

AFFIN INVIKTA™ Referral Campaign Terms and Conditions

General

1. Affin Bank Berhad (“**AFFIN BANK**”) and Affin Islamic Bank Berhad (“**AFFIN ISLAMIC**”) shall be collectively referred to as “**the Bank**”.
2. AFFIN INVIKTA™ Referral Campaign shall be referred to as “**Referral Campaign**” or “**Campaign**”.
3. Asset under management shall be referred to as “**AUM**”.
4. Active individual AFFIN INVIKTA™ Account/-i shall be referred to as “**AFFIN AI CA/-i**”.
5. Active individual AFFIN INVIKTA™ Visa Infinite/AFFIN INVIKTA™ World Mastercard-i shall be referred to as “**AFFIN CC/-i**”.
6. Active non-individual current account/-i shall be referred to as “**AFFIN CA/-i**”.
7. Existing AFFIN INVIKTA™ members, both residents and non-residents shall be referred to as “**Individual Referrer**”.
8. The Bank’s non-individual customers, both residents and non-residents shall be referred to as “**Non-Individual Referrer**”.
9. Individual Referrer and Non-Individual Referrer shall be referred to as “**Referrer**”.
10. The potential customer shall be referred to as “**Referee**”.
11. Terms and conditions shall be referred to as “**T&C**”.

The Campaign

12. This Referral Campaign shall run from 1 January 2025 to 31 March 2025 (“**Referral Campaign Period**”).
13. The Bank reserves the right at any time to change the duration and/or the commencement and/or the expiry dates of Referral Campaign Period by giving at least twenty-one (21) calendar days’ notice prior to the effective date of implementation via AffinInvikta.com (“**Bank’s website**”).

Eligibility

14. Referral Campaign is open to Referrer.
15. The following Referrer shall **NOT** be eligible for the Referral Campaign:

- a. Individual Referrer whose membership, investment/ deposits/ loans/financing/ credit cards/-i account(s)/ facility(s) are terminated or who have breached any other agreements with the Bank during the Referral Campaign Period;
- b. Referrer whose investments/ deposits/ loans/financing/ credit cards/-i account(s)/ facility(s) held with the Bank that is deemed to be delinquent or unsatisfactorily conducted at the Bank's discretion;

Participation

16. To participate in this Referral Campaign, the Referrer shall submit directly the e-Referral form via the Bank's website.
17. By completing and submitting the e-Referral form, the Referrer represents, undertakes and confirms to the Bank the following:
 - a. The Referrer has obtained the express consent from the Referee to disclose his/ her name and contact details to the Bank;
 - b. The Referrer has confirmed that the Referee(s) has no objections to the Bank contacting them for the purposes of the Referral Campaign; and
 - c. Referrer has informed the Referee(s) to read the Privacy Notice at the Bank's website ;
18. In the event if the Referee(s) is:
 - a. introduced by more than one (1) Referrer(s) or there is a duplication in the submission of the Referee(s)'s information in this Referral Campaign and the Referee fulfill the below criteria as stated in clause 19, the first Referrer who submits the Referee(s)'s information will be eligible for the reward determined by date and time on a first come first serve basis; and
 - b. introduced in the Bank's other programme/campaign of similar mechanics or nature, the reward will be determined by the date and time of the submission amongst the programmes/campaigns.

Rewards and Fulfillment Conditions

19. For the Referrer to be eligible for the reward, Referee(s) must fulfill the following criteria:
 - a. **MUST be NEW AFFIN INVIKTA™** member (NTI); **AND**
 - b. **OPENS** an AFFIN INVIKTA™ Account/-i; **AND**

- c. **MAINTAINS** a minimum AUM of RM200,000 for one (1) month after the end of the respective Referral Campaign Period. Items classified under AUM can be referred to the Bank's website; **AND**
- d. **MUST** be the principal account holder of AFFIN INVIKTA™ Account/-i

Note:

- In the event that the Referee falls under AFFIN INVIKTA™ Auto Upgrade (AUP) Initiative, the Referral is **NOT** eligible for the reward.
- NTI refers to New to AFFIN INVIKTA™ member and **NOT** an existing AFFIN INVIKTA™ member prior to the submission of the e-Referral form and **NOT** an existing AFFIN INVIKTA™ member in the past twelve (12) months prior to commencement of the Referral Campaign Period.

