

**TERMS AND CONDITIONS FOR 2026 TARGETED CASH-ON-CALL INSTALMENT PLAN 1.88% CAMPAIGN (BY INVITATION ONLY) (“T&C”)**

The 2026 Targeted Cash-on-Call Instalment Plan (“CIP”) 1.88% Campaign (By Invitation only) (“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”).

**CAMPAIGN PERIOD**

This Campaign commences on **1 April 2026** at 00:00:00 (12:00 am) and ends on **31 July 2026** 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 DETAILS**

1. This Campaign is open to **selected** principal cardmembers of credit card/credit card-i issued by the Bank (“**AFFIN Credit Card(s)**”), who received a call from AFFIN Card Sales representative and/or Short Message System (“SMS”).

(Hereinafter referred to as “Selected Cardmember(s)”).

2. Selected Cardmembers may apply for cash withdrawal from the Cardmember’s card account (“**CIP Amount**”) during the Campaign Period and disburse to Cardmember’s Current/Savings-i account with a Malaysia registered bank with Interbank GIRO (“IBG”) or via credit transfer into Selected Cardmember’s individual Current/Savings account/-i with the said bank provided that the CIP Amount does not exceed the available credit/facility limit as per Clause 3 below.
3. The CIP application shall meet the amount and tenure as prescribed below:

<b>Tenure (months)</b>	<b>Interest/Profit Rate (Flat Rate)</b>	<b>Minimum CIP Amount</b>	<b>Maximum CIP Amount</b>
12	1.88% p.a.	RM3,000	Shall not exceed 80% of the approved credit/facility limit or the available credit/facility limit at the time of application, whichever is lower.

4. In the event Selected Cardmembers 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 Cardmember's Card Account(s).
5. The payable flat interest/profit rate charges of 1.88% p.a. is equivalent to an effective interest rate/profit rate (“EIR”/ “EPR”) of 3.4525% p.a. EIR/EPR represents the equivalent of the flat interest/profit rate quoted above, expressed using compounding and calculated on an annualised interest rate or profit charges basis.
6. The following CIP Monthly Payment is fixed throughout the CIP Tenure and comprised of the CIP’s monthly principal amount and the interest/profit charges. The proportion of monthly principal amount and the interest charges/profit rate is determined by the Bank based on a monthly reducing balance payment method. Any excess payment made towards AFFIN Credit Cards which result in a

credit balance will not be used to reduce interest/profit calculation of the remaining CIP principal balance.

7. For avoidance of doubt, the monthly instalment calculation is as illustrated below:

<b>CIP Amount</b>	RM5,000
<b>CIP Interest/Profit Rate (Flat Rate)</b>	1.88% flat interest/profit rate p.a.
<b>Effective Interest/Profit Rate (EIR/EPR)</b>	3.4525% p.a.
<b>Tenure</b>	12 months
<b>Monthly Payment</b>	RM424.50

Month	Beginning Balance	Monthly Payment*	Interest/ Profit	Principal
1	RM5,000.00	RM424.50	RM14.39	RM410.11
2	RM4,589.89	RM424.50	RM13.21	RM411.29
3	RM4,178.60	RM424.50	RM12.02	RM412.48
4	RM3,766.12	RM424.50	RM10.84	RM413.66
5	RM3,352.46	RM424.50	RM9.65	RM414.85
6	RM2,937.61	RM424.50	RM8.45	RM416.05
7	RM2,521.56	RM424.50	RM7.25	RM417.25
8	RM2,104.31	RM424.50	RM6.05	RM418.45
9	RM1,685.86	RM424.50	RM4.85	RM419.65
10	RM1,266.21	RM424.50	RM3.64	RM420.86
11	RM845.35	RM424.50	RM2.43	RM422.07
12	RM423.28	RM424.50	RM1.22	RM423.28

\* The Monthly Payment may vary due to rounding of the Instalment Interest/Profit and/or monthly principal repayment/payment amount.

