

**Frequently Asked Questions (FAQs)**  
**AFFIN Cards Golf Challenge 2024 Campaign**

**1. What is AFFIN Cards Golf Challenge 2024 Campaign?**

The AFFIN Cards Golf Challenge 2024 Campaign (the “**Campaign**”) is organized by Affin Bank Berhad and Affin Islamic Bank Berhad (the “**Bank**”). The Campaign consists of two (2) parts namely the Spend Campaign and the Golf Tournament or tournament.

**2. When is the Campaign period?**

- **Spend campaign:** From 1 May 2024 to 31 July 2024 both dates inclusive, or such other period(s) as may be determined by the Bank (“**Spend Campaign Period**”) from time to time.
- **Golf Tournament or Tournament:** From 8 August 2024 – 6 October 2024 both dates inclusive, or such other period(s) as may be determined by the Bank (“**Tournament Period**”) from time to time.

**3. When is the Golf Tournament commencement date?**

The Tournament Period will commence from 8 August 2024 – 6 October 2024, scheduled as below:

Legs	Golf Courses / Club	Tee-off Date/Time
Qualifying Leg 1	Kota Permai Golf & Country Club, Selangor	8 August 2024 / A.M.
Qualifying Leg 2	Horizon Hill Golf & Country Club, Johor	22 August 2024 / A.M.
Qualifying Leg 3	Damai Golf & Country Club, Sarawak	5 September 2024 / A.M.
Qualifying Leg 4	Tropicana Golf & Country Resort, Selangor	24 September 2024 / A.M.
Grand Finale	Glenmarie Golf & Country Club, Selangor	6 October 2024 / P.M.

**4. Who is eligible for this Campaign?**

The Campaign is open to all new and existing holders of AFFIN BANK/AFFIN ISLAMIC Credit Card/-i and such other Cards as may be issued by the Bank at any time and from time to time.

**5. Who is NOT eligible for this Campaign?**

Cardmembers who are in default of payment, or Cards accounts that are suspended, blacklisted, cancelled or terminated and Cardmembers who have committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her AFFIN Card account or any facility of service granted by the Bank.

**6. What are the retail transactions for the purpose of the Spend Campaign?**

Retail transactions (“Qualified Retail Transactions”) for the purpose of the Spend Campaign shall include purchase transaction at electronic point-of-sale terminal, online transaction, Easy Payment Plan (EPP), mail order or telephone order and recurring transaction(s) charged to the AFFIN Card account. Retail transaction(s) made in foreign currency will be converted to Ringgit Malaysia (RM).

**7. What shall NOT be considered as the retail transactions for the purpose of the Spend Campaign?**

The following shall NOT be considered as Qualified Retail Transactions for the purpose of the Spend Campaign:

- Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc.;
- Cash withdrawal, cash advance, balance transfer;
- Monthly instalments for any instalment payment facilities by the Bank e.g. monthly instalment of the EPP, etc.;
- Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal/advance fee, compensation charges for late payment (Ta’widh), etc.;
- Outstanding balance payment; and
- Void or reversed transaction, refunds, disputed, unauthorized, or fraudulent transaction.

**8. How do I participate in the AFFIN Cards Golf Challenge 2024?**

The Eligible Cardmember is required to fulfill the minimum spend criteria of RM15,000 ("Minimum Spend") within the Spend Campaign Period from 1 May 2024 to 31 July 2024, both dates inclusive to qualify and participate in the tournament.

**9. Can a supplementary Cardmember join the Campaign?**

Yes. In the event the supplementary Cardmember wishes to register to participate in the tournament, the retail transaction of the supplementary Cardmember will be calculated separately from its principal Cardmember.

**10. How do I register to participate in the tournament?**

Eligible Cardmembers is required to complete the e-Entry Form and submit to the Bank for registration purposes.

**11. Can I pre-register for the Golf Tournament even though I do not know whether I have met the Minimum Spend criteria?**

Yes, you can. The Cardmember may pre-register via e-Entry Form even though you do not know your total Qualified Retail Transactions within the Spend Campaign period.

**12. How do I know if I have successfully registered for the Golf Tournament?**

The Cardmembers who have fulfilled the Minimum Spend, pre-registered via e-Entry Form and met the criteria set out in the Campaign terms and conditions will be notified on their successful registration and confirmation of participation in the Golf Tournament via Short Messages Service ("SMS") and/or e-mail confirmation.

**13. Where can I get the e-Entry Form?**

Eligible Cardmember can pre-register via e-Entry Form from AFFIN BANK at [AffinAlways.com](https://AffinAlways.com)

**14. Is there any fee incurred?**

Yes, there will be fee incurred listed as below:

No	Category	Amount (RM)
1	Participant who met the Minimum Spend	RM450.00
2	Participant who did not meet the Minimum Spend	RM550.00
3	Participant who met the Minimum Spend but to play in more than one (1) Qualifying Legs	RM500.00

**15. How to pay the entry fee?**

The Cardmember's submission on the e-Entry Form or confirmation of participation via email or SMS serve as a direct debit authorisation to the Bank to charge the entry fee to his/her AFFIN Card upon confirmation of participation.

**16. Can I indicate the preferred golf course for the qualifying leg?**

Yes, you can indicate your preferred qualifying leg, however it is on a first-come-first-served basis.

**17. How many allocations are made for each qualifying leg?**

Allocation of registered entries will be based on first-come first-served basis with a maximum of 100 slots per qualifying leg.

**18. Can I participate in more than one (1) qualifying leg?**

Yes, you can. Eligible Cardmember is allowed to participate in more than one qualifying leg, subject to availability and entry fee is chargeable for each participation.

**19. When will the entry fee be charged to my AFFIN Card?**

The entry fee based on the listed incurred fee (refer No.14) will be charged to the Cardmember's AFFIN Card registered in the Entry Form upon confirmation of participation.

**20. Can I cancel my registration if I am unable to participate?**

Yes, you can. Any request for cancellation must be made at least fourteen (14) calendar days prior to the registered tee-off date and the refund will be processed accordingly.

**21. If I did not turn up on the day of the leg, am I eligible to claim for refund on the entry fee?**

No, you are not eligible for such claim. The entry fee will not be refunded if you did not turn up on the day of the leg. However, if you have informed the Bank about the cancellation at least fourteen (14) calendar days prior to the registered tee-off date, your refund will be processed accordingly.

**22. Can I register my registration to another person's name?**

Yes, you can. Eligible Cardmember is allowed to transfer their registration to another person's name, however he/she will need to fulfil the following criteria:

- Holds a valid AFFIN Card;
- Complete and submit the e-Entry Form to the Bank;

**23. Who can be contacted for any enquiries related to this Campaign?**

For any assistance, feedback and/or complaints related to this Campaign, Cardmember may contact the Bank at dedicated number for AFFIN Premium Cards at 03-8230 2323, AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 or e-mail to [yourvoice@affingroup.com](mailto:yourvoice@affingroup.com).

**24. Where can Cardmembers get more information or full terms and conditions for this Campaign?**

Cardmembers may refer to [AffinAlways.com](http://AffinAlways.com) for more information and full terms and conditions of the Campaign.