

TERMS AND CONDITIONS FOR AFFIN FLEXIBLE SAVINGS PLAN (FSP) MILLIONAIRE CAMPAIGN

1. This **AFFIN Flexible Savings Plan (FSP) Millionaire Campaign** (“the Campaign”) is organised by Affin Bank Berhad (“**AFFIN BANK**”) and Affin Islamic Bank Berhad (“**AFFIN ISLAMIC**”) (hereinafter collectively referred to as the “**Bank**”). This Campaign will run from **8 August 2024 until 30 April 2025** (“**Campaign Period**”).

DEFINITION

2. New Fund is defined as:
 - 2.1 Cash, Interbank transfer which includes Interbank GIRO (IBG), Instant Transfer and DuitNow, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks deposited into any Saving Account/-i (SA/-i) of the Bank.
 - 2.2 Proceeds arising from redemption of Equity and Unit Trust funds that are re-deposited into any SA/-i of the Bank.
3. The following shall not be considered as New Fund:
 - 3.1 Intra bank transfer of funds i.e. transfer of funds from another CASA/-i, Fixed Deposit, Term Deposit-i and/or General Investment Account-i) under the same account holder.
 - 3.2 Inter branch transfer within the Bank under the same account holder.
4. Monthly average balance (“**MAB**”) refers to the sum of end-of-day balances for the month divided by the number of days within the month.
5. “MAB Baseline” refers to the MAB previous month. “i.e. the MAB of July 2024.
6. “Incremental MAB” refers to the MAB of the Eligible Customer's SA/-i under FSP for the month minus the Baseline.

ELIGIBILITY

7. This Campaign is open to all new and existing individual customers of the Bank, including employees of the Bank (except for those in Deposit Business and Deposit, Product Development Department of the Bank), subject to the eligibility and criteria stated under the Campaign Mechanism (as defined herein) (“**Eligible Customer**”).
8. The sources of funds that are placed under this Campaign shall be from New Fund (as defined herein) only.
9. An Eligible Customer must open and deposit into Saving Account/-i (SA/-i) under AFFIN Flexible Savings Plan (FSP) as per Table 1 below during the Campaign Period.

Table 1:

No.	Category Type	Flexible Savings Plan
1	Normal Pool	Flexible Savings Plan A
2		Flexible Savings Plan B
3		Flexible Savings Plan C (Effective 1 October 2024)
4	Special Pool	Flexible Savings Plan VVIP

Note: SA-i under FSP is offered based on Shariah concept of Tawarruq/Commodity Murabahah.

CAMPAIGN DETAILS

10. There are two (2) lucky draw categories offered under the Campaign:
 - 10.1 Normal Pool Prizes; and
 - 10.2 Special Pool Prizes (for Flexible Savings Plan VVIP only)

CAMPAIGN MECHANISM

11. The Eligible Customer must meet the following Campaign criteria per Table 2 below (“**Campaign Criteria**”). Under this Campaign, the Eligible Customer must maintain or increase MAB and minimum balance in SA/-i under FSP to earn entries for the lucky draw and be eligible for the promotional rate. However, there will be no preferential rate for employees of the Bank.

Table 2:

First (1st) Wave (Effective 8 August 2024)			
Product	Incremental Monthly Average Balance & Minimum Balance	Promotional Rate (% p.a.)	Entries for Lucky Draw
FSP Plan A*	RM100	0%	1 entry for every RM10
	RM3,000	1.00%	5 entries for every RM10
FSP Plan B*	RM50,000	1.25%	10 entries for every RM10
FSP Plan VVIP **	RM1,000,000	2.00%	20 entries for every RM10
Second (2nd) Wave (Effective 1 October 2024)			
FSP Plan C*	RM100,000	1.50%	15 entries for every RM10

Note:

- FSP Plan A, B & C are qualified to draw for Normal Pool Prizes
- FSP Plan VVIP is qualified to draw for both Normal & Special Pool Prizes
- FSP Plan A: Customers are eligible for monthly and quarterly prizes but are excluded from the Grand Prize unless their minimum balance is RM3,000 or more. Upon meeting this balance requirement, customers are entitled to the same benefits as those under FSP Plan A, including eligibility for the Grand Prize.

