

**TERMS AND CONDITIONS FOR 2025 CARD ACQUISITION CAMPAIGN VIA 0% INSTALMENT PLANS (“T&C”)**

The 2025 Card Acquisition Campaign via 0% Instalment Plans (“**Campaign**”) is organized by Affin Bank Berhad [Registration No. 197501003274 (25046-T)] (“**AFFIN BANK**”) and Affin Islamic Bank Berhad [Registration No. 200501027372 (709506-V)] (“**AFFIN ISLAMIC**”) (collectively referred to as the “**Bank**”) and commences on **1 January 2025** at 00:00:00 (12:00 am) and ends on **31 December 2025** at 23:59:59 hours (11:59pm), inclusive of both dates, or such period(s) as may be determined by the Bank (“**Campaign Period**”), unless specified herein or notified otherwise.

**CAMPAIGN ELIGIBILITY**

1. This Campaign is open to all new-to-Bank principal cardmembers of credit card/credit card-i issued by the Bank (“**AFFIN Credit Card(s)**”) (collectively refer as “**NTB Cardmember(s)**” or “**New Cardmember(s)**”), except for principal cardmembers of Business Platinum Card, Corporate Card and supplementary cardmembers.
2. The NTB Cardmember(s) refer to Cardmembers whose AFFIN Credit Cards accounts (“**Card Account(s)**”) are not more than twelve (12) months at the time of any instalment plans application for this Campaign. Cardmembers whose Card Accounts are approved more than twelve (12) months are not considered as NTB Cardmembers (“**ETB Cardmember(s)**” or “**Existing Cardmember(s)**”).
3. ETB Cardmembers of AFFIN BANK who successfully applied for a new AFFIN ISLAMIC Credit Card-i during the Campaign Period and/or AFFIN Islamic Card Account(s) that are not more than twelve (12) months at the time of any instalment plans application for this Campaign, are also considered NTB Cardmembers for AFFIN ISLAMIC, and vice versa.
4. For the avoidance of doubt, the definition of NTB Cardmember(s) is as illustrated below:

**Scenario A: Customer who is a NTB Cardmember applied for instalment plans in January 2025**

Credit Cards	Card Account(s) Approved Month	Application Month	Campaign Eligibility	Remark
AFFIN ISLAMIC Credit Card	May 2024	January 2025	Yes	Card Account not more than twelve (12) months at the time of application

**Scenario B: Customer who is an ETB Cardmember applied for instalment plans in January 2025**

Credit Cards	Card Account(s) Approved Month	Application Month	Campaign Eligibility	Remark
AFFIN BANK Credit Card	December 2022	January 2025	No	Card Account more than twelve (12) months at the time of application

**Scenario C: Customer who is an ETB Cardmember for AFFIN Credit Card and NTB Cardmember for AFFIN ISLAMIC Credit Card applied for instalment plans in March 2025**

Credit Cards	Card Account(s) Approved Month	Application Month	Campaign Eligibility	Remark
AFFIN BANK Credit Card	November 2021	January 2025	No	Card Account more than twelve (12) months at the time of application
AFFIN ISLAMIC Credit Card	February 2024	March 2025	Yes	Card Account not more than twelve (12) months at the time of application

5. The NTB Cardmember(s) with the following shall NOT be eligible to participate in this Campaign:
  - a. Cardmembers whose Card Accounts are not in good standing, inactive, or who are in breach of any terms and conditions of AFFIN Credit Card at any time during the Campaign Period;
  - b. Cardmembers whose AFFIN Credit Cards are invalid or cancelled at any time during the Campaign Period;
  - c. Cardmembers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank; or
  - d. Cardmembers who have been declared bankrupt (pursuant to a petition by either banks or by any third parties) or is subject to any bankruptcy proceedings at any time prior to or during the Campaign.

