

**Terms and Conditions for
AFFIN Premium Cards Acquisition with Enrich
("T&C")**

1.0 Definition

- 1.1 AFFIN Premium Cards Acquisition with Enrich ("Campaign") is organized by Affin Bank Berhad ("AFFIN BANK") and Affin Islamic Bank Berhad ("AFFIN ISLAMIC") (collectively referred to as the "Bank"). This Campaign is subject to the terms and conditions set out herein. The following words and expressions shall have the following meanings, unless the context otherwise requires:
- 1.1.1 "AFFIN Premium Card(s)" refers to the principal and supplementary cardmembers for AFFIN INVIKTA Visa Infinite, AFFIN INVIKTA World Mastercard, AFFIN World Mastercard credit card/-i and AFFIN UKM Alumni Premier World issued by the Bank from time to time.
 - 1.1.2 "Cardmember(s)" refers to holder of AFFIN Premium Cards issued by the Bank.
 - 1.1.3 "Enrich Points" refers to the rewards points awarded to the eligible cardmembers of AFFIN Premium Cards.

2.0 Campaign Period

- 2.1 This Campaign is valid from **8 August 2023 to 30 November 2023** 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 This Campaign is open to Cardmembers who meets the following criteria set out below
- 3.1.1 All New to Bank (NTB) Cardmembers who apply for and have their AFFIN Premium Cards approved within the Campaign Period
 - 3.1.2 Hold a valid AFFIN Premium Card(s) and whose account is in good standing during the Campaign Period and at the time of the selection.
(Hereinafter referred to as "Eligible Cardmember(s)")
- 3.2 The following person are NOT eligible to participate in the Campaign:
- 3.2.1 Existing Cardmembers who has been issued with new AFFIN Premium Card as an additional card; or
 - 3.2.2 Cardmembers who is in default of any payment and/or facilities granted by the Bank, or whose AFFIN Premium Card account(s) that have been suspended, blacklisted, cancelled or terminated at any time during the Campaign Period or at the time of winner selection; or
 - 3.2.3 Cardmembers who have committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her AFFIN Premium Cards account or any facility or service granted by the Bank; or
 - 3.2.4 Non-individual customers i.e., sole-proprietorship, partnerships, corporate entities, associations, clubs, schools and/or societies; or
 - 3.2.5 Persons who are or become mentally unsound; or
 - 3.2.6 Persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; or
 - 3.2.7 Persons whose accounts held with the Bank are in delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period.

4.0 Campaign Mechanics

- 4.1 The Eligible Cardmember(s) must spent a minimum RM10,000 within 45 days of AFFIN Premium Card approved date (“Qualified Spend”) to be entitled for 7,000 Enrich Points as a welcome gift.
- 4.2 Qualified Spend for this Campaign shall include local, online and/or overseas retail transactions per Clause 4.1 charged to any of the Eligible Cardmember’s AFFIN Premium Card during the Campaign Period. Easy Payment Plan (EPP) shall be treated as Qualified Spend based on the full transaction amount.
- 4.3 Qualified Spend made in foreign currency will be converted to Ringgit Malaysia (RM) based on the Bank’s prevailing exchange rate at the relevant material time.
- 4.4 Qualified Spend by Supplementary Cardmember(s) shall be aggregated and considered as the Principal Cardmember’s total Qualified Spend.
- 4.5 The following shall NOT be considered as Qualified Spend:
 - 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 Monthly instalments for any instalment payment facilities by the Bank;
 - 4.5.4 Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charges of late payment (Ta’widh);
 - 4.5.5 Outstanding balance payments, or
 - 4.5.6 Void or reversed transaction, refund, disputed, unauthorised or fraudulent transaction.

