

**Terms and Conditions for
AFFIN UiTM Credit Card/-i Video Contest 2026 ("T&C")**

AFFIN UiTM Credit Card/-i Video Contest ("**Campaign**") is organized by Affin Bank Berhad ("**AFFIN BANK**") and Affin Islamic Bank Berhad ("**AFFIN ISLAMIC**") (collectively referred to as the "**Bank**"). This Campaign is subject to the terms and conditions set out herein.

1.0 Definition

- 1.1 The following words and expressions shall have the following meanings, unless the context otherwise requires:
- a) "**AFFIN UiTM Card**" refers to the AFFIN UiTM Credit Card/-i issued by the Bank from time to time.

2.0 Campaign Period

- 2.1 This Campaign is valid from **15 August 2026 until 14 September 2026**, 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 all currently enrolled Universiti Teknologi MARA ("UiTM") students who are Malaysian citizens and aged 18 years and above at the start of the Campaign Period ("**Eligible Participants**").
- 3.2 Employees of the Bank, its subsidiaries, advertising agencies or vendors involved in this Campaign, as well as their immediate family members, are not eligible to participate.

[Affin Bank Berhad](#)

4.0 Campaign Mechanics

- 4.1 Each Eligible Participants shall submit one (1) original video, with a maximum duration of (60) seconds on mp4 format.
- 4.2 The video submitted pursuant to Clause 4.1 shall creatively showcase the AFFIN UiTM Credit Card/-i and shall include, at a minimum, the following elements:
- a) Key Benefits of the AFFIN UiTM Credit Card/-i:
 - a. Five (5) times AFFIN Rewards Points on weekend transactions and one (1) time point on weekday transactions;
 - b. Complimentary access to Plaza Premium Lounge locations in Malaysia and selected countries (up to four (4) times per year);
 - c. Exclusive Fixed Payment Plan (FPP); and
 - d. Lifetime annual fee waiver.
 - b) Reasons why customers should apply for the AFFIN UiTM Credit Card/-i

- c) Emphasis that a portion of every card application and card spend is channelled back to UiTM, reflecting the message:
“Berbelanja sambil beramal membantu mencipta legasi untuk generasi akan datang.”
- d) Information on how to apply, namely:
- Online via <https://www.affinalways.com/en/affin-uitm>; or
 - Walk-in application at any of the Bank’s branches nationwide.
- 4.3 All entries must be submitted via Google Form (<https://forms.gle/nSTgZKnsroTUxjdz6>) platform during the Campaign Period and no later than 14 September 2026, and must be accessible for viewing and downloading.
- 4.4 Each participant is allowed **one (1) submission only**. Multiple submissions may result in disqualification.
- 4.5 All video submissions must:
- Be original and wholly owned by the Eligible Participant;
 - Not contain any copyrighted material unless prior written consent or license has been obtained;
 - Not have been previously published or submitted into any other competition;
 - Not contain offensive, misleading, inappropriate, political, religious, defamatory or unlawful content; and
 - Have received consent from all individuals appearing in the video (image/voice/likeness) if any.
 - Not be uploaded to any personal platforms or social media accounts until officially endorsed by the Bank through writing.
- 4.6 Where artificial intelligence (“AI”) tools are used in the creation of the video, the participant remains fully responsible for the content, accuracy and originality of the video, and represents that:
- a) The video is not wholly generated by AI;
 - b) The participant retains sufficient rights to grant the licence under Clause 4.8;
 - c) The video does not use AI-generated likenesses, voices or representations of real persons without consent; and
 - d) The video does not create misleading, false or exaggerated representations of the AFFIN UiTM Credit Card/-i.
- 4.7 The Bank reserves the right to remove or disqualify any entry that does not comply with these requirements of clause 4 without prior notice.
- 4.8 By submitting an entry, the participant:

- a) Warrants that the video is an original work and does not infringe third party rights; and
- b) Grants the Bank an irrevocable, perpetual, worldwide, royalty free and transferable right to use, reproduce, edit, adapt, publish, distribute and display the video in whole or in part.

- 4.9 The Bank may use the submitted videos without further approval or compensation for:
- a) Social media and digital marketing;
 - b) The Bank and UiTM websites;
 - c) On campus and the banks Branches digital screens; and
 - d) Playback during UiTM convocation sessions

5.0 Campaign Prizes

- 5.1 Three (3) Eligible Participants who submit a valid video entry in accordance with these Terms and Conditions will be selected as the winners ("**Shortlisted Winners**"). The prize for this Campaign is as follows:

Categories	Prizes	Number of Winners
Grand Prize	RM500 TNG eWallet Voucher	1
Second Prize	RM300 TNG eWallet Voucher	1
Third Prize	RM200 TNG eWallet Voucher	1

- 5.2 Each Eligible Participant(s) is eligible to win one (1) Prize only throughout the Campaign Period.
- 5.3 Prizes are strictly non-transferable to any third party, 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(s) announcement.
- 5.4 The Bank will not provide any replacement or substitute of the Prizes if the Winner rejects the Prize and/or requests for alternative option(s).

6.0 Winner Selection

- 6.1 Entries will be judged by a panel appointed by the Bank based on:
- a) Creativity and originality;
 - b) Clarity and effectiveness of messaging;
 - c) Accuracy in representing the AFFIN UiTM Credit Card/-i benefits; and
 - d) Overall production and visual quality.
- 6.2 The Shortlisted Winners will be contacted via phone call or email using the contact details (mobile number or email address) registered with the Bank, within twenty (20) weeks following the conclusion of the Campaign Period on a best-effort basis and must verify their identity to qualify as a "Winner".
- 6.3 If any Shortlisted Winner fail to answer the telephone after three (3) call attempts, do not respond, decline the Prize when contacted, or fail to provide the correct answer to the quiz question during the call, they will be disqualified from the Campaign. In such cases, the Bank shall be entitled to select a replacement Shortlisted Winner. The Bank shall not be held

responsible for unanswered or disconnected calls, or for any other circumstances that prevent successful contact with the Shortlisted Winner.