8. The Bank reserves the right to determine the maximum CIP Amount and approve a lower CIP Amount than the requested amount in the CIP application, in accordance with this T&C.
9. 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 Selected Cardmember's monthly statement of account.
10. The monthly instalment forms part of the Selected Cardmembers minimum payment and must be paid in full. If the Selected 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.
11. If the Selected Cardmembers 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 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.
12. For Selected Cardmembers who fails to pay the minimum payment by the payment due date leading to the cancellation of AFFIN Credit Card in accordance with the AFFIN BANK Credit Card and AFFIN Islamic Credit Card Terms and Conditions, the CIP shall be terminated, and the remaining balance

will be billed to Card Account and payable by the payment due date.

13. The Selected Cardmembers may apply CIP via online application form at AffinAlways.com ("Bank's Website") or other designated channels made available by the Bank from time to time.
14. The Selected Cardmember(s) consent obtained via phone call or application form will be deemed conclusive proof of the Selected Cardmember's instruction to apply for the CIP. The Selected Cardmember agreed to accept the approved amount of CIP per this T&C and the AFFIN BANK Credit Card Terms & Conditions and/or AFFIN ISLAMIC Credit Card-i Terms & Conditions.
15. Notification via Short Message Service ("SMS") will be sent to the Selected Cardmembers registered mobile phone number with the Bank on the outcome of the Selected Cardmember's CIP application.
16. Upon approval of the CIP application, payment to the other bank's Current/Savings Account/-i will be made via IBG. The Bank will not be responsible for any loss incurred by the Selected Cardmember if the details of Selected Cardmember's other bank's Current/Savings account/-i provided by the Selected Cardmember are inaccurate, which the approved CIP Amount is credited to.
17. 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 Selected Cardmembers in anyway whatsoever. The Selected Cardmembers understand and accepts this risk when applying for CIP unless such losses are caused by the Bank's gross negligence, willful misconduct or fraud.
18. The Bank reserves the right to defer or refuse to execute the CIP application for any one or a combination of the following events:
  - a. if the CIP Amount do not meet the minimum prescribed amount;
  - b. if the CIP Amount to be withdrawn exceed 80% of Selected Cardmember's available credit/facility limit;
  - c. if the Selected Cardmember's Card Account has insufficient balance;
  - d. if the CIP cannot be executed due to security reasons;
  - e. The Bank is of the opinion that the Current/Savings account/-i of the other banks are not in good standing; or
  - f. due to other reasons (depending on the circumstances at that material time in the events the list above is not exhaustive).
19. The Bank may with reasonable reasons terminate or suspend the CIP in respect of a Card Account at any time with prior notice to the Selected Cardmembers.
20. Notwithstanding any terms and/or conditions contained in the Cardmember Agreement and this T&C, the Bank shall at all times have the right to demand from the Selected Cardmembers 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.

### **GENERAL TERMS AND CONDITIONS**

21. By participating in this Campaign, the Selected Cardmember(s) agrees to be bound by these T&C,

including any amendments or variations made hereto.

22. This Campaign is subject to the Credit Card T&C and Rewards Programme T&C. In the event of any inconsistencies or discrepancies between the Credit Card T&C and Rewards Programme T&C, these T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
23. This Campaign ends on 31 July 2026. However, the Bank reserves the right to change, amend and/or modify any terms of these T&C including the Campaign, wholly or in part, from time to time, by giving twenty-one (21) calendar days' prior notice to the Selected Cardmember(s). Such notice will be posted through AffinAlways.com and/or the Bank's branches.
24. The Bank will not be held responsible or liable for:
  - (a) any actions, claims, losses, damages, costs, charges, and expenses which the Selected 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.
25. By participating in this Campaign, the Selected 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.
26. These 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.
27. The Selected 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 Selected 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 Selected Cardmember(s). For the avoidance of doubt, the Selected Cardmember(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these T&C.
28. 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.
29. Any cancellation, termination, suspension or extension to this Campaign or the Campaign Period shall not entitle the Selected 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.
30. 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 Selected 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.
31. If photographs are taken pursuant to this Campaign, they may be used for the Bank's 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 all relevant consents of third persons contained in the image have been obtained with respect to its use and publication.

32. The Bank's decisions on all matters related to this Campaign shall be final, conclusive, and binding on all Selected Cardmember(s). No further correspondence or appeals to dispute the same will be entertained.
33. The Selected Cardmember(s) is reminded to read and understand these T&C. If there are any terms in these T&C that the Selected Cardmember(s) does not understand, they should seek independent advice and/or clarify with the Bank's representative.

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