	
	11-Nov-24	212,000	
	12-Nov-24	212,000	
	13-Nov-24	212,000	
	14-Nov-24	212,000	
	15-Nov-24	212,000	
	16-Nov-24	212,000	
	17-Nov-24	212,000	
	18-Nov-24	562,000	Customer Y deposits RM230,000
	19-Nov-24	562,000	
	20-Nov-24	562,000	
	21-Nov-24	562,000	
	22-Nov-24	562,000	
	23-Nov-24	562,000	
	24-Nov-24	62,000	Customer Y withdraws RM500,000
	25-Nov-24	62,000	
	26-Nov-24	62,000	
	27-Nov-24	62,000	
	28-Nov-24	62,000	
	29-Nov-24	162,000	Customer Y deposits RM100,000
	30-Nov-24	162,000	
Total	30 days <b>(B)</b>	7,914,000 <b>(A)</b>	
MAB Nov 2024	<b>A/B</b>	RM263,800	

7. The CA must be duly opened and remain active until 30 September 2025. Any account pending opening or inactive will not be considered for result computation.
8. The Banca proposal(s) must be submitted during the Campaign Period. The total premium of the Banca Product must be fully paid, and the policy(ies) must be in-force within sixty (60) days from the account opening date. Any pending premium will not be considered for result computation.
9. The Eligible Customer(s) with a paid premium for the Banca Product will be entitled to the Reward(s). The Eligible Customer(s) is only entitled to receive one (1) Reward from the highest category on a first-come, first-served basis, subject to availability.
10. The Reward(s) will be sent to the Eligible Customer(s) no later than six (6) months from the expiration of the Campaign Period subject to the Campaign Criteria being met and the fulfilment of this T&C.

11. The result for the entitlement of the Reward(s) shall be rescinded automatically if the transactions done via CA and/or Banca Products by the Eligible Customer(s) are found to be invalid, cancelled, unreported, mis-sold, and non-compliant with the Bank's policies, regulations, or laws.
12. The Bank will notify the winners in the manner and timeline as may be stipulated by the Bank. Notwithstanding the foregoing, the Bank reserves the right to use any method or medium the Bank it deems fit at its discretion for the purpose of announcing the winners.
13. The interest rate for the CA, including the monies placed, is offered as per the Bank's prevailing board rate.
14. Notwithstanding the above, the Bank reserves the right to substitute the Reward(s) with other item(s) of equivalent value with prior notice to the Eligible Customer(s) via any platform or medium that the Bank deems appropriate. The Reward(s) is not transferrable to any other party or parties and are not exchangeable for other goods or credit, whether in part or in full.

### **General Terms and Conditions**

15. By participating in this Campaign, the Eligible Customer(s) agrees to be bound by this T&C, including any amendments or variations made hereto.
16. The Generic Terms and Conditions applicable to all Deposit Accounts/ Products/ Services ("GTC") shall at all times be applicable. The GTC is available at [AffinAlways.com](http://AffinAlways.com). In the event of any inconsistencies or discrepancies between the GTC and this T&C, this T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
17. The CA is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor. The Bank is a member of PIDM.
18. The Bank reserves the rights to change, amend, and/or modify any terms of this T&C stipulated herein, wholly or in part from time to time, by giving twenty-one (21) calendar days' prior notice to the Eligible Customer(s). Any amendments, alterations, modifications, changes, or variations to this T&C will be notified to the Eligible Customer(s) via [AffinAlways.com](http://AffinAlways.com) or through the Bank's branches.
19. The Bank shall not be responsible and/or liable, nor shall it accept any form of liability arising or suffered by the Eligible Customer(s) resulting directly or indirectly from the Eligible Customer(s)'s participation in this Campaign or otherwise, unless such loss, damage, or injury is caused by the Bank's fault, negligence, or misconduct. Furthermore, the Bank shall not be liable for any default of its obligation 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.
20. The Bank's decisions on all matters related to the Campaign and the Reward(s) shall be final, conclusive, and binding on all Eligible Customer(s). No further correspondence and/or appeal to dispute the same will be entertained.
21. The Bank gives no assurance or satisfaction guarantee regarding the Reward(s). It will be a direct arrangement/settlement between the Eligible Customer(s) and the Reward(s) providers without any recourse to the Bank for any dispute in relation to the quality or validity of the Reward(s) or any terms and conditions in respect thereof.
22. This Campaign ends on 30 September 2025. However, the Bank reserves the right to withdraw, cancel, suspend, or terminate this Campaign earlier than the Campaign Period or to extend the Campaign beyond this Campaign Period by giving twenty-one (21) calendar days' prior notice via [AffinAlways.com](http://AffinAlways.com).
23. By participating in this Campaign, Eligible Customer(s) agrees to access the Bank's website via [AffinAlways.com](http://AffinAlways.com) on a regular basis to view this T&C and ensure that be kept up-to-date on any changes or variations to this T&C.

