

AFFIN Cards Golf Challenge 2024 Campaign Terms and Conditions

1. Definition

- 1.1 The AFFIN Cards Golf Challenge 2024 Campaign ("Campaign") is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred to as the "Bank"). This Campaign is subject to the terms and conditions ("T&C") set out herein. The following words and expressions shall have the following meanings, unless the context otherwise requires:
- 1.1.1 "AFFIN BANK" shall mean Affin Bank Berhad [Registration No. 197501003274 (25046-T)].
- 1.1.2 "AFFIN ISLAMIC" shall mean Affin Islamic Bank Berhad [Registration No 200501027372 (709506-V)].
- 1.1.3 "AFFIN Cardmember(s)" refers to holders of AFFIN Card(s).
- 1.1.4 "AFFIN Card(s)" refers to AFFIN BANK / AFFIN ISLAMIC Credit Card/-i or such other cards that may be issued by the Bank at any time and from time to time.

2. Campaign Period

- 2.1 The Campaign consists of two (2) parts and are valid:
- 2.1.1 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 from time to time ("Spend Campaign Period").
- 2.1.2 Golf Tournament or tournament: from 8 August 2024 to 6 October 2024 (both dates inclusive), or such other period(s) as may be determined by the Bank from time to time ("Tournament Period").
- Spend Campaign Period and the Tournament Period (collectively, the "Campaign Period")

3. Campaign Eligibility

- 3.1 The Campaign is open to new* and existing principal and supplementary AFFIN Cardmembers who meet the criteria set out below ("Eligible Cardmember"):
- 3.1.1 Hold a valid AFFIN Card and whose AFFIN Card account is always in good standing during the Campaign Period and the time of selection and notification of the winners under the tournament.
- 3.1.2 AFFIN Cardmembers who fulfill the minimum spend criteria of RM15,000 with his/her AFFIN Card within the Spend Campaign Period ("Minimum Spend") shall be eligible to a special entry fee ("Special Fee") for the Golf Tournament.
- 3.2 The following persons are NOT eligible to participate in this Campaign and any participation, entry, registration, submission or qualifying purchase transaction, as the case may be, by any of the following persons will be disqualified/excluded:
- 3.2.1 AFFIN Cardmembers who is in default of any payment for any facilities granted by the Bank, or whose AFFIN Card account(s) that have been suspended, blacklisted, cancelled or terminated at any time during the Campaign Period and/or
- 3.2.2 AFFIN Cardmembers who have committed or are suspected to have committed any fraudulent or wrongful acts in relation to his/her AFFIN Cards account or any facility of service granted by the Bank.

Note: *New refer to AFFIN Card(s) which has/have been approved and activated during the Campaign Period.

4. Qualifying Conditions

- 4.1 Retail transaction ("Qualified Retail Transaction") for the purpose of the Spend Campaign shall include local, online and/or overseas transactions charged to the AFFIN Card account. The Easy Payment Plan (EPP) shall be treated as Qualified Retail Transaction based on the full transaction amount.
- 4.2 For the purpose of calculation of the Minimum Spend, Qualified Retail Transaction(s) by supplementary cardmember(s) shall be aggregated with and considered as the principal AFFIN Cardmember's Qualified Retail Transaction(s).
- 4.3 In the event the supplementary AFFIN Cardmember wishes to register to participate in the tournament independently from the principal AFFIN Cardmember, the Qualified Retail Transaction(s) of the supplementary AFFIN Cardmember will, for the determination of Minimum Spend be calculated separately from the principal AFFIN Cardmember.
- 4.4 For the determination of Minimum Spend, Qualified Retail Transaction(s) made in foreign currency will be converted to Ringgit Malaysia (RM) based on the Bank's prevailing exchange rate at the relevant material time.
- 4.5 The following shall NOT be considered as Qualified Retail Transactions for the purpose of the Spend Campaign:
 - 4.5.1 Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc;
 - 4.5.2 Cash withdrawal, cash advance, balance transfer;
 - 4.5.3 Existing monthly instalments for any instalment payment facilities by the Bank e.g. monthly instalment of the EPP.etc;
 - 4.5.4 Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal/advance fee, compensation charges for late payment (Ta'widh), etc;
 - 4.5.5 Outstanding balance payment; and
 - 4.5.6 Void or reversed transaction, refund, disputed, unauthorised or fraudulent transaction.

