

**Terms and Conditions for
AFFIN Cards Spend & Win 128% Cash Back Campaign
("Terms and Conditions")**

1.0 Definition

- 1.1 The **AFFIN Cards Spend & Win 128% Cash Back Campaign** ("Campaign") is organized by AFFIN BANK Berhad and AFFIN ISLAMIC BANK Berhad (collectively referred to as "the Bank"). The Campaign is subject to the respective Terms and Conditions set out herein. 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 [197501003274 (25046-T)]
 - 1.1.2 **"AFFIN ISLAMIC"** shall mean AFFIN ISLAMIC BANK Berhad [200501027372 (709506-V)]
 - 1.1.3 **"AFFIN Card(s)"** refers to Credit Card/Credit Card-i issued by the Bank except for AFFIN BANK/AFFIN ISLAMIC Visa Business Platinum, AFFIN BANK Mastercard Basic, Visa Basic and AFFIN ISLAMIC Mastercard Basic.
 - 1.1.4 **"Cardmember(s)"** refers to holder of AFFIN Cards issued by the Bank per Clause 1.1.3 above

2.0 Campaign Period

- 2.1 The Campaign commences on **15 January 2022 at 12.00 AM MYT** until **28 February 2022 at 11.59 PM MYT** (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 meet the criteria below:
- 3.1.1 All new and existing Principal Cardmembers;
 - 3.1.2 Hold a valid AFFIN Card(s) and whose account is in good standing during the Campaign Period and at the time of winner selection.
(hereinafter referred to as "Eligible Cardmembers" or "Eligible Cardmember")
- 3.2 The following person are NOT eligible to participate in the Campaign:
- 3.2.1 Cardmembers of AFFIN BANK/AFFIN ISLAMIC Visa Business Platinum, AFFIN BANK Mastercard Basic, Visa Basic and AFFIN ISLAMIC Mastercard Basic;
 - 3.2.2 Cardmembers who are in default of any payment and facilities granted by the Bank, or card account(s) have been suspended, blacklist, cancelled or terminated at any time during the Campaign Period or at the time of winner selection, subject to the Bank's discretion; or
 - 3.2.3 Cardmembers who have committed any fraudulent or wrongful acts in relation to his/her Credit Card account at any facility of service granted by the Bank.
- 3.3 For the avoidance of doubt, employees of the Bank are eligible to participate in this Campaign.

4.0 Campaign Mechanics

- 4.1 The Eligible Cardmembers are required to spend a **minimum of RM50 in a single transaction** ("Qualified Spend") **on selected categories** in Clause 4.3 ("Qualified Spend") with their AFFIN Card(s) in order to win **128% Cash Back** ("Cash Back").
- 4.2 Cash Back is **capped at RM188 per Winning Transaction** ("Prize"), subject to a maximum of RM10,000 throughout the Campaign Period.
- 4.3 List of selected categories ("Selected Category(ies)") as per below:

Spend Category	Merchant Category Code (MCC)
Airlines	1407, 1419, 2097, 2102, 2419, 2511, 3000 – 3301, 4511, 4
Automobile/Vehicle Rentals	1334, 1433, 3351 – 3441, 7512, 7513, 7519, 39
Clothing Stores	1351, 1355, 1357, 1358, 1371, 1392, 1394, 1406, 1436, 1439, 1450, 1452, 1459, 1468, 1488, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697 – 5699, 5955, 5957, 15 – 19
Department Stores	1421, 1444, 1463, 1471 – 1473, 1479, 1480, 1487, 2433, 5311, 5313, 5314, 5956, 5959, 10
Electronic	1461, 5732, 7622, 22
Furniture Furnishing	5021, 5712, 5719, 7641, 20, 21
Groceries	5411
Hotels and Motels	1343, 1398, 1458, 1476, 1496, 2013, 2548, 3501 – 3999, 5001, 5002, 7011, 7013, 7014, 73, 76 – 80, 56 – 59, 64, 65, 70, 3, 33
Jewellery	5094, 5944, 7631, 8, 28
Mail Order/Telephone Order Providers	5960, 5962, 5964 – 5969, 31
Restaurant	1347, 1349, 1399, 5812, 5813, 5814, 74, 24
Retail Stores	11 – 13, 1342, 1350, 1353, 1354, 1356, 1361 – 1397, 1400 – 1418, 1422 – 1424, 1434 – 1493, 2461, 2489, 2741, 2791, 2842, 2912, 2942, 5013, 5039, 5044 – 5099, 51, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, 5198, 5199, 5200 – 5399, 5422 – 5999, 7375, 7379, 9753, 7, 9, 23, 25 – 27, 29, 30, 32, 52, 54 – 55, 60, 61, 68, 75, 71
Transportation	1344 – 1501, 2111 – 2722, 4000 – 4799, 5, 63, 66, 72

- 4.4 Qualified Spend shall include local, online and/or overseas spend on selected categories as per Clause 4.3 transactions charged to any of the Eligible Cardmember's AFFIN Cards during

the Campaign Period. For the avoidance of doubt, overseas transactions shall be converted to Ringgit Malaysia (RM) based on the Bank's prevailing exchange rate.