An illustration on the Incremental MAB calculation:

Baseline MAB July 2024 (Previous Month)	i.e. July 2024 =RM0
MAB in August 2024	$= \frac{\text{Sum of end of day balances from 01 – 31 August 2024}}{\text{Total number of days in August 2024}}$ $= \frac{\text{RM5,000+RM5,000+RM5,000+RM5,000+.....+RM5,000}}{31}$ $= \text{RM155,000/31}$ $= \text{RM5,000}$
Incremental MAB	$= \text{MAB in August 2024} - \text{Baseline MAB July 2024}$ $= \text{RM5,000} - \text{RM0.00}$ $= \text{RM5,000}$

- The promotional rate will be calculated based on the minimum balance in SA/-i under FSP as stated in Table 2. Promotional and the prevailing board rates will not be given if customers fail to maintain the minimum balance.
- Should there be an Overnight Policy Rate (OPR) changes, the offer rates may be revised. The revision of rate may impact any of the promotional rates of SA/-i under FSP made by the Eligible Customer in this Campaign.
- There will be no issuance of debit card for SA/-i under FSP. Eligible Customer may make a withdrawal over-the-counter (OTC), Retail Internet Banking (RIB) and Mobile Banking (MB).
- The following are examples of how entries are calculated:

Incremental MAB

FSP Plan B	Baseline MAB	MAB									Accumulated Entries for			
		Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	Quarterly Prize			Grand Prize
	July-24										1	2	3	
MAB	0	50,000	100,000	200,000	250,000	350,000	400,000	500,000	550,000	600,000				
Incremental MAB	0	50,000	50,000	100,000	50,000	100,000	50,000	100,000	50,000	50,000				
No of Eligible Entries (Monthly)	-	50,000	50,000	100,000	50,000	100,000	50,000	100,000	50,000	50,000	200,000	200,000	200,000	600,000
Month End Balance		50,000	100,000	200,000	250,000	350,000	400,000	500,000	550,000	600,000				
Promotional Rate based on minimum balance	-	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%				

FSP Plan B	Baseline MAB	MAB									
	July-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	
No. of Days	-	31	30	31	30	31	31	28	31	30	
Interest/ Profit (RM)	-	53.08	102.74	212.33	256.85	371.58	424.66	479.35	583.90	616.44	

Maintain MAB

FSP Plan A	Baseline MAB	MAB									Accumulated Entries for			
		Aug- 24	Sep-24	Oct-24	Nov- 24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	Quarterly Prize			Grand Prize
	1										2	3		
MAB	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000				
Incremental MAB	0	5,000	0	0	0	0	0	0	0	0				
No of Eligible Entries (Monthly)	-	2,500	-	-	-	-	-	-	-	-	2,500	-	-	2,500
Month End Balance		5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000				
Promotional Rate based on minimum balance	-	1%	1%	1%	1%	1%	1%	1%	1%	1%				
No. of Days	-	31	30	31	30	31	31	28	31	30				
Interest/ Profit (RM)	-	4.25	4.11	4.25	4.11	4.25	4.25	3.85	4.25	4.11				

Below MAB

FSP Plan A	Baseline MAB	Monthly Average Balance (MAB)									Accumulated Entries for			
		Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	Quarterly Prize			Grand Prize
	July-24										1	2	3	
MAB	0	5,000	3,000	1,500	1,500	1,500	1,500	1,500	1,500	1,500				
Incremental MAB	0	5,000	(2,000)	(1,500)	0	0	0	0	0	0				
No of Eligible Entries (Monthly)	-	2,500	-	-	-	-	-	-	-	-	-	-	-	-
Month End Balance		5,000	3,000	1,500	1,500	1,500	1,500	1,500	1,500	1,500				
Promotional Rate based on minimum balance	-	1%	1%	0%	0%	0%	0%	0%	0%	0%				
No. of Days	-	31	30	31	30	31	31	28	31	30				
Interest/ Profit (RM)	-	4.25	2.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00				