24. This T&C, including any amendments, deletions, or additions, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign, only insofar as they are relevant and applicable to the Campaign.
25. The Eligible Customer(s) hereby confirms that he/ she has read, understood, and agreed to be bound by the Privacy Notice of the Bank, which is available at the Bank's branches or on the Bank's website at [AffinAlways.com](https://www.affinbank.com.my/AffinAlways.com). Unless the Eligible Customer(s) expressly opt-out by contacting any of the Bank's branches, the Bank shall be at liberty to market the products of its Group (as defined in the Privacy Notice) or those of its associate/sister companies to the Eligible Customer(s). For the avoidance of doubt, the Eligible Customer(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.
26. This T&C shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysian Courts.
27. For the avoidance of doubt, any cancellation, termination, suspension, or extension of this Campaign or the Campaign Period shall not entitle the Eligible Customer(s) to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act cancellation, termination, suspension or extension save and except such losses or damages caused by negligence, default, or breach by the Bank.
28. The Bahasa Malaysia version of this T&C is also available at [AffinAlways.com](https://www.affinbank.com.my/AffinAlways.com). If there is any inconsistency, conflict(s), ambiguity(ies), or discrepancy(ies) between the Bahasa Malaysia and English version or any language of this T&C, the English version will prevail. Notwithstanding the aforementioned, where a request is made by the Eligible Customer and it is noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of this T&C shall govern the operation of this Campaign, then the Bahasa Malaysia version of this T&C shall prevail.
29. In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication. If the Eligible Customer(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 it has obtained all relevant consents of third parties contained in the image with respect to the use and publication of the image.
30. The Eligible Customer(s) is reminded to read and understand the T&C. If there are any terms and conditions in this T&C that the Eligible Customer(s) does not understand, the Eligible Customer(s) is advised to seek independent advice and/or discuss further with the Bank's representative.

For any assistance and feedback related to this Campaign, Eligible Customer(s) may contact the Bank at [smecare@affingroup.com](mailto:smecare@affingroup.com).

### Frequently Asked Questions (FAQ)

**1. What is the definition of an AFFINGEM customer?**

*AFFINGEM non-individual customer is defined as an entity that has at least one (1) female director, shareholder, or ultimate beneficial owner (“UBO”) who is a key person and manages the company.*

**2. Who is eligible for the Campaign?**

*Please refer to Clauses 3 and 4 of the T&C for further details.*

**3. What are the Campaign Criteria?**

Campaign Criteria				
Category	CA		Banca Products	Reward(s)
1	<ul style="list-style-type: none"> <li>The Eligible Customer is required to open any applicable CA within the Campaign Period and deposit a minimum fresh funds of RM10,000 within thirty (30) calendar days from the opening date of the new CA; and</li> <li>The Eligible Customer must maintain a minimum MAB of at least RM5,000 during the same calendar month OR the following calendar month.</li> </ul>	AND	The Eligible Customer is required to purchase one (1) or multiple applicable Banca policy(ies) with the Bank for a total aggregated premium $\geq$ RM199 within sixty (60) days from the opening date of the new CA	AFFINGEM gift pack/ gift vouchers worth RM100
2	<ul style="list-style-type: none"> <li>The Eligible Customer is required to open any applicable CA within the Campaign Period and deposit a minimum fresh funds of RM50,000 within thirty (30) calendar days from the opening date of the new CA; and</li> <li>The Eligible Customer must maintain a minimum MAB of at least RM25,000 during the same calendar month OR the following calendar month.</li> </ul>	AND	The Eligible Customer is required to purchase one (1) or multiple applicable Banca policy(ies) for the Bank with a total aggregated premium $\geq$ RM45 within sixty (60) days from the opening date of the new CA	AFFINGEM gift pack/ gift vouchers worth RM100

**4. Am I eligible for the AFFINGEM gift pack /gift vouchers if I deposit my money after thirty (30) calendar days from the CA opening date?**

*Not eligible. The customer must open a current account within the Campaign Period and deposit the minimum fresh funds as stated in the Campaign Criteria within thirty (30) calendar days from the CA opening date.*

**5. What if I just opened the CA without signing up for any Banca product(s)? Am I eligible for the rewards?**

*Not eligible. The customer must purchase any applicable Banca product with the total aggregated premium as stated in the Campaign Criteria table within sixty (60) days from the CA opening date.*