5. Registration of Entry(ies) and Fee(s)

- 5.1 The Eligible Cardmembers are required to complete and submit the e-Entry Form for their preferred Qualifying Legs to confirm their participation in the tournament. The e-Entry Form is available at AffinAlways.com. The completed e-Entry Form must reach the Bank within the stipulated deadline mentioned in the e-Entry Form.
- 5.2 e-Entry Form MUST be completed and upon submission of e-Entry Form, all the participants shall have read, understood and agreed to abide by the rules, terms and conditions of the tournament and this Campaign. The Bank and the Golf Tournament Committee shall not be liable for any repercussions (discrepancies, miscalculation of results, prizes or other matters) arising from the Eligible Cardmembers/participant's failure to complete and submit the proper e-Entry Form.
- 5.3 All Eligible Cardmembers/tournament participant are requested to declare their handicap as instructed by the Malaysian Golf Association (MGA).
- 5.4 Eligible Cardmembers who have fulfilled the Minimum Spend, submitted the e-Entry Form in accordance with clause 5 above shall receive a Short Messaging Service ("SMS") and/or email confirmation to confirm their participation in the tournament.

- 5.5 The allocation of registered entries is based on a first-come, first-served basis.
- 5.6 All tournament participants are required to pay entry fees according to the category listed below:

No	Category	Entry Fee per participant
1	Participant who met the Minimum Spend (Special Fee)	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

The entry fee above includes eight percent (8%) Sales & Service Tax (SST), green fee, caddy, buggy, golf insurance, meals (lunch and dinner) and goodie bag.

6. Entry Withdrawal and Cancellation, Transfer and Changes of Qualifying Legs

- 6.1 The entry fee is non-refundable for any withdrawal from the tournament.
- 6.2 Any request to transfer entry to another name must be made at least fourteen (14) calendar days prior to the tournament date, subject to availability and the transferred name must be an Eligible Cardmembers who has met the Minimum Spend.
- 6.3 Any request for a change of entry into the Qualifying Leg must be made at least fourteen (14) calendar days prior to the registered tee-off date, subject to availability.
- 6.4 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.

7. Registration during tournament

- 7.1 All tournament participants are required to register in person and sign an indemnity letter at least thirty (30) minutes prior to the tee-off time. Failure to do so may result in the participants being withdrawn from the tournament with no refund of any fees paid.

8. Date and Venue of the Golf Tournament

- 8.1 The tournament consists of four (4) Qualifying Legs and one (1) Grand Finale 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.

9. Draws and Starting Time

- 9.1 Play shall be in groups of a maximum of four (4) players.

- 9.2 The Tournament Committee shall decide the draw of the players.
- 9.3 The tournament shall tee-off on shot-gun start or by sequence. All players must be at their buggies fifteen (15) minutes prior to the tee-off time, in order to move their respective tee boxes, under the Club's arrangement.
- 9.4 The Tournament Committee reserves the right to change the draws and vary the tee-off times with prior notice.

10. Inclement Weather and Suspension of Play

- 10.1 The Tournament Committee will make every effort to complete each Qualifying Leg and the Grand Finale in its entirety. However, the Tournament Committee reserves the right to suspend, or abandon play as necessary if weather-related circumstances require such action. In the unlikely event that the course is unplayable, and play is abandoned or other conditions warrant such action, the Tournament Committee will then decide the tournament and all players will be informed accordingly.
- 10.2 The Tournament Committee reserves the right to cancel any round(s) in the event of circumstances that make playing eighteen (18) holes impracticable.
- 10.3 If any Qualifying Leg is not completed due to weather-related circumstances, the Tournament Committee will determine a suitable method to conclude that day's Tournament.

11. Winners, Prizes and Novelty

- 11.1 Qualifying Legs and Grand Finale prizes.
 - 11.1.1 Prizes will be awarded to the top best scoring players in each Qualifying Legs.
 - 11.1.2 The top best scoring players from each Qualifying Leg shall qualify for the Grand Finale.
- 11.2 Novelty Prizes
 - 11.2.1 Novelty prizes will be awarded for each Qualifying Leg and the Grand Finale for the following:
 - Nearest to Pin
 - Longest Drive
 - Nearest to Line
 - 11.2.2 Each player shall be eligible to win only one (1) novelty prize. In the event a player wins more than one (1) novelty prize, the first novelty hole that he or she plays shall be deemed the winning novelty hole.
- 11.3 Hole-In-One-Prizes
 - 11.3.1 The first player who scores a Hole-In-One in accordance with the tournament rules and regulations for each Qualifying Leg or the Grand Finale will win the Hole-In-One prize.
 - 11.3.2 One (1) Hole-In-One prize will be awarded for each Qualifying Leg and the Grand Finale.
- 11.4 Prizes are at the discretion of the Bank.
- 11.5 The Bank reserves the right, provided that the Bank has obtained the winners' consent to:
 - 11.5.1 disclose details and particulars of the winners to third party(ies) for the purposes of delivering the prize(s); and

