

**Terms and Conditions for
“Spend & Win with Affin Cards Campaign”
 (“T&C”)**

1.0 DEFINITION

- 1.1 The “**Spend & Win with Affin Cards Campaign**” (“Campaign”) is organized by AFFIN BANK/ AFFIN ISLAMIC (collectively referred to as “the Bank”). 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 [Reg No. 197501003274 (25046-T)]
 - 1.1.2 “**AFFIN ISLAMIC**” shall mean Affin Islamic Bank Berhad [Reg No. 200501027372 (709506-V)]
 - 1.1.3 “**AFFIN Credit Card(s)**” refers to any credit card/-i issued by the Bank **except** for Principal/Supplementary Cardmembers of Business Platinum Card, Corporate Card, Visa Basic and Mastercard Basic Credit Card/-i.
 - 1.1.4 **AFFIN Debit Card(s)**” refers to any debit card/-i issued by the Bank.
 - 1.1.5 **AFFIN Card(s)**” refers to AFFIN Credit Cards and AFFIN Debit Cards.
 - 1.1.6 “**Cardmember(s)**” refers to holder of AFFIN Cards issued by the Bank per Clause 1.1.5 above.
 - 1.1.7 “**NTB Cardmembers**” refers to new-to-bank principal applicant who have apply for and have their AFFIN Cards approved within the Campaign Period; and not an existing Cardmembers who have been issued with new AFFIN Cards as an additional card.

2.0 CAMPAIGN PERIOD

- 2.1 This Campaign will commence from **1 November 2023** at 00:00:00 (12:00am) and ends on **31 March 2024** at 23:59:59 hours (11:59pm), inclusive both dates (“**Campaign Period**”), unless specified herein or notified otherwise.
- 2.2 The Bank reserves the right to change or, extend the Campaign Period at its discretion with prior written notice.

3.0 CAMPAIGN ELIGIBILITY

- 3.1 This Campaign is open to cardmembers who meet the criteria below:
- 3.1.1 All new and existing principal credit card/-i Cardmembers;
 - 3.1.2 All new and existing debit card/-i Cardmembers; and
 - 3.1.3 Hold a valid AFFIN Card(s) and whose account is in good standing during the Campaign Period and at the time of winner selection and winner fulfillment.
- 3.2 The following cardmembers are **NOT** eligible to participate in this Campaign:
- 3.2.1 Cardmember(s) whose AFFIN Credit Cards or AFFIN Debit Cards accounts (“**Card Account**”) are not in good standing, inactivate, blacklisted, cancelled, terminated or who are in breach of any terms and conditions of the AFFIN Cards at any time during the Campaign Period or at the time of winner selection;
 - 3.2.2 Cardmember(s) who have committed or are suspected of committing any fraudulent, unlawful acts or wrongful acts in relation to any of the facilities

granted by the Bank in relation to his/her Card account(s) at any facility of service granted by the Bank.

- 3.3 For the avoidance of doubt, permanent and contractual employees of the Bank are not eligible to participate in this Campaign.

4.0 **CAMPAIGN MECHANICS**

- 4.1 To participate in this Campaign, cardmembers are required to meet at least one or more of the Campaign Criteria(s) below to earn automatic entries (“**Campaign Entry(ies)**”).

Eligible AFFIN Cards	Campaign Criteria(s)	Campaign Entries
AFFIN Credit Cards	Every RM2,000 spend via Easy Payment Plan (EPP) / Easy Instalment Plan (EiPlan)	5
	Every RM500 cumulative overseas spend	5
	Every RM200 cumulative local spend	1
AFFIN Debit Cards	Every 5 retail transactions (of any amount)	1

- 4.2 All NTB Cardmembers whose AFFIN Cards were approved within the Campaign Period and fulfilled the Campaign Criteria(s) below shall earn Campaign Entries.

Eligible AFFIN Cards	Campaign Criteria(s)	Campaign Entries
AFFIN Credit Cards	NTB Cardmembers with a minimum spend of RM100 within thirty (30) days from the card approved date	10
AFFIN BANK Credit Card	NTB Cardmembers applied for AFFIN Credit Shield with any spend amount	10
AFFIN BANK Debit Card	NTB Cardmembers applied for AFFIN Debit Protector with any spend amount.	10

- 4.3 For avoidance of doubt, AFFIN Credit Shield/AFFIN Debit Protector is applicable to AFFIN BANK Credit Card/Debit Card only.

