

TERMS & CONDITIONS 2022 TARGETED CASH-ON-CALL INSTALMENT CAMPAIGN (“T&Cs”)

The 2022 Targeted Cash-on-Call Instalment (“CIP”) Campaign (“Campaign”) is organized by AFFIN BANK Berhad [(197501003274 (25046-T)] and AFFIN ISLAMIC BANK Berhad [200501027372 (709506-V)] (collectively referred to as “the Bank”) and commences on **15 March 2022** at 00:00:00 (12:00 am) and ends on **14 May 2022** at 23:59:59 hours (11:59pm), inclusive of both dates (“Campaign Period”), unless specified herein or notified otherwise.

CAMPAIGN ELIGIBILITY

1. The Campaign is open exclusively to the selected Malaysian principal Cardmembers of credit card/credit card-i issued by the Bank (“**AFFIN Credit Card(s)**”) who have received a short message service (“**SMS**”) and/or email direct communication (“**EDM**”) invitation from the Bank on the Campaign only (“**Selected Cardmember(s)**”).
2. The Cardmembers who did not receive the SMS and/or EDM from the Bank are **EXCLUDED** from participating in the Campaign.
3. The following Cardmembers shall NOT be eligible to participate in the Campaign:
 - a. Cardmembers whose AFFIN Credit Card accounts are not in good standing, inactive, or who are in breach of any terms and conditions of the Card at any time during the Campaign Period;
 - b. 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
 - c. Cardmembers who have been declared bankrupt (pursuant to a petition by either Bank or by any third parties) or is subject to any bankruptcy proceedings at any time prior, to, during the Campaign.

CAMPAIGN DETAILS

4. The Campaign allows the Selected Cardmembers to withdraw cash (“**CIP Amount**”) from their AFFIN Credit Card accounts (“**Card Account(s)**”) at minimum amount of Ringgit Malaysia One Thousand (RM1,000) or maximum amount up to Ringgit Malaysia Fifteen Thousand (RM15,000) or shall not exceed 80% of the existing available credit/facility limit, whichever is lower and such withdrawal is subject to this Terms and Conditions.
5. CIP Amount approved by the Bank (“**Approved Amount**”) will be disbursed to the Selected Cardmember’s current account/current account-i or savings account/saving account-i (“**CASA**”) with a bank registered in Malaysia via Interbank GIRO (“**IBG**”)/credit transfer.
6. The Cardmember may apply CIP via online application form with the given link in SMS and/or EDM or other designated channels made available by the Bank from time to time.
7. The CIP application shall meet the minimum requirement as prescribed below:

Tenure (Month)	One-time Upfront Interest/Profit Rate	Minimum CIP Amount	Maximum CIP Amount
12	0%	RM1,000	capped at RM15,000 or shall not exceed 80% of the available credit/facility limit , whichever is lower

8. Available credit/facility limit refers to the available credit/facility balance or the available combined credit/facility balance of the Selected Cardmember's Card Account(s) in the event the Cardmember has more than one (1) AFFIN Credit Card issued by the Bank respectively.

9. For avoidance of doubt, the eligibility of CIP Amount as illustrated below:

Scenario A: Cardmember has an AFFIN Credit Card with **available credit limit of RM15,000.**

Minimum CIP Amount: RM1,000	<u>Maximum CIP Amount Calculation</u>
Maximum CIP Amount: RM12,000	RM15,000 x 80% available credit/facility limit

Scenario B: Cardmember has an AFFIN Credit Card with **available credit limit of RM50,000.**

Minimum CIP Amount: RM1,000	<u>Maximum CIP Amount Calculation</u>
Maximum CIP Amount: RM15,000	Capped at RM15,000 or shall not exceed 80% of the available credit/facility limit, whichever is lower

Scenario C: Cardmember has an AFFIN Credit Card with **available credit limit of RM5,000.**

Minimum CIP Amount: RM1,000	<u>Maximum CIP Amount Calculation</u>
Maximum CIP Amount: RM4,000	RM5,000 x 80% available credit/facility limit

10. For avoidance of doubt, the CIP instalment calculation as illustrated below:

Month	Approved Amount	0% CIP Instalment	One-time Upfront Interest/Profit	Monthly Instalment Payable
1	RM12,000	RM1,000	-	RM1,000
2	-	RM1,000	-	RM1,000
3	-	RM1,000	-	RM1,000
4	-	RM1,000	-	RM1,000
5	-	RM1,000	-	RM1,000
6	-	RM1,000	-	RM1,000
7	-	RM1,000	-	RM1,000
8	-	RM1,000	-	RM1,000
9	-	RM1,000	-	RM1,000
10	-	RM1,000	-	RM1,000
11	-	RM1,000	-	RM1,000
12	-	RM1,000	-	RM1,000
TOTAL	RM12,000	RM12,000	-	RM12,000

GENERAL TERM

11. To the full extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Campaign or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default for any third-party suppliers or vendors.