#### **CAMPAIGN DETAILS**

6. The 0% Balance Transfer (“**BT**”) allows NTB Cardmembers to apply for transfer of outstanding balances from credit card(s) issued by other bank or card issuer(s) in Malaysia to the NTB Cardmember’s Card Account and such transfer can be made from more than one (1) bank or card issuer provided that the BT application amount does not exceed the available credit/facility limit as per Clause 10 below. Cardmembers are allowed to apply **more than one (1) application** throughout the campaign period.
7. The 0% Cash-on-Call (“**CIP**”) allows NTB Cardmembers to apply for cash withdrawal from the NTB Cardmember’s Card Account and disburse to NTB Cardmember’s Conventional or Islamic current or savings account (“CASA/CASA-i”) with a Malaysia registered bank with Interbank GIRO (“IBG”) or via credit transfer into NTB Cardmember’s CASA/CASA-i with the said bank provided that the CIP application amount does not exceed the available credit/facility limit as per Clause 10 below. CIP is limited to **one-time application for the 6-month instalment** per cardmember only throughout the campaign period.
8. The 0% Fixed Payment Plan (“**FPP**”) allows NTB Cardmembers to apply for conversion of retail purchase(s)/transaction(s) at any retail outlet(s) or e-commerce platform(s) as posted to the NTB Cardmember’s Card Account into monthly instalment plans as per tenure and one-time upfront interest/profit rate Clause 10 below.
9. Either BT and/or CIP and/or FPP collectively refer as “**Instalment Plans**”. NTB Cardmember(s) may apply any of the Instalment Plans via online application form at the Bank’s website via [affinalways.com](http://affinalways.com) or the Bank’s branches and other designated channels made available by the Bank from time to time.
10. The Instalment Plans application shall meet the amount and tenure as prescribed below:

<b>Instalment Plans</b>	<b>Tenure (months)</b>	<b>One-time Upfront Interest/ Profit Rate</b>	<b>Minimum Amount</b>	<b>Maximum Amount</b>
BT	12	0%	RM2,000	Max capped at RM50,000 or shall not exceed 80% of the available credit/facility limit, whichever is lower.

CIP	6	0%	RM2,000	Max capped at RM20,000 or shall not exceed 80% of the available credit/facility limit, whichever is lower
FPP	6	0%	RM500	In a single transaction and within the available credit/facility limit.

11. In the event NTB Cardmember has more than one (1) AFFIN Credit Card issued by the Bank, the available credit/facility limit refers to the available combined credit/facility balance of NTB Cardmember's Card Account(s).
12. For the avoidance of doubt, the eligibility of the BT or CIP is as illustrated below:

Scenario A: NTB Cardmember apply for BT within the available credit/facility limit					
Application Amount	Tenure	Minimum BT Amount	Available Credit Limit	80% of the Available Credit/ Facility Limit	Eligible
RM2,500	12 months	RM2,000	RM10,000	RM8,000	Yes

Scenario B: NTB Cardmember apply for CIP within the available credit/facility limit					
Application Amount	Tenure	Minimum BT Amount	Available Credit Limit	80% of the Available Credit/ Facility Limit	Eligible
RM3,000	6 months	RM2,000	RM10,000	RM8,000	Yes

Scenario C: NTB Cardmember apply CIP that has exceed 80% of the available credit/facility limit					
Application Amount	Tenure	Minimum CIP Amount	Available Credit Limit	80% of the Available Credit/ Facility Limit	Eligible
RM10,000	6 months	RM2,000	RM10,000	RM8,000	No

Scenario D: NTB Cardmember apply for CIP that has insufficient amount for this campaign					
Application Amount	Tenure	Minimum CIP Amount	Available Credit Limit	80% of the Available Credit/ Facility Limit	Eligible
RM1,000	6 months	RM2,000	RM10,000	RM8,000	No

13. For the avoidance of doubt, the eligibility of the FPP is as illustrated below:

Scenario D: NTB Cardmember apply for FPP of RM1,000 in a single transaction			
Single Transaction Amount	Tenure	Minimum FPP Amount	Eligible
RM1,000	6 months	RM500	Yes

Scenario E: NTB Cardmember apply for FPP of RM300 in a single transaction			
Single Transaction Amount	Tenure	Minimum FPP Amount	Eligible
RM300	6 months	RM500	No

14. The Bank reserves the right, at its discretion determine the maximum amount and approve a lower amount than the requested amount in the application amount.