- 4.4 All NTB Cardmembers of AFFIN AURA whose AFFIN Credit Cards were approved within the Campaign Period and fulfilled any of the Campaign Criteria(s) in Clause 4.1 and/or 4.2 shall earn two (2) times Campaign Entries.

- 4.5 For this Campaign, “**Qualified Spend**” shall refer to the amount of retail purchase(s)/ transaction(s) at any retail outlet(s) or e-commerce platform(s) posted to the cardmembers’ Card Account during the Campaign Period. EPP and EiPlan shall be treated as Qualified Spend which will be based on the full transaction amount.

- 4.6 The spend shall be computed in Ringgit Malaysia (“**RM**”), any spend made in currencies other than RM will be converted to RM based on the Bank’s prevailing exchange rate.

- 4.7 The following shall NOT be considered as Qualified Spend:
- Cash advance, cash withdrawal;
 - Instalment amount payable under the Bank's other programme including but not limited to Balance Transfer (BT) and Cash-on-Call Instalment Plan (CIP);
 - Monthly instalments for any instalment payment facilities by the Bank;
 - Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charges of late payment (Ta'widh);
 - Unlawful transactions (e.g. illegal online betting, gambling or gaming transactions) etc.;
 - Refund, void/reversed, disputed, unauthorized or fraudulent transactions.
 - Carry forward balances; and
 - Any other charge, costs, expenses, fees, of whatsoever nature and description as provided in the Cardmember Agreement/Credit Card/Credit Card-i terms and conditions.
- 4.8 Cardmember MUST fulfil the Campaign Criteria to be eligible for any of the above Campaign Entries ("**Eligible Cardmembers**").
- 4.9 The computation of Campaign Entries shall be based on all valid AFFIN Cards issued under the same Eligible Cardmembers (including supplementary cards) throughout the Campaign Period.
- 4.10 For avoidance of doubt, the calculation of each AFFIN Cardmembers earn the Campaign Entries are as illustrated below:

Scenario A:				
<ul style="list-style-type: none"> Cardmember A performed local spend with his/her AFFIN Credit Cards throughout the Campaign. 				
No.	Campaign Criteria(s)	Campaign Entries	Spend (RM)	Eligible Entries
1	Every RM200 cumulative local spend	1	4,000	20
Total				20

Scenario B:				
<ul style="list-style-type: none"> Cardmember B performed local spend and overseas spend with his/her AFFIN Credit Cards throughout the Campaign. 				
No.	Campaign Criteria(s)	Campaign Entries	Spend (RM)	Eligible Entries
1	Every RM200 cumulative local spend	1	2,000	10
2	Every RM500 cumulative overseas spend	5	2,000	20
Total				30

Scenario C:				
<ul style="list-style-type: none"> Cardmember C performed local spend and EPP/EiPlan with his/her AFFIN Credit Cards throughout the Campaign. 				
No.	Campaign Criteria(s)	Campaign Entries	RM	Eligible Entries
1	Every RM200 cumulative local spend	1	600	3
2	Every RM2,000 Easy Payment Plan (EPP)/ Easy Instalment Plan (EiPlan)	5	2,000	5
Total				8

Scenario D:				
<ul style="list-style-type: none"> • NTB Cardmember D card approved within the Campaign Period • And performed local spend with his/her AFFIN Credit Cards throughout the Campaign. 				
No.	Campaign Criteria(s)	Campaign Entries	RM	Eligible Entries
1	NTB with a minimum spend of RM100 within thirty (30) days from the card approved date	10	>100	10
2	Every RM200 cumulative local spend	1	2,000	10
Total				20

Scenario E:				
<ul style="list-style-type: none"> • NTB Cardmember E card approved within the Campaign Period • Applied for AFFIN Credit Shield • And performed local spend with his/her AFFIN Credit Cards throughout the Campaign. 				
No.	Campaign Criteria(s)	Campaign Entries	RM	Eligible Entries
1	NTB with minimum spend of RM100 within thirty (30) days from the card approved date	10	>100	10
2	NTB applied for AFFIN Credit Shield with any spend amount.	10	Any	10
3	Every RM200 cumulative local spend	1	2,000	10
Total				30