- 4.5 Qualified Spend by Supplementary Cardmember(s) will be accumulated to Eligible Principal Cardmember's total Qualified Spend.
- 4.6 The following shall NOT be considered as Qualified Spend:
 - 4.6.1 Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc;
 - 4.6.2 Cash withdrawal, cash advance, balance transfer;
 - 4.6.3 Monthly instalments for any instalment payment facilities by the Bank;
 - 4.6.4 Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charges of late payment (Ta'widh);
 - 4.6.5 Outstanding balance payments, and
 - 4.6.6 Refund, void/reversed, disputed, unauthorized or fraudulent transactions.
- 4.7 Cash Back is given on an "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 Cash Back with other item(s) of similar value for whatsoever reason by giving prior notice before the winners announcement.
- 4.8 The Bank will not provide any replacement or substitute of any Prize if the winner rejects the Prize and/or request for alternative option(s).
- 4.9 Picture(s) shown in any advertisement, promotional and other materials relating to this Campaign is/are solely for illustration purposes only.

5.0 Winner Selection and Prize Fulfilment

- 5.1 The Eligible Cardmembers' Qualified Spend shall be shortlisted by a computerized random selection ("Winning Transaction").
- 5.2 Eligible Cardmembers may win more than once (more than 1 Winning Transaction) throughout the Campaign Period. Cash Back will be rewarded based on each Winning Transaction and is capped at RM188 per Winner Transaction.
- 5.3 In the event the Eligible Cardmember terminates the Credit Card account during the Campaign Period or at the time of winner selection, the Bank reserves the right to disqualify the Eligible Cardmember from the Campaign.
- 5.4 The Bank reserves the right to select the next Eligible Cardmember per the selection sequence to substitute any Eligible Cardmember who may be ineligible or disqualified for any reason whatsoever.
- 5.5 The Cash Back for this Campaign will be automatically credited to the Eligible Principal Cardmember(s)'s Card account within Sixteen (16) weeks from the end of this Campaign Period, subject to this Campaign Capping per Clause 4.2.
- 5.6 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 within sixteen (16) weeks from the end of this Campaign Period.

- 5.7 The Bank's decisions on all matters related to this Campaign and Prize 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 all Deposit Accounts/Products/Services ("GTC") as well as the terms and conditions governing the respective products/packages/programs referred to in this Terms and Conditions ("STC") shall continue to apply. In the event of any inconsistencies or discrepancies between the GTC or STC and this Terms and Conditions, this Terms and Conditions shall prevail only insofar as they are relevant and applicable to this Campaign.
- 6.2 All Eligible Cardmembers shall be required to adhere to this Terms and Conditions (including any amendments or variation made hereto).
- 6.3 This Terms and Conditions is governed by and construed in accordance with the laws of Malaysia and parties are subject to the exclusive jurisdiction of the Courts of Malaysia.
- 6.4 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 Eligible Cardmembers resulting directly or indirectly from the Eligible Cardmembers' participation in the Campaign or otherwise save and except losses caused by negligence, default or breach by the Bank. 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.
- 6.5 The Bank reserves the right to 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 funds by giving twenty-one (21) days prior notice via its website.
- 6.6 By participating with this campaign, Eligible Cardmember(s) agree to access the Bank's website at www.affinalways.com on regular basis to view the terms and conditions and to ensure that they are kept-up-to-date with any changes or variations made to the terms and conditions.
- 6.7 The Bank reserves the right to change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and such charges/amendments/modifications will be announced with at least twenty-one (21) calendar days on the Bank's website at www.affinalways.com.
- 6.8 The Bank reserves the right to cease this Campaign once it has reached its required capping even if it is before the Campaign Period ended. Any extensions thereafter will be decided at the discretion of the Bank.
- 6.9 By participating in this Campaign and by submitting personal details, Eligible Cardmember(s) agrees and consents to the processing of the Eligible Cardmember(s)'s personal data by the Bank and the Bank hereby agrees to collect it and use it for the purpose of this Campaign. If the Eligible Cardmember(s) is below eighteen (18) years old, his/her parent or legal guardian consents to the collection, use and disclosure of the Eligible Cardmember(s)'s personal data

in accordance with this clause on his/her behalf. Unless the Eligible Cardmember(s) expressly opt-out by contacting any of AFFIN 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/sister companies to the Eligible Cardmember(s).

- 6.10 Please refer to the Group Privacy Notice available by walk-in at any the Bank's branches or on the website at www.affinalways.com.
- 6.11 In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.
- 6.12 For any assistance and/or feedback related to this Campaign, the Cardmember may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN INVIKTA Visa Infinite and World Mastercard).