20. Individual Referrer **MUST** be an AFFIN INVIKTA™ member prior to the submission of the e-Referral form.
21. Individual Referrer **CANNOT** refer himself/herself as the Referee under this Referral Campaign.
22. The Bank at its discretion will follow up directly with the Referee(s) whose details were furnished by the Referrer in the e-Referral form.
23. There is no limit on the number of referrals that can be referred by each Referrer throughout the Referral Campaign.
24. Upon successful fulfillment of criteria in accordance with all the clauses above, the Referrer(s) will be entitled to choose the reward as per Table 1 subject to Referee(s) maintaining the required AUM until 30 April 2025:

Table 1

Referrer	Option	Reward per Successful Referral	Reward
Individual Referrer	A	RM388	Reward will be credited into AFFIN AI CA/-i
	B	RM588	Reward will be credited into AFFIN CC/-i
Non-Individual Referrer	A	RM388	Reward will be credited into AFFIN CA/-i

25. If the Referrer chooses Option A:
 - a. The Referrer is required to input the correct AFFIN AI CA/-i or AFFIN CA/-i account number in the e-Referral form.

- b. The reward will be credited into the Referrer(s)'s AFFIN AI CA/-i or AFFIN CA/-i maintained in the Bank's records after two (2) months from the end of the Referral Campaign Period.
 - c. In the event that the crediting of reward failed to be credited in the Referrer(s)'s preferred AFFIN AI CA/-i or AFFIN CA/-i indicated in the e-Referral form or if **no** AFFIN AI CA/-i or AFFIN CA/-i is provided in the e-Referral form, the Bank shall at its discretion, select any one of the active AFFIN AI CA/-i under the Individual Referrer(s)'s name or any one of the active AFFIN CA/-i under the Non-Individual Referrer(s)'s name maintained in the Bank's records for the crediting of the reward. If the AFFIN AI CA/-i or AFFIN CA/-i is/are dormant, closed or terminated and there is no other alternative active AFFIN AI CA/-i under the Individual Referrer(s)'s name or AFFIN CA/-i under the Non-Individual Referrer(s)'s name, then the reward's entitlement will be forfeited.
 - d. Non-Individual Referrer may only choose option A.
26. If the Individual Referrer chooses Option B:
- a. The Individual Referrer is required to input the correct AFFIN CC/-i number in the e-Referral form.
 - b. The reward will be credited into the Individual Referrer(s)'s AFFIN CC/-i maintained in the Bank's records after two (2) months from the end of the Referral Campaign Period.
 - c. In the event that the crediting of reward failed to be credited in the Individual Referrer(s)'s preferred AFFIN CC/-i indicated in the e-Referral form or if **no** AFFIN CC/-i is provided in the e-Referral form, the Bank shall at its discretion, select any one of the active AFFIN AI CA/-i under the Individual Referrer(s)'s name maintained in the Bank's records for the crediting of the reward and the reward will be recognized as Option A (refer clause 24). If the AFFIN CC/-i is/are inactive, closed or terminated and there is no other alternative active AFFIN AI CA/-i under the Individual Referrer(s)'s name, then the reward's entitlement will be forfeited.
27. The Referrer is not allowed to amend/change the reward Option (only one Option is allowed) after submitting the e-Referral form.
28. The Referrer(s) hereby agrees:
- a. To only introduce potential customer(s) to the Bank;
 - b. To exercise the skill and care appropriate to that of a prudent person when referring the Referee(s) to the Bank;