12. By participating in the Campaign, the Selected Cardmember:
 - a. confirm and acknowledge to have read, understand and agreed to be bound by the T&Cs herein and Terms and Conditions of the Bank governing the Bank's Credit Card/Credit Card-i available at www.affinalways.com ("Bank's Website");
 - b. agree that all records of transaction captured by the Bank's system for this Campaign is final;
 - c. agree that the Bank's decision on all matters relating to this Campaign shall be final, conclusive and binding on the Selected Cardmember;
 - d. agree to access the Bank's Website at regular intervals to view the T&Cs of the Campaign to ensure that they are up to date with any changes or variations to the T&Cs;
 - e. consent obtained via phone call or CIP application form will be deemed conclusive proof of the Selected Cardmember's instruction to apply for CIP. The Selected Cardmember agrees to accept the approved CIP Amount per this T&Cs and the Cardmember Agreement;
 - f. 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.

13. The Bank reserves the right to:
 - a. to determine the maximum CIP Amount (inclusive of the one-time upfront interest/profit if any) and approve a lower CIP Amount than the requested amount in the CIP application at its discretion;
 - b. to defer or refuse to execute the CIP application if:
 - i. the CIP Amount do not meet the minimum prescribed amount;
 - ii. the CIP Amount to be withdrawn exceed 80% of Cardmember's available credit/facility limit
 - iii. the Cardmember's Card Account has insufficient balance;
 - iv. the CIP cannot be executed due to security reasons;
 - v. the Bank is of the opinion that the CASA of the other bank's is not in good standing; or
 - vi. due to other reasons (depending on the circumstances at that material time in the events the list above is not exhaustive).
 - c. disqualify Selected Cardmember from the Campaign if their AFFIN Credit Card accounts are blocked or in default;
 - d. add, delete or amend the T&Cs 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 Selected Cardmember.

14. Upon the approval of CIP application, payment to the other bank's CASA will be made via IBG. The Bank will not be responsible for any loss incurred by the Selected Cardmember if the details of Cardmember's other bank's Current/Saving account provided are inaccurate, which the CIP Amount is credited to.

15. Any delay in the remittance of the approved CIP Amount and/or withholding of the remittance of the approved CIP Amount that caused or will or may cause loss (in all forms and not merely restricted to financial loss) will not render the Bank liable to the Cardmember in anyway whatsoever. The Cardmember understand and accepts this risk when applying for CIP.

16. The CIP monthly instalment forms part of the Selected Cardmember's minimum payment and must be paid in full. If the Selected Cardmember fails to pay the specified minimum payment by payment due date, a late payment penalty of 1% of the total outstanding balance or minimum of RM10 up to a 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) 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.
17. If the Selected Cardmember does not settle the current minimum payment, the CIP 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.
18. Upon the approval of CIP application, a corresponding amount of the Selected Cardmember's available credit/facility balance in the Card Account will be debited for this purpose and shall not be available to the Cardmember until settlement of the said CIP Amount.
19. In the event of any changes in the Selected Cardmember's Card Account, the CIP Amount or such part thereof will be automatically debited to the Cardmembers new AFFIN Credit Card Account which will be issued under the conversion of card, lost and stolen card or replacement of card or other circumstances that may occurred.
20. The Bank may at its discretion, with reasonable reasons may suspend, cancel or terminate the CIP within the CIP tenure at any time with seven (7) days' 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 of the Selected Cardmember and shall be payable.
21. All CIP Amount and monthly instalment are not entitled for points under the AFFIN Rewards Programme ("AFFIN Rewards Points").
22. 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 CIP and only to be extent of such inconsistency.
23. Expressions defined in this T&C shall, unless the context requires otherwise, have the same meanings as those described to them in the said Cardmember Agreement.
24. This T&C is governed by and construed in accordance to the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur.
25. The Selected Cardmember has read and understood all the terms and conditions specified herein and the Bank shall have the right to change, amend and/or modify these terms and conditions from time to time by giving out twenty-one (21) calendar days prior notice, via posting on the Bank's website or written notice to the Selected Cardmember(s). The Selected Cardmember is advised to refer the updated terms and conditions at the Bank's website at www.affinalways.com from time to time. The latest terms and conditions made available on the Bank's website shall supersede all previous terms and conditions made between the Bank and the Selected Cardmember(s).

26. By participating in this Campaign and by submitting personal details, the Selected Cardmember agrees and consents to the processing of the Selected Cardmember's personal data by the Bank and the Bank hereby agrees to collect and use it for the purpose of this Campaign. Unless the Selected Cardmember(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 Bank's Privacy Notice) or that of its associate companies to the Selected Cardmember(s).
27. The Bank shall not be responsible and/or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by the Selected Cardmembers resulting directly or indirectly from the Selected Cardmember'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 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.
28. The Selected Cardmember is reminded to read and understand this T&C. If there are any terms and conditions herein that the Selected Cardmember does not understand, the Selected Cardmember is advised to discuss with the Bank's representative.
29. For any assistance and/or feedback related to the Campaign, the Selected Cardmember may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN BANK/AFFIN ISLAMIC World Mastercard).
30. Please refer to the Bank's Privacy Notice available by walk-in to any of the Bank's branches or on the Bank's website at www.affinalways.com.
31. The Bahasa Malaysia version of this Terms and Conditions is available at www.affinalways.com.
32. Words denoting one gender include all other genders and words denoting the singular include the plural vice versa.