Scenario F:				
<ul style="list-style-type: none"> • NTB Cardmember F whose AFFIN AURA Card approved within the Campaign Period • Applied for AFFIN Credit Shield • And performed local spend with his/her AFFIN Credit Cards throughout the Campaign 				
No.	Campaign Criteria(s)	Campaign Entries	RM	Eligible Entries
1	AFFIN AURA Card	X2	-	X2
2	NTB with minimum spend of RM100 within thirty (30) days from the card approved date	10	>100	20
3	NTB applied for AFFIN Credit Shield with any spend amount.	10	Any	20
4	Every RM200 cumulative local spend	1	2,000	20
Total				60

Scenario G:				
<ul style="list-style-type: none"> • NTB Cardmember G card approved within the Campaign Period, applied for Debit Protector. • And spend with his/her AFFIN Debit Cards throughout the Campaign. 				
No.	Campaign Criteria(s)	Campaign Entries	Retail Transactions	Eligible Entries
1	NTB applied for Debit Protector with any spend amount.	1	>1	10
2	Every 5 retail transactions (of any amount)	1	20	4
Total				14

Scenario H:				
<ul style="list-style-type: none"> Cardmember H spend with his/her AFFIN Debit Cards throughout the Campaign. 				
No.	Campaign Criteria(s)	Campaign Entries	Retail Transactions	Eligible Entries
1	Every 5 retail transactions (of any amount)	1	20	4
Total				4

4.11 For AFFIN Debit Cardmembers, there is a maximum cap of twenty-five (25) entries, with a limit of five (5) entries per month, earned on their retail transactions in the Campaign Criteria.

4.12 The Bank shall not be liable and responsible for any failure or delay in transmission (late posting) and/or reflection in the spend which may result the Eligible Cardmembers being omitted from receiving the Campaign Entries.

5.0 **CAMPAIGN PRIZES**

5.1 This Campaign offer a total of fifty-five (55) Prizes as prescribed below:

Prizes		Spending Period	Number of Winner(s)	Total Number of Winners
Grand Prize	Peugeot 2008	1 November 2023 – 31 March 2024	1	1
Top Prize	Electric Bike	1 November 2023 – 31 March 2024	4	4
Monthly Prize	LAZADA eGift Card worth RM250	Month 1: 1 – 30 November 2023	10	50
		Month 2: 1 – 31 December 2023	10	
		Month 3: 1 – 31 January 2024	10	
		Month 4: 1 – 29 February 2024	10	
		Month 5: 1 – 31 March 2024	10	

5.2 **Grand Prize**

5.2.1 The Grand Prize shall exclude car registration fee, road tax and insurance/ takaful coverage. The Winner shall be responsible for any additional costs, duties, taxes and/or other incidental expenses, which may be incurred as a result of and/or related to his/her acceptance of the Grand Prize.

5.2.2 Grand Prize Winner is required on his/her own accord and expenses to register with Road Transport Department (Jabatan Pengangkutan Jalan) before the prize giving ceremony upon being notified by the Bank, which the date and venue will be determined by the Bank at its discretion.

5.2.3 Picture(s) of the Grand Prize shown in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign

is/are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Grand Prize(s) and does not include any optional accessories.

- 5.2.4 Fulfillment and delivery of the Grand Prize are provided and supported by Bermaz Auto Alliance Sdn Bhd (“**the authorized dealer**”).

5.3 **Top Prize**

- 5.3.1 The Top Prize shall exclude the delivery/shipping fees of the electric bike and the Winner shall be responsible for any additional costs, duties, taxes and/or other incidental expenses, which may be incurred due to and/or related to his/her acceptance of the Top Prize.
- 5.3.2 The Top Prize Winners are required on his/her own accord to liaise with the appointed vendor on the delivery/shipping arrangement of the Electric Bike.
- 5.3.3 Picture(s) of the Electric Bike shown in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Electric Bike and does not include any optional accessories.
- 5.3.4 The Electric Bike will be provided and supported by an AFFIN authorized vendor.

