

**Terms and Conditions for
Raya Bersama AFFIN - 10X AFFIN Rewards Points for Your Dining Spend Campaign
("Terms and Conditions")**

The **Raya Bersama AFFIN - 10X AFFIN Rewards Points for Your Dining Spend Campaign** ("Campaign") is organised by Affin Bank Berhad and Affin Islamic Bank Berhad ("Bank"). The Campaign is subject to the respective terms and conditions set out herein.

1.0 Definition

1.1 The following words and expressions shall have the following meaning, 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 Credit Card(s)**" in this context refers to AFFIN DUO Mastercard, AFFIN INVIKTA™ Visa Infinite/World Mastercard-i, AFFIN AVANCE™ Visa/ Mastercard-i, AFFIN World Mastercard/-i, AFFIN Platinum Mastercard-i, AFFIN BHPetrol Mastercard, AFFIN Visa/Mastercard Gold/Gold-i and AFFIN UKM Alumni PREMIER WORLD/ MASTERCARD.

1.1.4 "**Eligible Cardmember(s)**" refers to the holder of credit card or credit card-i issued by the Bank per Clause 1.1.3

1.1.5 "**Rewards Points**" refer to the points rewarded to the Eligible Cardmember.

2.0 Campaign Period

2.1 This Campaign is valid from **11 March 2024 – 30 April 2024 with** both dates inclusive, or such other period(s) as may be determined by the Bank ("Campaign Period") from time to time.

3.0 Eligibility

3.1 The Campaign is open to all Eligible Cardmembers whose card account is in good standing during the Campaign Period, data extraction for eligible transactions and fulfilment of the Rewards Points.

3.2 The following persons are **NOT** eligible to participate in the Campaign:

3.2.1 Cardmembers who are in default of any payment and/or facility(ies) granted by the Bank, or card account(s) which have been suspended, blacklisted, cancelled or terminated at any time during the Campaign Period or during data extraction for eligible transactions and fulfilment of the Rewards Points, subject to the Bank's discretion, or

3.2.2 Cardmembers who have committed any fraudulent or wrongful act(s) in relation to his/her AFFIN Credit Card account(s) at any facility of service granted by the Bank.

3.3 For avoidance of doubt, employees of the Bank are eligible to participate in this Campaign.

4.0 Campaign Mechanics

- 4.1** Eligible Cardmembers are entitled to **ten (10) times Rewards Points for dining transaction with cumulative spending of RM500 with their AFFIN Credit Card(s)** based on the Merchant Category Code (MCC) during the Campaign Period ("Eligible Transaction(s)") as follows:

Spending Category	Merchant Category Code (MCC)
Dining	5812, 5813, 5814

- 4.2** The following shall **NOT** be considered as an Eligible Transaction(s) for Rewards Points under the Campaign:
- 4.2.1 Non-dining transaction;
 - 4.2.2 Transaction not tagged with MCC per clause 4.1; and
 - 4.2.3 Refund(s), void, reversed, disputed, unauthorised or fraudulent transaction(s).

- 4.3** For the avoidance of doubt, the calculation for the ten (10) times Rewards Points is by way of additional Bonus Points + Existing Points Benefits, given to Eligible Cardmember(s) calculated as per below:

Card Type	Scenario	Existing Points Benefits	Bonus Points	Total Points Received
1) AFFIN DUO Mastercard 2) AFFIN AVANCE™ Visa/Mastercard-i 3) AFFIN Platinum Mastercard-i 4) AFFIN UKM Alumni PREMIER WORLD/ MASTERCARD	Eligible Cardmember(s) spent RM500 on dining transactions.	3 x AFFIN Rewards Points for dining 500 X 3 = 1500 AFFIN Reward Points	7 x AFFIN Rewards Points for dining 500 X 7 = 3,500 AFFIN Reward Points	1,500 + 3,500 =5,000 AFFIN Reward Points
1) AFFIN INVIKTA™ Visa Infinite/World Mastercard-i 2) AFFIN World Mastercard/ Mastercard-i 3) AFFIN BHPetrol Mastercard 4) AFFIN Visa/Mastercard Gold/Gold-i	Eligible Cardmember(s) spent RM500 on dining transactions.	1 x AFFIN Rewards Points for local retail transactions 500 X 1 = 500 AFFIN Reward Points	9 x AFFIN Rewards Points for dining 500 X 9 = 4,500 AFFIN Reward Points	500 + 4,500 =5,000 AFFIN Reward Points