15. The NTB Cardmember's consent obtained via phone call or application form will be deemed conclusive proof of the NTB Cardmember's instruction to apply for the Instalment Plans. The NTB Cardmember agreed to accept the approved amount of Instalment Plans per this T&C and AFFIN BANK Credit Card Terms & Conditions and/or AFFIN ISLAMIC Credit Card-i Terms & Conditions ("the **Cardmember Agreement**").
16. Notification via Short Message Service ("SMS") will be sent to the NTB Cardmember's registered mobile phone number with the Bank on the outcome of the NTB Cardmember's Instalment Plans application.
17. Upon approval of the Instalment Plans application, the Bank shall earmark the amount and debit the Card Account with instalment payable on a monthly basis, for the duration of the instalment period. The available credit/facility limit shall be progressively restored as payment of each monthly instalment is made and such details will be reflected in the NTB Cardmember's monthly statement of account.
18. The monthly instalment is calculated by dividing the approved amount of Instalment Plans equally by the instalment period and shall be billed to the Card Account on monthly basis until the instalment period is completed.
19. The monthly instalment forms part of the NTB Cardmember's minimum payment and must be paid in full. If the NTB Cardmember does not settle the current minimum payment in full, the monthly instalment shall be subject to finance charge/profit rate, calculated from the posting date in the statement of account until full payment is received.
20. If the NTB Cardmember does not settle the current minimum payment by payment due date, a late payment penalty of 1% of the total outstanding balance or minimum of RM10 up to maximum of RM100, whichever is higher shall be imposed to AFFIN BANK Credit Card (shall be charged at the discretion of AFFIN BANK and maybe varied from time to time with prior notice) and compensation charge for late payment (Ta'widh) of maximum 1% of the total outstanding balance, up to a maximum of RM100 shall be imposed to AFFIN ISLAMIC Credit Card-i.
21. For NTB Cardmember who fails to pay the minimum payment by the payment due date leading to the cancellation
22. of AFFIN Credit Card, the Instalment Plans shall be terminated, and the remaining balance will be billed to Card Account and payable by the payment due date.
23. The Bank shall not be liable for any interest/profit or other charges incurred as a result of the NTB Cardmember's and/or the Bank failure or delay or deferment in making payment of the amount to the other bank(s) or card issuer(s) notwithstanding the Bank approval of the NTB Cardmember's Instalment Plans application. The NTB Cardmember shall continue to be liable to the respective bank(s) or card issuer(s) for all other outstanding balances (principal, accrued interest/profit, finance and other charges) incurred under the other credit card/credit card-i account(s) whether before or after approval of Instalment Plans application by the Bank.