5.4 **Monthly Prize**

- 5.4.1 The Monthly Prize shall be given in the form of e-voucher code which will be sent to the Monthly Prize Winner via the email address that was registered in the Bank’s system. Cardmembers who have not registered their email address or wish to change their email address will need to inform AFFIN Contact Centre at 03-8230 2222 (8am – 12am daily).
- 5.4.2 The e-cash voucher is subject to the Terms and Conditions specified herein and the vendor’s terms and conditions, where applicable.
- 5.4.3 Fulfillment of the Monthly Prize is provided and supported by the appointed vendor, i.e. LAZADA MALAYSIA.

- 5.5 Each Eligible Cardmember is eligible to win one (1) Monthly Prize and one (1) Top Prize or one (1) Grand Prize throughout the Campaign Period.

- 5.6 Prizes will be given on an “as-is” basis, which are strictly non-exchangeable, in cash or in kind, in part or in full. The Bank reserves the right to substitute the Prizes with other product(s) of similar value for whatsoever reason by giving prior notice before the winner announcement.

- 5.7 The Bank will not provide any replacement or substitute of the Prize if the winner rejects the Prizes and/or request for alternative option(s) and shall not be responsible and/or liable for the Prizes is lost, stolen, damaged or destroyed in transit or expired and no replacement will be provided in these circumstances.

- 5.8 All cost, fees and/or expenses incurred or to be incurred by the Winners in relation to the Campaign and/ or claim the Prizes, which shall include but no limited to the cost of transportations, accommodation, meals, personal costs and/ or other costs, are the sole responsibility of the Winners.

- 5.9 The Bank gives no assurance or satisfaction guarantee regarding the Prizes. It will be direct arrangement/ settlement between the Winners and the authorized dealer/ appointed vendor without any resource to the Bank for any dispute in relation to quality or warranty of the Prizes or any terms and conditions in respect thereof.

6.0 WINNER SELECTION

- 6.1 At the end of the Campaign Period, Eligible Cardmembers will be selected based on the recorded and allocated Campaign Entries of the shortlisted Eligible Cardmember by an automated computerized random selection (“**Winners**” or “**shortlisted Winners**”) in accordance to the sequence below:

Shortlisting of Grand Prize and Top Prize Winners:

- 6.1.1 The first shortlisted Eligible Cardmember will be selected to win the Grand Prize;
- 6.1.2 The subsequent 2nd to 5th shortlisted Eligible Cardmember will be selected to win the Top Prize;

Shortlisting of Monthly Prize Winners:

- 6.1.3 The first ten shortlisted Eligible Cardmember of each month will be selected to win the Monthly Prize;

- 6.2 If the Eligible Cardmember/shortlisted Winners terminates his/her AFFIN Card account during the Campaign Period or at the time of winner selection, the Bank reserves the right to disqualify the Eligible Cardmember/shortlisted Winners from the Campaign.
- 6.3 The Bank reserves the right to select the next shortlisted Winners per the selection sequence to substitute any Eligible Cardmember who may be ineligible or disqualified for any reason whatsoever.
- 6.4 The shortlisted Winners 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 on the Bank’s website at AffinAlways.com (“Bank’s Website”) within sixteen (16) weeks from the end of the Campaign Period.
- 6.5 In an event that the Potential Grand Prize or Top Prize Winner requests the Bank to returns the call at a later time, the maximum time frame that the Potential Grand Prize or Top Prize Winner may request for is one (1) hour later.
- 6.6 The Bank reserves the right to record these telephone conversations.
- 6.7 If the shortlisted winners cannot be contacted after three (3) attempts for (3) consecutive days (during working hours, Monday to Friday), the Bank reserves the right to disqualify the Winners’ eligibility and shall select the next qualified shortlisted Eligible Cardmembers as the Winners, of which shall be selected at the Bank absolute discretion.
- 6.8 The shortlisted Winners are required to provide a valid identification document (Malaysian identification or passport) number during the telephone conversation for winner verification process and the Grand Prize and Top Prize Winner shall be required to answer one (1) question correctly to be the selected Winners.

