

**Terms and Conditions for
10 x AFFIN Rewards Points Campaign
("Terms and Conditions")**

The "10 x AFFIN Rewards Points Campaign" ("Campaign") is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred to as the "Bank"). The Campaign is subject to the respective terms and conditions set out herein.

1.0 Definition

1.1 The following words and expression 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 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 per Clause 1.1.3

2.0 Campaign Period

2.1 The Campaign is valid from **22 March 2023 till 23 April 2023 only** ("Campaign Period").

3.0 Eligibility

3.1 The Campaign is open to all Eligible Cardmembers whom her or his 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 person are **NOT** eligible to participate in the Campaign:

3.2.1 Cardmembers who are in default of any payment and/or facilities granted by the Bank, or card account(s) have been suspended, blacklist, cancelled or terminated at any time during the Campaign Period, 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 acts in relation to his/her AFFIN Credit Card account(s) at any facility of service granted by the Bank.

3.3 For the 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 transactions or purchase using their AFFIN Credit Cards** as per Clause 1.1.3 based on the Merchant Category Code (MCC) (“Eligible Transaction(s)”) on the Campaign Period as follows:

Spend Category	Merchant Category Code (MCC)
F&B Restaurant	5812, 5813, 5814

- 4.2 The following shall **NOT** be considered as an Eligible Transaction 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 Refunds, void, reversed, disputed, unauthorised or fraudulent transactions.

- 4.3 For the avoidance of doubt, the calculation of the ten (10) times Rewards Points is an additional Bonus Points + Existing Points Benefits given to Eligible Cardmembers calculated as per below sample:

Example:

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 Cardmembers spent RM200 on dining transactions.	3 x AFFIN Rewards Points for dining 200 X 3 = 600 AFFIN Reward Points	7 x AFFIN Rewards Points for dining 200 X 7 = 1,400 AFFIN Reward Points	600 + 1,400 =2,000 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 Cardmembers spent RM200 on dining transactions.	1 x AFFIN Rewards Points for local retail transactions 200 X 1 = 200 AFFIN Reward Points	9 x AFFIN Rewards Points for dining 200 X 9 = 1,800 AFFIN Reward Points	200 + 1,800 =2,000 AFFIN Reward Points

- 4.4 The total of 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 Transactions by the supplementary Eligible Cardmember under the same principal Eligible Cardmember shall be computed and treated as the principal Eligible Cardmember’s Eligible Transactions.s
- 4.6 The additional Rewards Points for the Campaign will be automatically credited to the principal Eligible 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 AFFIN Rewards Programme Terms and Conditions.
- 4.8 The Bank at any time at its own discretion reserves the right to forfeit the Rewards Points in the event there is a reversal of Eligible Transaction or cancellation or termination of Cardmember’s AFFIN Credit Card or non-compliance or breach of this Terms and Conditions, Cardmember Agreement, AFFIN Rewards Programme and/or

AFFIN BANK Credit Card/ AFFIN ISLAMIC Credit Card-i Terms and Conditions.

- 4.9** If the Eligible Cardmember terminates the AFFIN Credit Card(s) account during the Campaign Period or at the time of data extraction for eligible transactions, the Bank reserves the right to disqualify the Eligible Cardmember from the Campaign.
- 4.10** The Eligible Cardmember may be required to attend a prize giving ceremony or other public events at a location to be confirmed by the Bank, as and when required at their own costs and expenses. The Bank reserves the exclusive right to publish or display the names and photographs of the Eligible Cardmember in the media, marketing or advertising materials or the Bank website for publicity purposes of this Campaign.
- 4.11** The Bank's decisions on all matters related to this Campaign and the reward shall be final, conclusive and binding on all Eligible Cardmembers. No further correspondence and/or appeal to dispute the same will be entertained.

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 (collectively referred to as "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 Cardmembers agrees to be bound by this Terms and Conditions (including any amendments or variation made hereto).
- 5.3** The Bank reserves the right to change, amend and/or modify this Terms and Conditions 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 twenty-one (21) calendar days prior notice on the Bank's website at AffinAlways.com.
- 5.4** The Eligible Cardmember agrees to access the Bank's website on regular basis to view this Terms and Conditions and to ensure that they are kept-up to date with any changes or variations made to the Terms and Conditions.
- 5.5** The Bank shall not be responsible for loss and/or damages and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Eligible Cardmembers resulting directly or indirectly from the Eligible Cardmembers' participation in the Campaign or otherwise save and except losses caused by negligence, default or breach by the Bank. Furthermore, the Bank shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, outbreak of disease, pandemic, epidemic, fire, flood, drought, storm or any event beyond the control of the Bank.
- 5.6** 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 via AffinAlways.com. If the Eligible Cardmember(s) is below eighteen (18) years old, his/her parent or legal guardian consents to the collection, use and disclosure of the Eligible Cardmember(s)'s personal data in accordance with this clause on his/her behalf. 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 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 Terms and Conditions.

- 5.7** This Terms and Conditions is governed by and construed in accordance to the laws of Malaysia and legal disputes shall be commenced and heard in courts in Kuala Lumpur.
- 5.8** All Eligible Cardmembers shall comply with the provisions of the Financial Services Act 2013, Islamic Financial Services Act 2013, the Foreign Exchange Notices issued by Bank Negara Malaysia and regulations, notices and guidelines thereto and shall arrange, coordinate, manage, and obtain all necessary consents, licences, approvals or authorisations required in connection with the execution, performance, validity or enforceability of the transaction documents.
- 5.9** For any assistance, feedback and/or complaints related to this Campaign, Eligible Cardmembers may contact the Bank at following channels:
- 5.9.1** Dedicated number for AFFIN BANK and AFFIN ISLAMIC World Mastercard at 03-8230 2323; or
- 5.9.2** Contact Centre at 03-8230 2222.
- 5.10** The Bahasa Malaysia version of this Terms and Conditions is available at the Bank's website. If there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of this Terms and Conditions, the English version of this Terms and Conditions shall prevail. Notwithstanding the aforementioned 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 Terms and Conditions shall govern the operation of this Campaign, then the Bahasa Malaysia version of this Terms and Conditions shall prevail.
- 5.11** 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.
- 5.12** In the event photographs are taken pursuant to the Campaign, such photographs maybe used for internal or external publication.
- 5.13** The Eligible Cardmember is reminded to read and understand this Terms and Conditions. If there are any terms and conditions in this Terms and Conditions that the Eligible Cardmember does not understand, the Eligible Cardmember is advised to discuss further with the Bank's representative.