- 6.4 All communications may take place between Monday to Friday, 8:00 AM to 5:00 PM (excluding Public Holidays). In the event that the Winner requests the Bank to return the call at a later time, the maximum time frame that the Winner may request for is one (1) hour later. The Bank reserves the right to record these telephone conversations.
- 6.5 In the event of disqualification, the Bank reserves the right to select another Winner(s) from the pool of remaining Eligible Participant(s).
- 6.6 The Winner(s) may be required to attend a prize giving ceremony or other public event(s) at a location to be confirmed by the Bank, as and when required at their own costs and expenses. The Bank reserves the right to forfeit the Prizes and select another Winner(s) if the Winner(s) fails to attend the prize giving ceremony required by the Bank.
- 6.7 The Bank reserves the right to publish or display the names of the Winner(s) in the media, marketing or advertising materials or the Bank's Website for publicity purposes of this Campaign.

7.0 Prize Fulfilment and Delivery

- 7.1 For the avoidance of doubt, the Bank reserves the right to appoint a third party for the purposes of Prize delivery and fulfilment, and the Prize may be fulfilled by the Bank and/or its appointed third-party vendor or service provider.
- 7.2 By participating in this Campaign, the Eligible Participant(s) agrees to provide accurate personal information including name, contact number and email address for the purpose of Prize fulfilment.
- 7.3 It is the sole responsibility of the Eligible Participant(s) to ensure that their personal details registered with the Bank are accurate and up to date at the time of winner selection and Prize fulfilment. The Bank shall not be held responsible for any inaccurate or incomplete information provided by the Eligible Participant(s) which may result in failed or delayed delivery.

8.0 General Terms and Conditions

- 8.1 By participating in this Campaign, the Eligible Participant(s) agrees to be bound by this T&C including any amendments or variation made hereto.
- 8.2 This Campaign is subject to these T&C, the "AFFIN BANK Credit Card Terms & Conditions", "AFFIN ISLAMIC Credit Card-i Terms & Conditions" and the terms and conditions of the third party vendor / service provider. In the event of any inconsistencies or discrepancies between the "AFFIN BANK Credit Card Terms & Conditions", "AFFIN ISLAMIC Credit Card-i Terms & Conditions" and these T&C, these T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
- 8.3 This Campaign ends on 14 September 2026. However, the Bank reserves the rights to change, amend and/or modify any terms of these T&C including the Campaign Period, wholly or in part,

from time to time, by giving twenty-one (21) calendar days' prior notice to the Eligible Participant(s). Such notice will be posted through AffinAlways.com.

- 8.4 The Bank will not be held responsible or liable for:
- (a) any inadequate, damaged or defective goods and/or services supplied by a third party vendor or service provider or for any dispute between the Eligible Participant(s) and the third party vendor or service provider;
 - (b) any actions, claims, losses, damages, costs, charges, and expenses which the Eligible Participant(s) may suffer, sustain or incur by his/her participation in this Campaign except where such actions, claims or losses are directly caused by the Bank; and
 - (c) any default of its obligations under this Campaign due to any force majeure event, which includes but is not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.
- 8.5 By participating in this Campaign, the Eligible Participant(s) agrees to regularly access the Bank's website at AffinAlways.com to view these T&C and stay updated on any changes or variations.
- 8.6 These 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.
- 8.7 The Eligible Participant(s) confirms that he/she has read, understood, and agreed to be bound by the Bank's Privacy Notice, available at the Bank's branches or on the Bank's website at AffinAlways.com. Unless the Eligible Participant(s) expressly opts out by contacting any of the Bank's branches, the Bank may market the products of AFFIN Group (as defined in the Privacy Notice) or those of its associate/affiliate companies to the Eligible Participant(s). For the avoidance of doubt, the Eligible Participant(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these T&C.
- 8.8 These T&C shall be governed by and construed in accordance with the laws of Malaysia, subject to the exclusive jurisdiction of the Malaysian Courts.
- 8.9 Any cancellation, termination, suspension or extension to this Campaign or the Campaign Period shall not entitle the Eligible Participant(s) to any claims or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result, except where such losses or damages sustained are caused by the Bank's negligence, default or breach.
- 8.10 The Bahasa Malaysia version of these T&C is available at AffinAlways.com. If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English versions, the English version will prevail. However, if the Eligible Participant(s) requests and the Bank acknowledges in its records that the Bahasa Malaysia version shall govern the operation of this Campaign, then the Bahasa Malaysia version shall prevail.
- 8.11 If photographs are taken pursuant to this Campaign, they may be used for the Bank's internal or external publication. If the Eligible Participant(s) is under the age of eighteen (18) years old, the parent or legal guardian must own the copyright of the image and warrant to the Bank that all

relevant consents of third persons contained in the image have been obtained with respect to its use and publication

- 8.12 The Bank's decisions on all matters related to this Campaign shall be final, conclusive, and binding on all Eligible Participant(s). No further correspondence or appeals to dispute the same will be entertained.
- 8.13 The Eligible Participant(s) is reminded to read and understand these T&C. If there are any terms in these T&C that the Eligible Participant(s) does not understand, they should seek independent advice and/or clarify with the Bank's representative.

CARDS BUSINESS DEPARTMENT

All contents © 2026 Affin Bank Berhad / Affin Islamic Bank Berhad

[Affin Bank Berhad](#)