

eFixed Deposit/eTerm Deposit-i (eFD/eTD-i) Promotion Terms and Conditions (Terms and Conditions)

1. AFFIN BANK/AFFIN ISLAMIC eFixed Deposit/eTerm Deposit-i (eFD/eTD-i) Promotion ("the Promotion") commences on 11 July 2025 until 31 July 2025. Both dates inclusive or upon reaching the Promotion target, whichever comes first ("Promotion Period").
2. All applications must be made within the Promotion Period. Any extension thereafter is at the discretion of AFFIN BANK/AFFIN ISLAMIC ("Bank").
3. This Promotion is open to new and existing individual customers of the Bank, including employees of the Bank, subject to the eligibility criteria stated under the Promotion Details ("Eligible Customer"). However, there will be no preferential rate for employees of the Bank.
4. The Eligible Customer must maintain or open eFD/eTD-i Account during the Promotion Period.
5. Joint account holders are NOT eligible to open or participate in the eFD/eTD-i Promotion.

PROMOTION DETAILS

A. eFixed Deposit/eTerm Deposit-i ("eFD/eTD-i") Promotional Rates

6. For the purpose of eFD/eTD-i promotional rates, all eFD/eTD-i placement(s) must be made through the following channel:

| Channel | Details |
|--|--|
| Retail Internet Banking (RIB) AffinAlways.com website | All placement(s) of eFD/eTD-i must be made through fund transfers from existing Current Account Savings Account (CASA)/ Current Account-i Savings Account-i (CASA-i) maintained with the Bank. |

7. The Eligible Customer will be entitled for eFD/eTD-i promotional rates as per the table below:

| Minimum Placement Amount For Each Certificate | Maximum Placement Amount For Each Certificate | Tenure (Months) | eFD/eTD-i Promotional Rate per annum (p.a.) | Interest/ Profit Payment |
|--|--|------------------------|--|---------------------------------|
| RM10,000 | RM200,000 | 3 | 2.90% | Upon maturity |
| | | 6 | 3.15% | Upon maturity |
| | | 9 | 3.20% | Upon maturity |
| | | 10 | 3.28% | Upon maturity |
| | | 12 | 3.30% | Upon maturity |

Other Terms and conditions

8. Interest/profit will be paid upon maturity and the Eligible Customer must maintain an active AFFIN CASA/CASA-i for interest/profit crediting purposes.
9. The Eligible Customer is required to open or maintain AFFIN CASA/CASA-i with the Bank for interest/profit crediting purposes.

10. For early payment (eFD premature withdrawal), no interest shall be paid to the Eligible Customer. For early payment (eTD-i premature withdrawal), the Eligible Customer hereby agrees to grant Ibra' (rebate) on all of the contracted profit in the event of withdrawal prior to maturity date. No profit shall be paid to the Eligible Customer.
11. Partial withdrawal of eFD/eTD-i is not allowed.
12. Upon maturity, the eFD/eTD-i shall be automatically renewed with the same tenure at the Bank's prevailing board rate as published at Bank branches or on the website at [AffinAlways.com](https://www.affinbank.com.my/AffinAlways).
13. Should there be an Overnight Policy Rate (OPR) changes, the offer rates may be revised. The revision of rate may impact any of the promotional rates for new creation of eFD/eTD-i account made by the Eligible Customer in this Promotion and the effective rates may be revised.

GENERAL TERMS

14. The Generic Terms and Conditions applicable for all deposit accounts/products/services ("Generic Terms and Conditions") shall at all-times be applicable. The Generic Terms and Conditions are available at [AffinAlways.com](https://www.affinbank.com.my/AffinAlways). In the event of any inconsistencies or discrepancies between the Generic Terms and Conditions and this Terms and Conditions shall prevail only insofar as they are relevant and applicable to this Promotion.
15. The Bank reserves the rights to amend this Terms and Conditions by giving twenty-one (21) calendar days prior notice to the Eligible Customer. Any amendments to this Terms and Conditions will be notified to the Eligible Customer via [AffinAlways.com](https://www.affinbank.com.my/AffinAlways) or through the Bank's branches.
16. The Eligible Customer agrees that continued participation in the Promotion shall constitute their acceptance of this Terms and Conditions including any amendments or variations made hereto. The Eligible Customer agrees to access the Bank's website at regular time intervals to view the Terms and Conditions and ensure to be kept up-to-date on any changes or variations to the Terms and Conditions.
17. This Terms and Conditions, including any amendments, deletions or additions, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion .
18. By participating in this Promotion , the Eligible Customer agrees to be bound by this Terms and Conditions.
19. This Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.
20. This Promotion ends on 31 July 2025. However, the Bank reserves the right to withdraw, cancel, suspend, extend or terminate the Promotion earlier in whole or in part with prior notice.
21. The Eligible Customer 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](https://www.affinbank.com.my/AffinAlways). Unless the Eligible Customer 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 that of its associate/sister companies to the Eligible Customer(s). For avoidance of doubt, the Eligible Customer agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Terms and Conditions.
22. The Bahasa Malaysia version of this Terms and Conditions is also available at [AffinAlways.com](https://www.affinbank.com.my/AffinAlways) .

23. The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Promotion 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 Promotion due to any force majeure event which includes but is not limited to any act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.
24. In the event photographs are taken pursuant to the Promotion, such photographs may be used for internal or external publication.
25. The Eligible Customer is reminded to read and understand this Terms and Conditions. In the event there are any terms and conditions in this Terms and Conditions that the Eligible Customer does not understand, the Eligible Customer is advised to discuss further with the Bank's representative.

eFixed Deposit and eTerm Deposit-i are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor. The Bank is a member of PIDM.

Affin Bank Berhad