24. The Bank will not be responsible for any loss incurred by the Cardmember if the details provided by the Cardmember are inaccurate, which the approved BT and/or CIP Amount is credited into unless such losses are caused by the Bank's gross negligence, willful misconduct, or fraud.
25. By participating in the Campaign, the NTB Cardmember(s):
- confirm and acknowledge to have read, understand and agreed to be bound by this T&C and terms and conditions of the Bank governing the AFFIN Credit Cards available at the Bank's Website;
  - agree that all records of transaction captured by the Bank's system for this Campaign is final;
  - agree that the Bank's decision on all matters relating to this Campaign shall be final, conclusive and binding on the NTB Cardmember(s);
  - agree to access the Bank's Website at regular intervals to view this T&C to ensure that they are up to date with any changes or variations to this T&C; and
  - consent and authorize the Bank to disclose their personal data such as contact number to an authorized 3rd party, Macro Kiosk Berhad (199201005212 (236716-T)) as the Bank deems fit for the purpose of sending SMS to promote this Campaign.
26. The Bank reserves the right to:
- to determine the maximum amount (inclusive of the one-time upfront interest/profit if any) and approve a lower amount than the requested amount in the application for Instalment Plans at its discretion;
  - to defer or refuse to execute the Instalment Plans application if:
    - the eligible amount do not meet the minimum prescribed amount;
    - NTB Cardmember's Card Account has insufficient balance;
    - the application cannot be executed due to security reasons;
    - due to other reasons (depending on the circumstances at that material time in the events the list above is not exhaustive);
  - disqualify NTB Cardmember(s) from the Campaign if their Card Accounts are blocked or in default;
  - add, delete or amend the T&C herein, wholly or in part, or to terminate this Campaign, by the way of posting on the Bank's Website or in any other methods which the Bank deems practical, in order to give prior notice to the NTB Cardmembers;
27. All Instalment Plans and monthly instalment are not entitled for points under the AFFIN Rewards Programme ("AFFIN Rewards Points").
28. This T&C is in addition to the Cardmember Agreement which regulates the provision of AFFIN Credit Card(s). In the event of inconsistency between this T&C and the said Cardmember Agreement, this T&C shall prevail in so far as they apply to the Instalment Plans and only to the extent of such inconsistency.

#### **TERMINATION AND ACCELERATION OF PAYMENT**

29. Notwithstanding any terms and/or conditions contained in the Cardmember Agreement and this T&C, the Bank shall at all times have the right at its discretion to demand from the NTB Cardmember or his/her legal heirs or executor of his/her estate, immediate payment of all sums outstanding on

the instalment payable under this T&C, whether or not already reflected in the monthly statement of account or due and payable at the date of the demand.

30. A termination penalty of RM100 will be charged (applicable to all AFFIN BANK Credit Card only) in the event of any or combination of the following occurrences:
  - a. The NTB Cardmember(s) terminates or discontinues the BT by making full payment within the BT tenure.
  - b. The NTB Cardmember(s) cancels his/her AFFIN Bank Credit Card within the BT tenure.
31. A termination penalty of RM50 will be charged (applicable to all AFFIN BANK Credit Card only) in the event of any or combination of the following occurrences:
  - a. The Cardmember serves a notice of termination or the Cardmember voluntarily opts out of the FPP;
  - b. The NTB Cardmember(s) terminates or discontinues the FPP by making full payment within the FPP tenure.
  - c. The NTB Cardmember(s) cancels his/her AFFIN Bank Credit Card within the FPP tenure.
32. The termination penalty is not refundable under any circumstances whatsoever even if the Cardmember revokes his/her instruction as above and/or fails to make full payment/repayment. The termination penalty shall be debited to the Cardmember's Card Account.
33. The Bank may at its discretion with reasonable reasons, suspend, cancel or terminate the Instalment Plans within the tenure at any time with prior notice. Upon such suspension, cancellation or termination, all sums outstanding and due to the Bank (as per statement issued by the Bank) shall be binding and conclusive on the NTB Cardmember and shall be payable.

#### **GENERAL TERM**

34. By participating in this Campaign, the Eligible Customer(s) agrees to be bound by this T&C, including any amendments or variation made hereto.
35. The Generic Terms and Conditions applicable for all Deposit Accounts/ Products/ Services ("GTC") shall at all-time be applicable. The GTC are 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.
36. 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, alteration, modification, change or variation to this T&C will be notified to the Eligible Customer(s) via [AffinAlways.com](http://AffinAlways.com) or through the Bank's branches.
37. 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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.



38. This Campaign ends on 31 December 2025 at 23:59:59 hours (11:59pm). 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.
39. By participating in this Campaign, Eligible Customer(s) agrees to access the Bank's website via AffinAlways.com at regular basis to view this T&C and ensure to be kept up-to-date on any changes or variations to this T&C.
40. 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.
41. 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. 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.
42. 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.
43. 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.
44. The Bahasa Malaysia version of this T&C is also available at 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 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.
45. In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.
46. 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.

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