

TERMS AND CONDITIONS FOR 2023 0% EASY INSTALMENT PLAN CAMPAIGN (“T&C”)

The 2023 0% Easy Instalment Plan (“**0% EiPlan**”) campaign (“**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**”) and commences on **1 January 2023** at 00:00:00 (12:00 am) and ends on **31 December 2023** 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 all principal and supplementary Cardmember of credit card/credit card-i issued by the Bank (“**AFFIN Credit Card(s)**”), whose AFFIN Credit Card accounts (“**Card Account(s)**”) are valid, in good standing (not default) and with sufficient credit/facility limit at the point of application (“**Cardmembers(s)**”) and subject to the Bank’s approval.
2. Cardmember(s) can convert their Retail Transaction (as per Clause 7 below) into 0% EiPlan monthly instalment over the selected tenure (“**Instalment Period**”) as prescribed below:

- Applicable for all AFFIN Credit Cardmember(s).

Tenure (months)	One-time Upfront Interest/Profit Rate	Minimum Transaction Amount (in a single transaction)
12	0%	RM2,000

- Applicable for all AFFIN AVANCE & AFFIN INVIKTA Credit Cardmember(s) only.

Tenure (months)	One-time Upfront Interest/Profit Rate	Minimum Transaction Amount (in a single transaction)
6	0%	RM2,000
12		RM2,000
24		RM2,000

- Applicable for AFFIN Credit Cardmember(s) on their birthday month only.

Tenure (months)	One-time Upfront Interest/Profit Rate	Minimum Transaction Amount (in a single transaction)
6	0%	RM500

3. For the purpose of this Campaign, “**Retail Transaction**” refer to the amount of retail transaction(s) or transaction(s) at any retail outlet(s) or e-commerce platform(s) as posted to the Cardmember’s Card Account during the Campaign Period.
4. The Cardmember(s) may apply for the 0% EiPlan provided that:
 - a. The Retail Transaction is not less than the Minimum Transaction Amount in a single transaction as determined by the Bank from time to time;
 - b. The Cardmember’s available credit/facility limit, excluding any credit facility limit increases, is sufficient to earmark the Retail Transaction amount;
 - c. The Cardmember(s) is not in breach of the Cardmember Agreement or this T&C; and

- d. The application is submitted before the statement date (Retail Transaction has been debited to the Card Account but has yet to be recorded in the current statement of account forming part of the outstanding current balance due and has not passed its payment due date at the point of application) or such other time as Bank may from time to time determine.

Notwithstanding all or any of the above conditions, the Bank is at liberty to accept or reject Cardmember's application.

5. Regardless of whether all of the conditions stated in paragraph 4 above are met, 0% EiPlan does not apply to:
- Cash advance or cash withdrawal;
 - Instalment amount payable under the Bank's other programmes including but not limited to Balance Transfer Instalment Plan (BT), Cash-on-Call Instalment Plan (CIP) and Easy Payment Plan (EPP);
 - Annual fees;
 - Carry forward balances; and
 - Any other charges, costs, expenses, fees of whatsoever nature and description as provided in the Cardmember Agreement.
6. Approval of the 0% EiPlan application will be subject to:
- The current standing of the Cardmember's Card Account;
 - The Cardmember's Card Account is not in default at the time of application;
 - The Cardmember's available credit/facility limit at the time of application; and
 - In any other case, at the Bank's discretion.
7. Upon approval of 0% EiPlan application, the Bank shall earmark the full Retail Transaction amount and debit the Cardmember's Card Account with 0% EiPlan instalment payable on a monthly basis, for the duration of the Instalment Period. The available credit/facility limit shall be progressively restored as payment for each 0% EiPlan monthly instalment is made and such details will be reflected in the Cardmember's monthly statement of account.
8. The 0% EiPlan monthly instalment is calculated by dividing the approved Retail Transaction equally by the Instalment Period and shall be billed to the Cardmember's Card Account on monthly basis until the Instalment Period is completed.

Example of the 0% EiPlan monthly instalment calculation:

Cardmember applies for 0% EiPlan amount of RM3,600 for Instalment Period of twelve (12) months with one-time upfront interest/profit of 0%.

Month	Retail Transaction Amount (A)	0% EiPlan Instalment (B) $B = (A / \text{months})$	One-time Upfront Interest/Profit (C) $C = A \times 0\%$	Monthly Instalment Payable (D) $D = B + C$
1	RM3,600	RM300	-	RM300
2	-	RM300	-	RM300
3	-	RM300	-	RM300
4	-	RM300	-	RM300
5	-	RM300	-	RM300

6	-	RM300	-	RM300
7	-	RM300	-	RM300
8	-	RM300	-	RM300
9	-	RM300	-	RM300
10	-	RM300	-	RM300
11	-	RM300	-	RM300
12	-	RM300	-	RM300

