

**TERMS AND CONDITIONS FOR AURA 2026  
TACTICAL CASH-ON-CALL INSTALMENT PLAN CAMPAIGN (“T&C”)**

The AURA 2026 Tactical Cash-on-Call Instalment Plan campaign (“CIP” or “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”).

This Campaign commences on **10 February 2026** at 00:00:00 (12:00 am) and ends on **31 December 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 AURA 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 (“**CIP Amount**”) from the Selected Cardmember(s) Card Account and disburse to Selected Cardmember(s) Current/Savings account/-i (“CASA/-i”) account with a Malaysia registered bank with Interbank GIRO (“IBG”) or via credit transfer into Selected Cardmember(s) CASA/-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>One-time Upfront Interest/Profit Rate</b>	<b>Minimum CIP Amount</b>	<b>Maximum CIP Amount</b>
24	0%	RM3,000	Maximum amount of RM25,000 or shall not exceed 80% of the available credit/facility limit

4. In the event Selected Cardmember(s) has more than one (1) AFFIN Credit Card(s) issued by the Bank, the available credit/facility limit refers to the available combined credit/facility balance of Selected Cardmember(s)' Card Account(s).
5. The Bank reserves the right to determine the maximum CIP Amount (inclusive of the one-time upfront interest/profit) and approve a lower CIP Amount than the requested amount in the CIP application.
6. The Selected Cardmember(s) can only apply for the above CIP once (1) through the AFFIN Card Sales representative from whom they received the invitation.
7. The consent of the Selected Cardmember(s) 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(s) agrees to accept the approved amount of CIP as per this T&C and AFFIN BANK Credit Card Terms & Conditions and/or AFFIN ISLAMIC Credit Card-i Terms & Conditions (“the **Cardmember Agreement**”).

8. Notification via Short Message Service (“SMS”) will be sent to the Selected Cardmember(s)’ registered mobile phone number with the Bank on the outcome of the Selected Cardmember(s) CIP application.
9. Upon approval of the CIP application, payment to the other bank’s CASA/-i will be made via IBG. The Bank will not be responsible for any loss incurred by the Selected Cardmember(s) if the details of Selected Cardmember(s) other bank’s CASA/-i provided by the Selected Cardmember(s) are inaccurate, which the approved CIP Amount is credited to.
10. 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 Cardmember(s) in anyway whatsoever. Selected Cardmember(s) understand and accepts this risk when applying for CIP unless such losses are caused by the Bank’s gross negligence, willful misconduct or fraud.
11. 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 CASA-i of the other banks are not in good standing; or
  - f. due to other reasonable reasons (depending on the circumstances at that material time in the events the list above is not exhaustive).
12. The Bank shall earmark the amount and debit the Selected Cardmember(s) 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.
13. The monthly instalment is calculated by dividing the approved amount of CIP equally by the instalment period and shall be billed to the Selected Cardmember(s) Card Account on monthly basis until the instalment period is completed.
14. For avoidance of doubt, the monthly instalment calculation as illustrated below:

The Selected Cardmember(s) applies for CIP with period of twenty (24) months at one-time upfront interest/profit of 0%.

Month	Approved Amount	One-time Upfront Interest/Profit	Monthly Instalment Payable
1	RM3,000	-	RM125
2	-	-	RM125
3	-	-	RM125
4	-	-	RM125
5	-	-	RM125
6	-	-	RM125
7	-	-	RM125

8	-	-	RM125
9	-	-	RM125
10	-	-	RM125
11	-	-	RM125
12	-	-	RM125
13	-	-	RM125
14	-	-	RM125
15	-	-	RM125
16	-	-	RM125
17	-	-	RM125
18	-	-	RM125
19	-	-	RM125
20	-	-	RM125
21	-	-	RM125
22	-	-	RM125
23	-	-	RM125
24	-	-	RM125
<b>TOTAL</b>	<b>RM3,000</b>	<b>-</b>	<b>RM3,000</b>

15. The monthly instalment forms part of the Selected Cardmember(s) minimum payment and must be paid in full. If the Selected Cardmember(s) 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.
16. If the Selected Cardmember(s) 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.
17. For Selected Cardmember(s) who fails to pay the minimum payment by the payment due date leading to the cancellation of AFFIN Credit Card, the CIP shall be terminated, and the remaining balance will be billed to the Selected Cardmember(s) Card Account and payable by the payment due date.
18. The Bank may with reasonable reasons terminate or suspend the CIP in respect of a Selected Cardmember(s) Card Account at any time with prior notice to the Selected Cardmember(s).
19. 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 Cardmember(s) 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 & CONDITIONS**

20. By participating in the Campaign, the Selected Cardmember(s) agrees to be bound by these T&C, including any amendments or variations made hereto.
21. This Campaign is subject to these T&C and the Cardmember Agreement. In the event of any inconsistencies or discrepancies between the Cardmember Agreement and these T&C, these T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
22. This Campaign ends on 31 December 2026. However, the Bank reserves the right to change, amend and/or modify any terms of these T&C including the Campaign Period, 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.
23. The Bank will not be held responsible or liable for:
  - (b) 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
  - (c) 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.
24. 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
25. 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.
26. 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.
27. The Bank shall have the right to change, amend and/or modify this T&C from time to time by giving out twenty-one (21) calendar days prior written notice, via posting on the Bank's website or in any other methods which the Bank deems written. The Selected Cardmember(s) agrees to refer the updated T&C at the Bank's Website 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).

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](http://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 Selected Cardmember(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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