- 4.4** Total Bonus Points under the Campaign is capped at Forty-Five (45) million Rewards Points on a first come, first served basis ("Campaign Capping").
- 4.5** Eligible Transaction(s) by supplementary cardmember(s) under the same principal cardmember shall be computed and treated as the principal cardmember's Eligible Transaction(s).
- 4.6** The additional Rewards Points for the Campaign will be automatically credited to the eligible principal cardmember's AFFIN Rewards account within eight (8) weeks after the Campaign Period has ended, subject to the Campaign Capping per Clause 4.4 and will be reflected in AFFIN Credit Card Statement following the Rewards Points crediting date.
- 4.7** Rewards Points are not transferable to any other person or entity and redemption of Rewards Points is subject to the Terms and Conditions of AFFIN Rewards Programme.

- 4.8** The Bank at any time at its own discretion reserves the right to forfeit the Rewards Points in the event where the reversal of Eligible Transaction(s) or cancellation or termination of Eligible Cardmember(s)'s AFFIN Credit Card or non-compliance or breach of these Terms and Conditions stated herein, Cardmember Agreement, AFFIN Rewards Programme and/or AFFIN BANK Credit Card/ AFFIN ISLAMIC Credit Card-i Terms and Conditions.

5.0 Adherence to the Campaign Terms and Conditions

- 5.1** All the existing terms and conditions of AFFIN Rewards Programme and AFFIN BANK Credit Card/AFFIN ISLAMIC Credit Card-i Terms and Conditions ("STC") shall continue to apply. In the event of any discrepancy or inconsistency between the STC and this Terms and Conditions, this Terms and Conditions shall prevail to the extent they apply to this Campaign.
- 5.2** By participating in this Campaign, the Eligible Cardmember(s) agrees to be bound by this Terms and Conditions, including any amendments or variation made hereto.
- 5.3** 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 Terms and Conditions, this Terms and Conditions shall prevail only insofar as they are relevant and applicable to this Campaign.
- 5.4** The Bank reserves the rights to change, amend and/or modify any terms of this Terms and Conditions, stipulated herein, wholly or in part from time to time, by giving twenty-one (21) calendar days prior notice to the Eligible Cardmember(s). Any amendments, alteration, modification, change or variation to this Terms and Conditions will be notified to the Eligible Cardmember(s) via AffinAlways.com or through the Bank's branches.
- 5.5** The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Cardmember(s) resulting directly or indirectly from the Eligible Cardmember(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.
- 5.6** This Campaign ends on 30 April 2024. 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.
- 5.7** By participating in this Campaign, the Eligible Cardmember(s) agrees to access the Bank's website via AffinAlways.com at regular basis to view this Terms and Conditions and ensure to be kept up-to-date on any changes or variations to this Terms and Conditions.
- 5.8** This Terms and Conditions 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.

- 5.9** The Eligible Cardmember(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 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 Privacy Notice) or those of its associate/sister companies to the Eligible Cardmember(s). For the avoidance of doubt, the Eligible Cardmember(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Terms and Conditions.
- 5.10** This Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
- 5.11** For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or the Campaign Period shall not entitle the Eligible Cardmember(s) to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Cardmember(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.
- 5.12** The Bahasa Malaysia version of this Terms and Conditions 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 Terms and Conditions, the English version will prevail. Notwithstanding the aforementioned, where request is made by the Eligible Cardmember(s) and it is noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of this Terms and Conditions shall govern the operation of this Campaign, then the Bahasa Malaysia version of this Terms and Conditions shall prevail.
- 5.13** In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication. If the Eligible Cardmember(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.
- 5.14** The Bank's decisions on all matters related to this Campaign and the prize or reward shall be final, conclusive, and binding on all Eligible Cardmember(s). No further correspondence and/or appeals to dispute the same will be entertained.
- 5.15** The Eligible Cardmember(s) is reminded to read and understand the Terms and Conditions. If there are any terms and conditions in this Terms and Conditions that the Eligible Cardmember(s) does not understand, the Eligible Cardmember(s) is advised to seek independent advice and/or discuss further with the Bank's representative.
- 5.16** For any assistance and/or feedback related to this Campaign, the Eligible Cardmember(s) may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 for AFFIN Premium Cards.