- 6.9 The shortlisted Winners will 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 Winners in the media, marketing or advertising materials or the Bank website for publicity purposes of this Campaign. The Bank reserve the right to right to forfeit the Grand Prize or Top Prize and select another Winner if the Grand Prize/Top Prize Winner fails to attend the prize giving ceremony required by the Bank.
- 6.10 The Bank's decisions on all matters related to this Campaign and Prizes shall be final, conclusive and binding on all Eligible Cardmembers. No further correspondence and/or appeal to dispute the same will be entertained.

7.0 GENERAL TERMS AND CONDITIONS

- 7.1 By participating in this Campaign, the Eligible Cardmembers agrees to be bound by this T&C, including any amendments or variation made hereto.
- 7.2 By participating in the Campaign, the Eligible Cardmembers:
- 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 Bank's Credit Card/Credit Card-i ("Credit Card T&C"), Debit Card/-i ("Debit Card T&C") available at AffinAlways.com ("Bank's Website"). In the event of any discrepancy or inconsistency between this T&C and the Credit Card/Debit Card T&C, this T&C shall prevail to the extent they apply to this Campaign.
 - b. agree that all records of transaction captured by the Bank's system for this Campaign is final;
 - c. agree that any reversal transactions shall be excluded in fulfilling the cumulative spend;
 - d. agree that the rewards points is non-transferable to any third party and non-exchangeable for cash or in kind;
 - e. agree to access the Bank's Website at regular intervals to view the T&C of the Campaign to ensure that they are up to date with any changes or variations to the T&C;
 - f. consent and authorize the Bank to disclose their personal data including but not limited to contact number to the Bank's authorized third party for purpose of this Campaign promotion and marketing including but not limited to sending SMS to the Eligible Cardmembers.
- 7.3 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.
- 7.4 The Bank reserves the right to:
- a. disqualify any Eligible Cardmembers from participating in the Campaign. In particular, any Eligible Cardmembers who have performed the cumulative spend in a manner or pattern that the Bank deems to be abnormal, irregular and/or

indicative of an attempt to obtain an unfair advantage over other Eligible Cardmembers.

- b. Forfeit and/or claw back the rewards points where there is a reversal in the cumulative spend, as applicable, or termination of the AFFIN Credit Card during the Campaign Period and/or at the point of awarding the rewards points or non-compliance with this T&C; and
- c. add, delete or amend this T&C, wholly or in part, or to terminate this Campaign, by way of posting on the Bank's Website or in any other method that the Bank deems practical, in order to give prior notice to the Eligible Cardmembers.

- 7.5 The Bank shall not be liable for any failure or delay in the submission and/or processing of the sales transactions by Visa/Mastercard, Merchant establishments, or any party in which may result in the Cardmembers being omitted from this Campaign unless such failure or delay is caused by the Bank's faults, negligence or misconduct.
- 7.6 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 Eligible Cardmembers. Any amendments, alteration, modification, change or variation to this T&C will be notified to the Eligible Cardmembers via AffinAlways.com or through the Bank's branches.
- 7.7 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 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.
- 7.8 This Campaign ends on 31 March 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.
- 7.9 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.
- 7.10 The Eligible Cardmembers 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. Unless the Eligible Cardmembers 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 Cardmembers. For the avoidance of doubt, the Eligible Cardmembers

agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.

- 7.11 The 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, licenses, approvals or authorizations required in connection with the execution, performance, validity or enforceability of the transaction documents.
- 7.12 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.
- 7.13 For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or the Campaign Period shall not entitle the Eligible Cardmembers to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Cardmembers 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.
- 7.14 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 Cardmembers 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.
- 7.15 In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.
- 7.16 Deposit Accounts account is protected by PIDM up to RM250,000 for each depositor. The Bank is a member of PIDM.
- 7.17 The Eligible Cardmembers is reminded to read and understand the T&C. If there are any terms and conditions in this T&C that the Eligible Cardmember(s) does not understand, the Eligible Cardmembers is advised to seek independent advice and/or discuss further with the Bank's representative.
- 7.18 For any assistance and/or feedback related to this Campaign, the Eligible Cardmembers may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN INVIKTA Visa Infinite, World Mastercard and Visa Signature).
- 7.19 Words denoting one gender include all other genders and words denoting the singular include the plural vice versa.

[END]