- 11.5.2 use, publish and display the names, photographs taken or other information of the winners for current and future advertising and publicity purposes without any compensation paid.

12. Prize Redemption / Collection

- 12.1 Winners acknowledge and agree that the Bank is not liable for any warranty and/or liability in connection with the awarded prize(s) and/or the Campaign and the Bank gives no assurance or satisfaction guarantee regarding the prize. It will be a direct arrangement/settlement between the Eligible Cardmembers and the prize providers without any recourse to the Bank for any dispute in relation to the quality or validity of the reward or any terms and conditions in respect thereof.
- 12.2 The Bank will notify the winners of the manner and timeline for prize collection and redemption and such other terms as may be stipulated by the Bank. Notwithstanding the foregoing, the Bank reserves the right to use any method or medium it deems fit for the purpose of announcing the winners.
- 12.3 All costs and expenses incurred in collecting and redeeming the prize are the sole responsibility of and shall be borne by the winners. When claiming or redeeming of the prize, the Bank shall be entitled to request proof from each winner of him/her being AFFIN Cardmember and valid identification in order for that winner to redeem the prize, failing which the Bank reserves the right to disqualify that winner and forfeit the prize awarded to that winner.

13. Scorecard

- 13.1 All players must submit their respective scorecard duly signed and counter signed by his or her marker no later than ten (10) minutes after the completion of play.

14. Tournament Closed

- 14.1 The tournament shall be deemed to have closed when prizes have been awarded to the winners.

15. Grand Finale Qualification Process

- 15.1 The top twenty (20) best scoring players for each Qualifying Leg will qualify for the Grand Finale.
- 15.2 If a qualifying player is unable to take part in the Grand Finale, such qualifying player must inform the Bank about this within seven (7) calendar days after the respective Qualifying Legs following which, the next best-scoring player in the relevant Qualifying Leg shall take the place of such qualifying player in the Grand Finale.

16. Disputes and Appeals

- 16.1 Any dispute that arises during the tournament must be put forward in writing to the Tournament Committee as soon as practicable upon completion of each Qualifying Leg or the Grand Finale, as the case may be, and not later than fifteen (15) minutes after completion of the play.

- 16.2 The penalty of disqualification may, in exceptional cases, be waived, modified or imposed by the Tournament Committee.

17. Etiquette

- 17.1 All players should practice good etiquette as detailed in the approved rules of golf and the club's Tournament Committee. The overriding principle is that consideration should always be shown to others on the course at all times.

18. Indemnity / Liabilities

- 18.1 The Bank and their staff shall not be responsible for any loss, damage or harm or any form of injuries that the participants of the tournament may suffer as a result of their participation in this tournament unless the same is directly caused by the Bank's negligence, default or fraud.
- 18.2 All transportation, accommodation, administration costs and personal costs including but not limited to any other costs, fees and/or expenses that are incurred to participate in this tournament and/or redemption and/or usage of the prizes shall be the sole responsibility of the participant/winners.

19. Violation of Terms

- 19.1 Any player found to be in violation of the terms of the Campaign tournament or have not provided true or correct information in the e-Entry form would be disqualified from taking part in this tournament.
- 19.2 The Bank reserves the right to revoke any title and/or forfeit or reclaim any prize awarded to any winner of the tournament in the event such winner is found to have not complied with the tournament's rules and regulations or terms and conditions.