5.0 Selection and Campaign Fulfillment

- 5.1 The first fifty (50) Eligible Cardmember(s) are entitled to receive 7,000 Enrich Points (“Gift”) subject to the fulfilment of this T&C (“Selected Cardmember”).
- 5.2 Each Selected Cardmember is entitled to receive the Gift once throughout the Campaign Period.
- 5.3 Gift are given on “as-is” basis, which are strictly non-exchangeable, in cash or kind, in part or in full. The Bank reserves the right to substitute the gift(s) with other item(s) of similar value or whatsoever reason by giving prior notice before the winners announcement.
- 5.4 Picture(s) shown in any advertisement, promotional, publicity and other materials relating to or in connection with this Campaign is/are solely for illustration purposes only.
- 5.5 Selected Cardmember(s) will be notified by telephone and/or e-mail and/or any other method(s) deemed suitable by the Bank and announcement will be made at AffinAlways.com (“Bank’s Website”) within sixteen (16) weeks after the end of this Campaign Period.
- 5.6 Selected Cardmember(s) must be an Enrich Member and Enrich Account must be an active account during the campaign gift fulfillment.

- 5.7 In the event the Eligible Cardmember terminates the AFFIN Premium Cards account during the Campaign Period or at the time of gift fulfillment, the Bank reserves the right to disqualify the Eligible Cardmember from the Campaign.
- 5.8 The gift distribution method will be determined by the Bank.
- 5.9 The Bank reserves the exclusive right to publish or display the names of the Selected Cardmember(s) in the media, marketing or advertising materials or the Bank's Website for publicity purposes of this Campaign.
- 5.10 The Bank's decisions on all matters related to this Campaign and Gift shall be final, conclusive and binding on all Eligible Cardmembers. No further correspondence and/or appeal to dispute the same will be entertained.

6.0 Adherence to Terms and Conditions

- 6.1 All the existing terms and conditions applicable for Affin Bank Credit Card (Generic) and Affin Islamic Credit Card (Generic) Terms and Conditions ("GTC") shall at all-time be applicable. In the event of inconsistency or discrepancy between this T&C and the GTC, this T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
- 6.2 This T&C shall be governed and construed in accordance with the Malaysian laws, and subject to the exclusive jurisdiction of Malaysian courts.
- 6.3 The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Cardmembers resulting directly or indirectly from the Eligible Cardmembers' participation in this Campaign or otherwise, unless such loss, damage or injury is caused by the Bank's default, 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 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.
- 6.4 The Campaign ends on 30 November 2023. The Bank, reserves the right to terminate, withdraw, cancel or suspend this Campaign earlier than the Campaign Period or to extend the Campaign beyond the Campaign Period subject to the availability of the gift by giving twenty-one (21) days prior notice via Bank's Website.
- 6.5 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 losses or damages caused by negligence, default or breach by the Bank.
- 6.6 The Bank reserves the right 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 Cardmember(s). Any such changes/amendments/modifications to this T&C will be notified to the Eligible Cardmember(s) on Bank's Website or through the Bank's branches.

- 6.7 The Eligible Cardmember(s) agrees that their continued participation in the Campaign shall constitute their acceptance of this T&C including any amendment or variation made hereto. The Eligible Cardmember agrees to access the Bank's Website at regular time intervals to view this T&C and ensure to be kept up-to-date on any changes or variations to this T&C.
- 6.8 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. 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 Group Privacy Notice) or that of its associate/sister companies 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.
- 6.9 In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.
- 6.10 If there are any discrepancies between this T&C as compared to the advertising promotional, publicity and other materials relating to or in connection with this Campaign, the final version of this T&C on the Bank's Website shall prevail.
- 6.11 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.
- 6.12 The Bahasa Malaysia version of the T&C 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 versions of this T&C, the English version of this T&C shall prevail. Notwithstanding the aforementioned where the request is made by the Eligible Cardmember 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.
- 6.13 For any assistance and/or feedback related to this Campaign, the Eligible Cardmember may contact AFFIN BANK /AFFIN ISLAMIC Contact Centre at 03-8230 2222.

CARDS BUSINESS DEPARTMENT

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