2nd Wave: FSP Plan C

FSP Plan C	Baseline MAB	Monthly Average Balance (MAB)							Accumulated Entries for			
		Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	Quarterly Prize			Grand Prize
	1								2	3		
MAB	0	100,000	200,000	300,000	400,000	500,000	600,000	700,000				
Incremental MAB	0	100,000	100,000	100,000	100,000	100,000	100,000	100,000				
No of Eligible Entries (Monthly)	-	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	450,000	450,000	1,050,000
Month End Balance		100,000	200,000	300,000	400,000	500,000	600,000	700,000				
Promotional Rate based on minimum balance	-	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%				
No. of Days	-	31	30	31	31	28	31	30				
Interest/Profit (RM)	-	127.40	246.58	382.19	509.59	575.34	764.38	863.01				

LUCKY DRAW

16. The Eligible Customer who meets the Campaign Criteria will have a chance to win the following prizes:

Table 3:

Monthly Prizes									
Categories	Prizes	No. of Winners							
Normal Pool & Special Pool	Cash Prize worth RM588	20 winners per month							
		Aug 24	Sept 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25
		20	20	20	20	20	20	20	20

Monthly Prizes			
Category	Details of Draw	Prizes	No. of Winner(s)
Special Pool	August 2024	Cash Prize worth RM18,888	1
	September 2024	Cash Prize worth RM28,888	1
	October 2024	Cash Prize worth RM38,888	1
	November 2024	Cash Prize worth RM18,888	1
	December 2024	Cash Prize worth RM28,888	1
	January 2025	Cash Prize worth RM38,888	1
	February 2025	Cash Prize worth RM18,888	1
	March 2025	Cash Prize worth RM28,888	1

	April 2025	Cash Prize worth RM38,888	1	
Quarterly Prizes				
Categories	Details of Draw	Prizes		No. of Winner(s)
Normal Pool & Special Pool	August 2024 – October 2024	1 st	Cash Prize worth RM15,288	1
		2 nd	Cash Prize worth RM12,888	1
		3 rd	Cash Prize worth RM6,888	1
		Consolation Prize	Cash Prize worth RM1,888	5
	November 2024 – January 2025	1 st	Cash Prize worth RM15,288	1
		2 nd	Cash Prize worth RM12,888	1
		3 rd	Cash Prize worth RM6,888	1
		Consolation Prize	Cash Prize worth RM1,888	5
	February 2025 – April 2025	1 st	Cash Prize worth RM15,288	1
		2 nd	Cash Prize worth RM12,888	1
		3 rd	Cash Prize worth RM6,888	1
		Consolation Prize	Cash Prize worth RM1,888	5

Grand Prizes			
Categories	Prizes		No. of Winner(s)
Normal Pool & Special Pool	Grand Winner	Cash Prize worth RM1,000,000	1
	1 st Prize	Cash Prize worth RM108,888	1
	2 nd Prize	Cash Prize worth RM58,888	1
	3 rd Prize	Cash Prize worth RM28,888	1

17. For the avoidance of doubt, employees of the Bank are entitled for Monthly and Quarterly Prizes only.
18. All prizes for the Lucky Draw will be presented within three (3) months after the announcement of the winners is made at [AffinAlways.com](https://www.affinalways.com) ("Bank's website"). The Bank will notify the winners in the manner and timeline as may be stipulated by the Bank. Notwithstanding the foregoing, the Bank reserves the right to use any method or medium the Bank deems fit at its discretion for the purpose of announcing the winners.
19. Notwithstanding the above, the Bank reserves the right to substitute the above prizes with other item(s) of similar cost by giving prior notice via the Bank's website before the winners' announcement. All prizes won by the winners are non-transferable, refundable or exchangeable for cash or credit of any kind.
20. Any unclaimed prizes upon three (3) months after notification of winners has been made will be forfeited.

WINNERS SELECTION FOR LUCKY DRAW

21. To determine the winners, Eligible Customers will be randomly selected based on the accumulated entries during the Campaign Period and the Grand Prize draw will be done in the month of May 2025.

22. The selection of winners under this Campaign is as follows:

22.1 Monthly Prize

Normal Pool & Special Pool Category

22.1.1 Twenty (20) winners will be selected at the end of the month and will be entitled to win a Cash Prize as per Table 3. There will be a total of one hundred eighty (180) monthly winners during this Campaign.

22.1.2 The winner's SA/-i under FSP must be active at the time when the winners are identified otherwise the said winners will be disqualified.

