

TERMS AND CONDITIONS Wealth Deposit Campaign

The following terms and conditions (“T&C”) apply to Wealth Deposit Campaign (“Campaign”) offered by Affin Bank Berhad (“AFFIN BANK”) / Affin Islamic Bank Berhad (“AFFIN ISLAMIC”) (collectively referred as “the Bank”)

1. CAMPAIGN ELIGIBILITY AND PERIOD

- 1.1. Wealth Deposit Campaign (the “Campaign”) is effective from **1 January 2024** until **30 June 2024** (both dates inclusive) (the “Campaign Period”).
- 1.2. All applications must be made within the Campaign Period.
- 1.3. This Campaign is open to all new and existing customers of the Bank (“Eligible Customer”).
- 1.4. The Campaign consists of investments of Amanah Saham Nasional Variable Price (ASNB VP) Funds, Unit Trust Funds (UT) and Fixed Deposits/Term Deposit-i (FD/TD-i).
- 1.5. This Campaign is **VALID** for cash investment only. EPF Investment Scheme is **NOT** qualified for this Campaign.
- 1.6. By participating in the Campaign, the Eligible Customer(s) will be bound by the T&C as stated here.
- 1.7. This T&C will be effective from **1 January 2024** until **30 June 2024**.

2. CAMPAIGN CRITERIA

- 2.1. The eligible ASNB VP Funds are ASN, ASN Equity 2, ASN Equity 3, ASN Equity 5, ASN Equity Global, ASN Imbang 1, ASN Imbang 2, ASN Imbang 3 Global, ASN Sara 1, ASN Sara 2, and ASN Sukuk.
- 2.2. TD-i must bundle with Shariah compliant UT Fund or ASN Sukuk fund only.
- 2.3. Sales charge of ASNB VP Funds are in accordance to ASNB and only eligible ASNB VP Funds with minimum 2.0% sales charge are eligible for this Campaign.
- 2.4. The eligible UT Funds are only open-ended UT Funds and UT Funds with minimum 2.0% sales charge as per prospectus.
- 2.5. This Campaign is applicable for FD and TD-i.
- 2.6. Eligible Customer(s) must have either AFFIN BANK Current Account or Savings Account (“CASA”) or AFFIN ISLAMIC Current Account-i or Savings Account-i (“CASA-i”) to participate in this Campaign. CASA/CASA-i will be used for the purpose of debiting transaction only.
- 2.7. There is no maximum capping amount per the Eligible Customer(s) throughout the Campaign Period.
- 2.8. Upon maturity, the FD/TD-i shall be renewed automatically at the Bank’s prevailing board rate for the same FD/TD-i tenure respectively. Please refer to the Bank’s website at [AffinAlways.com](https://www.affinalways.com) for the latest FD/TD-i board rate.

**TERMS AND CONDITIONS
Wealth Deposit Campaign**

3. CAMPAIGN MECHANICS

3.1. To participate in this Campaign, the Eligible Customer(s) is required to fulfil the following conditions as set out below:

	Option 1: Unit Trust (UT) + Fixed Deposit (FD/TD-i) Option 2: ASNB VP + Fixed Deposit (FD/TD-i)		
UT/ASNB VP : FD/TD-i Placement ratio	1:1		
FD Tenure	1 Month	3 Month	6 Month
Campaign FD/TD-i Effective Rate p.a (%)	13.38%	7.38%	5.38%
UT/ASNB VP Investment Amount (RM)	Minimum RM10,000**		
FD/TD-i Placement Amount (RM)	Minimum RM10,000**		
UT/ASNB VP Sales Charge (%)	Minimum of 2.0% Sales Charge		

***1 to 1 ratio means RM10,000 in UT/ASNB VP and RM10,000 in FD/TD-i. However, the UT/ASNB VP amount can always be more than FD/TD-i amount.*

3.2. The Eligible Customer(s) must fulfil the Campaign requirements. Some examples of placement are as illustrated in the table below:

Option 1 & 2: Unit Trust (UT) + Fixed Deposit (FD/TD-i) / ASNB VP + Fixed Deposit (FD/TD-i)

UT/ASNB VP : FD/TD-i Placement Ratio	UT / ASNB VP Investment Amount (RM)	FD/TD-i Placement Amount (RM)	UT / ASNB VP Investment Sales Charges (%)	Eligibility (Yes or No)
1:1	30,000	30,000	2.5	Yes
	45,000	30,000	5.0	Yes
	12,000	12,000	1.5	No
	9,000	8,000	3.0	No

3.3. If the Eligible Customer(s) exercises cooling-off rights for investment products or cancel purchase during its offer within cooling-off period for respective products, the FD/TD-i Campaign rate will be forfeited, and the prevailing FD/TD-i board rate shall apply.

3.4. Upon maturity, the FD/TD-i shall be renewed automatically at the Bank prevailing board rate for the same FD/TD-i tenure respectively.

3.5. Eligible Customer(s) must meet the following requirements with regards to the eligible deposits placement to qualify for the FD/TD-i Campaign rate:

3.5.1. For Option 1, UT Fund investment and deposits placements into FD/TD-i must be made on the same day; and

3.5.2. For Option 1, the FD/TD-i account holder, the UT Fund purchase must be the same party and in the case of the FD/TD-i joint account holder, the primary account holder of the FD/TD-i account and UT Fund purchase must be the same party.