20. General

- 20.1 In the event that any prizes that are awarded to and received by any person who:
- 20.1.1 Is not Eligible Cardmember; or
 - 20.1.2 Is an Eligible Cardmember but has committed any fraudulent or wrongful acts in relation to his/her AFFIN Card and/or has any transaction made using such card, the Bank reserves the absolute right to disqualify such person from participating in the Campaign, the tournament and/or from redeeming his/her prize(s).
- 20.2 The Bank shall not be liable for any default of its obligation under this Campaign or in respect of the tournament due to any force majeure event which includes, but is not limited to act of God, war, riot, strike, lockout, industrial action, outbreak of disease, pandemic, endemic, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
- 20.3 The Bank reserves the right to change, cancel, terminate or suspend the tournament from time to time with notice given either by mailing the notice to the participants, sending such notice via SMS or electronic mail to the participant or displaying such notice at the Bank's branches or websites or any other means of communication that may be deemed appropriate and fit by the Bank. Any cancellation, termination or suspension of the tournament by the Bank shall not entitle the participants to any claim or compensation against the Bank for any loss or damage incurred by the participant as a direct and/or indirect result of the cancellation, termination or suspension.

- 20.4 The Eligible Cardmembers/participants shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from their participation in the Campaign, redemption and/or use of the prizes unless the such is directly caused by the Bank's negligence, default or fraud. The Bank shall not be held responsible for any loss, damage, or injury (including death) in any manner whatsoever suffered by the Eligible Cardmembers/participants unless the same is directly caused by the Bank's negligence, default or fraud.
- 20.5 The Bank's decisions on all matters relating to the Campaign, including the determination of the Eligible Cardmembers and winners, shall be final, conclusive, and binding on the Eligible Cardmembers. No dispute, appeal and/or correspondence from the Eligible Cardmembers or any third party shall be entertained.

21. Adherence to the Campaign Terms & Conditions

- 21.1 By participating in this Campaign, the Eligible Cardmembers agree to be bound by this T&C (including any amendments and variations made hereto).
- 21.2 This T&C is governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmembers agree to submit to the exclusion jurisdiction of the courts of Malaysia.
- 21.3 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. 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.
- 21.4 The Bank reserves the right to change, amend and/or modify this T&C from time to time or withdraw, cancel, or suspend this Campaign earlier than the Campaign Period, or to extend the Campaign beyond the Campaign Period by giving at least twenty-one (21) calendar days prior notice to the Eligible Cardmembers. The notice shall be posted on the Bank's website at AffinAlways.com or through any other channel(s) that the Bank considers appropriate.
- 21.5 The Eligible Cardmember agrees to access the Bank's website via AffinAlways.com on regular basis to view this T&C and to ensure that they are kept up to date with any changes or variations made to this T&C.
- 21.6 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.
- 21.7 The Eligible Cardmember 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 Cardmember(s) expressly opt-out by contacting any of the Bank's branches, the Bank shall be at liberty to the market products of its Group (as defined in the Bank's Privacy Notice) or that of its associate to the Eligible Cardmember(s). For avoidance of doubt, the Eligible Cardmember(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.
- 21.8 In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.

- 21.9 The Eligible Cardmembers shall comply with the provisions of the Financial Services Act 2013, Islamic Financial Services Act 2013, the Foreign Exchange Administration Rules issued by Bank Negara Malaysia (BNM) and regulations, notices and guidelines thereto and shall arrange, coordinate, manage and obtain all the necessary consents, licenses, approvals or authorisations required in connection with the execution, performance, validity, enforceability of the transaction documents.
- 21.10 For any assistance, feedback and/or complaints related to this Campaign, the Eligible Cardmember may contact the Bank at following channels:
- Dedicated number for AFFIN Premium Cards at 03-8230 2323;
 - AFFIN Contact Centre at 03-8230 2222; or
 - Online Feedback Form at AffinAlways.com
 - Email to yourvoice@affingroup.com
- 21.11 The Bahasa Malaysia version of this T&C is available at the Bank's website via AffinAlways.com. If there is any inconsistency(ies), conflict(s), ambiguity (ies) or discrepancy (ies) between the Bahasa Malaysia or English version or other language version of the T&C, the English version of this T&C shall prevail. Notwithstanding the aforementioned where request is made by the Eligible Cardmember and it is noted and acknowledged by the Bank in its record that the Bahasa Malaysia version of this T&C shall govern of the operation of this Campaign, then the Bahasa Malaysia version of this T&C shall prevail.
- 21.12 The Eligible Cardmember is reminded to read and understand this T&C. If there are any terms and conditions in this T&C that the Eligible Cardmember does not understand, the Eligible Cardmember is advised to discuss further with the Bank's representative.

CARDS BUSINESS DEPARTMENT

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