Special Pool Category

22.1.3 One (1) winner will be selected at the end of the month and will be entitled to win a Cash Prize as per Table 3.

22.1.4 The winner's SA/-i under FSP must be active at the time when the winners are identified otherwise the said winners will be disqualified.

22.2 Quarterly Prize (Normal Pool & Special Pool Category)

22.2.1 Eight (8) winners will be selected at the end of the quarter and will be entitled to win a Cash Prize as per Table 3. In total, there will be twenty-four (24) quarter winners during this Campaign.

22.2.2 The winner's SA/-i under FSP must be active at the time when the winners are identified otherwise the said winners will be disqualified.

22.3 Grand Prize (Normal Pool Prize & Special Pool Category)

22.3.1 Four (4) winners will be selected at the end of the Campaign but only one (1) winner shall win the Grand Prize.

22.3.2 The winner's SA/-i under FSP must be active at the time when the winners are identified otherwise the said winners will be disqualified.

23. The Eligible Customer can win only one Monthly Prize and/or Quarter Prize during the Campaign Period. Nevertheless, the winners of the Monthly and Quarter Prize still stand a chance to win the Grand Prize (i.e. Grand Winner, First Prize, Second Prize or Third Prize).

24. Entries earned in the current month/quarter shall not be carried forward to the following Month/Quarter Prizes draw. For example, entries earned in month (August) and quarter 1 (August 2024 – October 2024) shall not be used in month (September)/quarter 2 (November 2024 – January 2025) for the Month/Quarter Prizes draw.

25. The winning status is considered valid and completed ONLY if the selected winner(s) upon receiving a phone call from the Bank representative, successfully answers one (1) verification question. If the

selected winner(s) disagree/refuse/decline to provide the answer to such verification or incorrectly answers the same, the Bank has the right to cancel the win and replace it with another shortlisted winner.

26. In the event a winner is disqualified, the Bank reserves the right to select another Eligible Customer starting from the top of the reserve list to be the winner. The routine will be repeated until the determination of the winner of the Grand Prizes is concluded.
27. All costs and expenses incurred in collecting and redeeming the prize are the sole responsibility of and shall be borne by the winners. In connection with the claiming or redeeming of the prize(s), the Bank reserves the right to request proof of participation and valid identification from each winner in order for that winner to be in the prize category, failing which the Bank reserves the right to disqualify that winner and forfeit the prize awarded to that winner.

GENERAL TERMS AND CONDITIONS

28. By participating in this Campaign, the Eligible Customer(s) agrees to be bound by this Terms & Conditions (T&C), including any amendments or variation made hereto.
29. 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](https://www.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.
30. 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](https://www.affinalways.com) or through the Bank's branches.
31. 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.
32. This Campaign ends on 30 April 2025. However, the Bank reserves the right to withdraw, cancel, suspend, extend or terminate the Promotion earlier in whole or in part with prior notice via Bank's website [AffinAlways.com](https://www.affinalways.com).
33. By participating in this Campaign, the Eligible Customer(s) agrees to access the Bank's website via [AffinAlways.com](https://www.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.
34. 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.
35. 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](https://www.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.

36. 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.
37. For the avoidance of doubt, cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customer to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Customer as a direct or indirect result of the act cancellation, termination, suspension or extension save and except losses or damages caused by negligence, default or breach by the Bank.
38. The Bahasa Malaysia version of this T&C is also available at [AffinAlways.com](https://www.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, 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.
39. In the event photographs are taken pursuant to this Campaign, such photographs may be used for 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 warrants to the Bank that it has obtained all relevant consents of third persons contained in the image with respect to the use and publication of the image.
40. SA/-i under FSP are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor. AFFIN BANK and AFFIN ISLAMIC are a member of PIDM.
41. The Bank's decisions on all matters related to this Campaign and the prizes shall be final, conclusive and binding on all Eligible Customer. No further correspondence and/or appeals to dispute the same will be entertained.
42. The Bank gives no assurance or satisfaction guarantee regarding the prize or reward. It will be a direct arrangement/settlement between the Eligible Customer(s) and the prize or reward providers without any recourse to the Bank for any dispute in relation to the quality or validity of the prize/reward or any terms and conditions in respect thereof.
43. 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.