3.5.3. For Option 2, ASNB VP Fund investment and deposits placements into FD/TD-i must be made on the same day; and

3.5.4. For Option 2, the FD/TD-i account holder, the ASNB VP Fund purchase must be the same party and in the case of the FD/TD-i joint account holder, the primary account holder of the FD/TD-i account and ASNB VP Fund purchase must be the same party.

TERMS AND CONDITIONS

Wealth Deposit Campaign

- 3.6 The Bank reserves the right, at its discretion, and with sufficient prior notice to revert the FD/TD-i promotional rate for the participating FD/TD-i to 1-month FD/TD-i, 3-months FD/TD-i and 6-months FD/TD-i prevailing board rate, in the event of the following, but not limited to the Eligible Customer(s):
 - 3.6.1 Exercising his/her cooling-off period or cancels the participating products purchased during the Campaign Period, the participant(s) is/are not eligible for the FD/TD-i promotional rate; and/or
 - 3.6.2 Not fulfilling any of the Campaign criteria as per Clauses 3.4 to 3.5.
- 3.7 FD/TD-i interest/profit shall not be paid should the Eligible Customer (s) uplift(s) or withdraw(s) the participating FD/TD-i before maturity.
- 3.8 The Campaign is not valid in conjunction with other offers and/or campaigns (if any) offered by the Bank in relation to investment in UT/ ASNB VP Fund.

4. GENERAL TERMS AND CONDITIONS

- 4.1. By participating in this Campaign, Eligible Customer(s) agrees to be bound by this T&C, including any amendments or variation made hereto
- 4.2. These T&Cs are to be read in conjunction with the Product Highlight Sheet of the ASNB VP Funds, UT Funds and the AFFIN BANK/ AFFIN ISLAMIC Generic Terms & Conditions (“GTC”) applicable for All Deposit Accounts/Products/Services.
- 4.3. The investments in ASNB VP Funds and UT Funds are not guaranteed or insured by AFFIN BANK/ AFFIN ISLAMIC and are subject to investment risks, including the possible loss of the principal amount invested.
- 4.4. Past performance of the investment is not an indication of future performance and income distributions are not guaranteed. The Eligible Customer(s) should rely on their own evaluation to assess the merits and risks of purchasing ASNB VP Funds and UT Funds. The Eligible Customer(s) is required to comply with all T&C in respect of their investment in ASNB VP Funds and UT Funds.
- 4.5. The Eligible Customer(s) who has participated in this Campaign can access the Bank’s website at AffinAlways.com to stay updated on any changes or variations to this T&C. The Eligible Customer(s) who have agreed to participate in this Campaign will constitute their acceptance of this T&C (as may be varied or changed from time to time).
- 4.6. The GTC applicable for all Deposit Accounts/ Products/ Services 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.
- 4.7. For the avoidance of doubt, cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customer(s) to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Customer(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.
- 4.8. 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 to the Eligible Customer(s). Any amendments, alteration, modification, change of variation to this T&C will be notified to the Eligible Customer(s) via AffinAlways.com or through the Bank’s branches.
- 4.9. The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Customer(s) resulting directly or indirectly from the Eligible Customers’ participation in the 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 the Campaign

TERMS AND CONDITIONS

Wealth Deposit 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 not within Bank's control.

- 4.10. This Campaign ends on 30 June 2024. 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 AffinAlways.com.
- 4.11. The Eligible Customer(s) agrees that their continued participation in this Campaign shall constitute their acceptance of this T&C including any amendment or variation made hereto. The Eligible Customer(s) agrees to access the Bank's website via AffinAlways.com 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.
- 4.12. 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.
- 4.13. Investment products are not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").
- 4.14. Deposit products are protected by PIDM up to RM250,000 for each depositor. The Bank is a member of PIDM.
- 4.15. By participating in the Campaign and submitting personal details, Eligible Customer(s) agrees and consent to the processing of the Eligible Customer(s) personal data by the Bank and the Bank hereby agrees to collect it and use it for the Campaign. Unless the Eligible Customer(s) expressly opt-out by contacting any of our branches, the Bank shall be at liberty to market its Group's products or that of its associate/sister companies to the Eligible Customer(s).
- 4.16. The Eligible Customer(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 branches or on the Bank's website at [AffinAlways.com](https://www.affin.com.my/AffinAlways). Unless the Eligible Customer(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 Eligible Customer(s). For the avoidance of doubt, the Eligible Customer(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.
- 4.17. This T&C shall be governed by the Laws of Malaysia and parties are subject to the exclusive jurisdiction of the Courts of Malaysia.
- 4.18. The Eligible Customer(s) is reminded to read and understand the T&C. If there are any terms and conditions in this T&C that the Eligible Customer(s) does not understand, the Eligible Customer(s) is advised to seek independent advice and/or discuss further with the Bank's representative.
- 4.19. The Bahasa Malaysia version of this T&C is also available at AffinAlways.com. 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 Eligible Customer 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.
- 4.20. In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.

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