

**Terms and Conditions for
AFFIN Cards Wincation Campaign
("Terms and Conditions")**

1.0 Definition

- 1.1 The **AFFIN Cards Wincation Campaign** ("Campaign") is organized by Affin Bank Berhad and Affin Islamic Bank Berhad (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 Card(s)**" refers to Credit Card/Credit Card-i, Visa Debit Card/Debit Card-i, Merchantrade Prepaid Card issued by the Bank except for AFFIN BANK/AFFIN ISLAMIC Visa Business Platinum, Visa Basic and Mastercard Basic Credit Cards/Credit Card-i
 - 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 This Campaign is valid from **1 December 2022** to **31 March 2023** 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 Credit Card/-i Cardmembers;
 - 3.1.2 All new and existing Debit Card/-i and Prepaid 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.
(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 Cardmember(s) of AFFIN BANK/AFFIN ISLAMIC Visa Business Platinum, Visa Basic and Mastercard Basic Credit Card/-i;
 - 3.2.2 Cardmember(s) who are in default of any payment and/or facilities granted by the Bank, or card account(s) have been suspended, blacklisted, cancelled or terminated at any time during the Campaign Period or at the time of winner selection; or
 - 3.2.3 Cardmember(s) who have committed any fraudulent or wrongful acts in relation to his/her AFFIN Card account(s) at any facility of service granted by the Bank.
- 3.3 For the avoidance of doubt, employees of the Bank are not eligible to participate in this Campaign.

4.0 Campaign Mechanics

4.1 The Eligible Cardmembers are required to meet at least one of the criteria below to earn automatic entries (“Campaign Entry(ies)”):

4.1.1 To successfully apply for any of the below during the Campaign Period:

Newly Approved Application	Campaign Entries
New Credit Card/-i Cardmember with a minimum Qualified Spend of RM100 within 45 days from the card approval date*	10
New sign up of Credit Shield**	5
New Merchtrade Prepaid Cardmember	10
New Debit Card Cardmember sign up with Debit Protector**	10

*Applicable to principal AFFIN BANK Credit Card/ AFFIN ISLAMIC Credit Card-i application approved during the Campaign Period. Refer to clause 4.2 for definition of Qualified Spend.

**Credit Shield is applicable to AFFIN BANK Credit Cards while Debit Protector is applicable to AFFIN BANK Debit Cards only.

4.1.2 To spend with AFFIN Cards (“Qualified Spend”) during the Campaign Period:

Qualified Spend	Campaign Entry(ies)	
All Credit Card/- i Cardmembers	Every RM500 spend via Easy Payment Plan (EPP) or overseas transactions	5
	Every RM200 of all other local retail spend	1
All Debit Card/-i Cardmembers	Every 10 retail transactions (of any amount)	1

4.2 Qualified Spend shall include local, online and/or overseas transactions as per Clause 4.1.2 charged to any of the Eligible Cardmember’s AFFIN Card(s) during the Campaign Period. EPP shall be treated as Qualified Spend based on the full transaction amount and overseas transactions shall be converted to Ringgit Malaysia (RM) based on the Bank’s prevailing exchange rate.

4.3 Computation of the total Qualified Spend will be based on all valid AFFIN Card(s) issued under the same Eligible Cardmember throughout the Campaign Period.

4.4 Qualified Spend by supplementary Cardmember(s) shall be aggregated and considered as the Eligible Cardmember(s)’s total Qualified Spend.

4.5 The following shall NOT be considered as Qualified Spend:

- 4.5.1 Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc.;
- 4.5.2 Cash withdrawal, cash advance, balance transfer;
- 4.5.3 Monthly instalments for any instalment payment facilities by the Bank;
- 4.5.4 Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charges of late payment (Ta’widh);
- 4.5.5 Outstanding balance payments; or
- 4.5.6 Refund, void/reversed, disputed, unauthorized or fraudulent transactions.

5.0 Campaign Prizes

5.1 The Eligible Cardmembers stand to a chance win prizes under this Campaign (“Prize(s)”) as per below:

Prizes		Number of Winner(s)
Grand Prize	Mazda CX-5 2.0G 2WD MID SKYACTIV (CKD) 2.0L	1
Special Prize	Travel vouchers worth RM3,000 each	5

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 sole 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 the authorized dealer, i.e. Bermaz Motor Sdn Bhd.

5.3 Special Prize

5.3.1 Special Prize Winners are required to redeem the travel vouchers for the available tour package(s) offered by the appointed travel agency, within the validity period of six (6) months from the issuance date.

5.3.2 If the value of the selected tour package(s) exceeds the Special Prize value, the difference thereof shall be borne by the Winner and payment must be made with an AFFIN Card.

5.3.3 If the value of the selected tour package(s) is less than the Special Prize value, the balance shall not be refundable.

5.3.4 Fulfillment of the Special Prize is provided and supported by the appointed travel agency, i.e. Triways Travel Network (M) Sdn Bhd.

5.4 Each Eligible Cardmember is eligible to win one (1) Prize throughout the Campaign Period.

5.5 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 Prize(s) with other product(s) of similar value for whatsoever reason by giving prior notice before the winner announcement.

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

5.7 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.

- 5.8 The Bank gives no assurance or satisfaction guarantee in regard to the Prizes. It will be direct arrangement/ settlement between the Winners and the authorized dealer/ appointed travel agency 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 Based on the recorded and allocated Campaign Entries, the Eligible Cardmember shortlisted by a computerized random selection shall be automatically deemed as winners (“Winner(s)”) in accordance to the sequence below:
- 6.1.1 The first shortlisted Eligible Cardmember will win the Grand Prize; and
- 6.1.2 The subsequent 2nd to 6th shortlisted Eligible Cardmembers will win the Special Prize
- 6.2 If the Eligible Cardmember terminates AFFIN 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.
- 6.3 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.
- 6.4 The 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 twelve (12) weeks from the end of the Campaign Period.
- 6.5 The Winners may 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.
- 6.6 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 Adherence to Terms and Conditions

- 7.1 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.
- 7.2 By participating in this Campaign, all Eligible Cardmembers agree to be bound by this Terms and Conditions (including any amendments or variation made hereto).
- 7.3 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.
- 7.4 The Bank shall not be responsible for loss and/or damages 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.

- 7.5 The Bank reserves the right to change, amend and/or modify this Terms and Conditions from time to time, or withdraw, cancel or suspend this Campaign earlier than the Campaign Period, or to extend the Campaign beyond the Campaign Period by giving twenty-one (21) calendar days prior notice on the Bank's Website.
- 7.6 The Eligible Cardmember agrees to access the Bank's Website on regular basis to view this Terms and Conditions and to ensure that they are kept-up-to-date with any changes or variations made to the Terms and Conditions.
- 7.7 The Eligible Cardmember 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. 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 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 to the Eligible Cardmember(s). For avoidance of doubt, the Eligible Cardmember agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Terms and Conditions.
- 7.8 The Eligible Cardmember 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.
- 7.9 For any assistance and/or feedback related to this Campaign, the Eligible Cardmember 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).
- 7.10 The Bahasa Malaysia version of this Terms and Conditions is available at the Bank's Website. In the event of any discrepancy or conflict between the English and Malay versions of this Campaign, the English version shall prevail.
- 7.11 The Eligible Cardmember is reminded to read and understand this Terms and Conditions. If there are any terms and conditions in this Terms and Conditions that the Eligible Cardmember does not understand, the Eligible Cardmember is advised to discuss further with the Bank's representative.