9. The 0% EiPlan monthly instalment forms part of the Cardmember's minimum payment and must be paid in full. If the Cardmember does not settle the current minimum payment in full, 0% EiPlan monthly instalment will be subject to finance charge/ profit rate, a late payment penalty of 1% of the total outstanding balance or minimum of RM10 up to a maximum of RM100, whichever is higher shall be imposed to AFFIN BANK Credit Card (shall be charged at the discretion of AFFIN BANK and maybe varied from time to time) 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 calculated from the posting date in the statement of account until full payment is received.
10. For Cardmember who fails to pay the minimum payment by the payment due date leading to the cancellation of AFFIN Credit Card, the 0% EiPlan shall be terminated and the remaining balance will be billed to the Cardmember's Card Account and payable by the payment due date.
11. The Bank will not be held responsible or liable for: (a) any inadequate, damaged or defective goods and/or services or for any dispute between the Cardmember and the merchant; and (b) any actions, claims, losses, damages, costs, charges, and expenses which the Cardmember may suffer, sustain or incur by his/her participation in the Campaign.
12. The Cardmember may apply for the 0% EiPlan more than once subject to the Cardmember's eligibility for the 0% EiPlan and all other terms and conditions herein contained.
13. The Cardmember may apply for the 0% EiPlan via online application form at AffinAlways.com ("Bank's Website") or other designated channels made available by the Bank from time to time.

TERMINATION AND ACCELERATION OF PAYMENT

14. The Bank may at its discretion, with reasonable reasons terminate or suspend the 0% EiPlan in respect of a Card Account at any time with prior notice to the Cardmember.
15. Notwithstanding any terms and/or conditions contained in the Cardmember Agreement and this T&C, the Bank shall at all times have the right at its discretion to demand from the Cardmember 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.
16. A termination penalty of RM50 will be charged (applicable to all AFFIN BANK Credit Card only) in the event of any or combination of the following occurrences:
 - a. The Cardmember serves a notice of termination or the Cardmember voluntarily opts out of the EiPlan;

- b. The Cardmember cancels or close his/her Card Account during the Campaign Period;
- c. The Cardmember make early and full payment or repayment of all instalments due, on the Card Account.

This termination penalty is not refundable under any circumstances whatsoever even if the Cardmember revokes his/her instruction as above and/or fails to make full payment/repayment. The termination penalty shall be debited to the Cardmember's Card Account.

GENERAL TERM

- 17. By participating in the Campaign, the Cardmember(s):
 - a. confirm and acknowledge to have read, understand and agreed to be bound by this T&C and terms and conditions of the Bank governing the AFFIN Credit Cards available at the Bank's Website;
 - b. agree that all records of transaction captured by the Bank's system for this Campaign is final;
 - c. agree that the Bank's decision on all matters relating to this Campaign shall be final, conclusive and binding on the Cardmember(s);
 - d. consent obtained via phone call or application form will be deemed conclusive proof of the Cardmember's instruction to apply for instalment plans. The Cardmember(s) hereby agrees to accept the approved amount stated in this T&C;
 - e. consent and authorize the Bank to disclose their personal data such as contact number to an authorized 3rd party, Macro Kiosk Berhad (199201005212 (236716-T)) as the Bank deems fit for the purpose of sending SMS to promote this Campaign.
- 18. The Bank reserves the right to:
 - a. to determine the maximum amount (inclusive of the one-time upfront interest/profit if any) and approve a lower amount than the requested amount in the application at its discretion;
 - b. to defer or refuse to execute the 0% EiPlan application if:
 - i. the eligible amount do not meet the minimum prescribed amount;
 - ii. the Cardmember's Card Account has insufficient balance;
 - iii. the application cannot be executed due to security reasons;
 - iv. due to other reasons (depending on the circumstances at that material time in the events the list above is not exhaustive);
 - c. disqualify Cardmember(s) from the Campaign if their Card Accounts are blocked or in default;
- 19. The 0% EiPlan and its monthly instalment are not entitled for points under the AFFIN Rewards Programme ("AFFIN Rewards Points").
- 20. This T&C is in addition to the Cardmember Agreement which regulates the provision of AFFIN Credit Card(s). In the event of inconsistency between this T&C and the said Cardmember Agreement, this T&C shall prevail in so far as they apply to 0% EiPlan and only to the extent of such inconsistency.
- 21. Expressions defined in this T&C shall, unless the context requires otherwise, have the same meanings as those described to them in the said Cardmember Agreement.
- 22. 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. The 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 Cardmember(s).

23. This T&C shall be governed by the Laws of Malaysia and parties are subject to the exclusive jurisdiction of the Courts of Kuala Lumpur.
24. By participating in this Campaign and by submitting personal details, the Cardmember(s) agrees and consents to the processing of the Cardmember's personal data by the Bank and the Bank hereby agrees to collect and use it for the purpose of this Campaign. Unless the 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 companies to the Cardmember(s).
25. To the full extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Campaign or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default for any third-party suppliers or vendors.
26. The Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Cardmember(s) resulting directly or indirectly from the Cardmember(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 include but 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.
27. The Bank will not be held responsible or liable for any actions, claims, loss, damages, costs, charges and expenses which the Cardmember may suffer, sustain or incur by his/her participation in the Campaign.
28. The Cardmember(s) is reminded to read and understand this T&C. If there are any terms and conditions herein that the Cardmember(s) does not understand, the Cardmember(s) is advised to discuss with the Bank's representative.
29. For any assistance and/or feedback related to the Campaign, the Cardmember(s) may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN BANK/AFFIN ISLAMIC World Mastercard).
30. Please refer to the Bank's Privacy Notice available by walk-in to any of the Bank's branches or on the Bank's Website.
31. The Bahasa Malaysia version of this T&C is available at the Bank's Website.
32. Words denoting one gender include all other genders and words denoting the singular include the plural vice versa.

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