- c. To obtain the Referee(s)'s consent to disclose his or her personal data such as name and contact number(s) to the Bank to contact them;
 - d. The Bank to contact the Referee(s) regarding any information in the e-Referral form and/or the Referral Campaign via any mode of communication; and
 - e. The Bank to mention the Referrer(s)'s name in the event the Referee(s) enquires about the source of reference.
 - f. To provide Individual Referrer's personal data such as name, IC or Passport number, account number, or credit card number; or to provide Non-Individual Referrer's company data such as company name, business registration number, company account number to the Bank for reward crediting purposes.
29. Further, the Referrer(s) is not authorised to, and the Referee(s) shall not:
- a. At any time conduct any sales process for himself or herself on behalf of the Bank;
 - b. Enter into any commitment or contract on behalf of the Bank;
 - c. Make any representation or offer, or to give any assurances, on behalf of the Bank to Referee(s);
 - d. Incur any liabilities on behalf of the Bank;
 - e. Sign any documents on behalf of the Bank;
 - f. Receive any monies on behalf of the Bank;
 - g. Refer any the Bank's document or advertisement without the Bank's specific written consent;
 - h. Expressly offer products at rates or on terms other than those advised or published from time to time by the Bank except with the prior written consent by the Bank;
 - i. Expressly or by impliedly do or say something that misleads any person to conclude that the Referee(s) acts in any capacity other than an independent entity; and
 - j. Provide any form of advice to the Referee(s) as to the features of any of the Bank products which may directly or indirectly influences the decision of the Referee(s).
30. To ensure confidentiality of any account opening application by the Referee(s), the Bank will not be able to disclose the application status to anyone other than the Referee(s) themselves. To this effect, the Bank will not disclose the application status to the Referrer(s) as well.
31. The Bank may use any of the following modes of communication to notify the Referrer(s) in relation to this Referral Campaign:

- a. Written notice or electronic means send to the Referrer(s)'s latest mailing address, email address, or short message service (SMS) maintained in the Bank's record;
 - b. Press advertisements;
 - c. Notice in the Referrer(s)'s composite statement(s);
 - d. Display at the Bank's business premises, or
 - e. Notice on the Bank's website(s).
32. The reward is non-transferrable and non-exchangeable in any kind. The Bank shall not entertain any request from any of the Referrer(s) or any other persons whomsoever to give away or change the reward to any third party.
33. The Bank reserves the right to substitute the reward with any item with similar value by giving at least twenty-one (21) calendar days' notice prior to the effective date of implementation.
34. All information provided by the Referrer(s) in relation to or for the purpose of the Referral Campaign must be true, accurate, current and complete. The Referrer(s) who have failed to adhere to this requirement will be immediately disqualified from this Referral Campaign and will not be entitled for the reward.
35. The Bank's decisions on all matters relating to this Referral Campaign and reward shall be final, conclusive and binding on all the Referrers. No further correspondence and/or appeal to dispute the same will be entertained.

General Terms and Conditions

36. By participating in this Campaign, the Referrer(s) agrees to be bound by this T&C, including any amendments or variation made hereto.
37. The Generic T&C 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 T&C, this T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
38. The Bank reserves the rights 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 Referrer(s). Any amendments, alteration, modification, change or variation to this T&C will be notified to the Referrer(s) via the Bank's website or through the Bank's branches.
39. The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Referrer(s) resulting directly or indirectly from the Referrer(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.

40. This Campaign ends on 31 March 2025. 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 the Bank's website.
41. By participating in this Campaign, the Referrer(s) agrees to access the Bank's website at regular basis to view this T&C and ensure to be kept up-to-date on any changes or variations to this T&C.
42. This 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.
43. The Referrer(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 Referrer(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 Referrer(s). For the avoidance of doubt, the Referrer(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.
44. This T&C shall be governed by and construed in accordance with the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
45. For the avoidance of doubt, cancellation, termination, suspension or extension of this Referral Campaign Period shall not entitle the Referrer(s) to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Referrer(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.
46. The Bahasa Malaysia version of this T&C is also available at the Bank's website. If there is any inconsistency, conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or any language of this T&C, the English version will prevail. Notwithstanding the

aforementioned, where request is made by the Referrer 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.

47. In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication. If the Referrer(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.
48. Investment products are not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").
49. AFFIN AI CA/-i and AFFIN CA/-i products are protected by PIDM up to RM250,000 for each depositor. The Bank is a member of PIDM.
50. The Bank's decisions on all matters related to this Campaign and the reward shall be final, conclusive, and binding on all Referrer(s). No further correspondence and/or appeals to dispute the same will be entertained.
51. The Referrer(s) is reminded to read and understand the T&C. If there are any terms and conditions in this T&C that the Referrer(s) does not understand, the Referrer(s) is advised to seek independent advice and/or discuss further with the Bank's representative.