

**Terms and Conditions for  
'AFFIN Switch Credit Card/-i Campaign'  
("T&C")**

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## 1.0 Definition

- 1.1 AFFIN Switch Credit Card/-i Campaign ("**Campaign**") is organised 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. The following words and expressions shall have the following meanings, unless the context otherwise requires:
- 1.1.1 "**AFFIN Card(s)**" refers to credit card/-i that is issued by the Bank at any time.
- 1.1.2 "**Cardmember(s)**" refers to holder of AFFIN Card(s).
- 1.1.3 "**AFFIN Rewards Points**" refers to the points awarded to the Cardmember(s) under AFFIN Rewards Programme.

## 2.0 Campaign Period

- 2.1 This Campaign is valid from **19 July 2024 to 31 October 2024**, both dates inclusive, or such other period(s) as may be determined by the Bank from time to time.

## 3.0 Campaign Eligibility

- 3.1 This Campaign is open to Cardmember(s) who meet the following criteria set out below:
- 3.1.1 All New to Bank (NTB) Cardmembers who apply for their AFFIN Card(s) and have their card(s) approved within the Campaign Period.
- 3.1.2 Cardmember(s) who hold a valid AFFIN Card(s) and whose account is in good standing during the Campaign Period and at the time of the fulfillment.  
(Hereinafter referred to as "**Eligible Cardmember(s)**")
- 3.2 The following person are NOT eligible to participate in the Campaign:
- 3.2.1 Cardmembers who apply for AFFIN Card(s) as an additional card(s) during the Campaign Period; or
- 3.2.2 Cardmembers who are in default of any payment and/or facilities granted by the Bank, or whose AFFIN Card(s) has been suspended, blacklisted, cancelled or terminated at any time during the Campaign Period; or
- 3.2.3 Cardmembers who have committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her AFFIN Card(s) or any facility or service granted by the Bank; or
- 3.2.4 Persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; or
- 3.2.5 Persons whose accounts held with the Bank are in delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period.

## 4.0 Campaign Mechanics

- 4.1 Cardmember(s) who apply and have their AFFIN Card(s) approved within the Campaign Period will get to enjoy the following benefits:

<b>Annual Fee</b>	Lifetime waiver with no condition.
<b>Rewards Points</b>	10X AFFIN Rewards Points for overseas spending
<b>Balance Transfer</b>	0% Balance Transfer for 12 months instalment plan upon application

Note:

- 10X AFFIN Rewards Points is only applicable to Card(s) which offers rewards points for overseas spending.
- Additional AFFIN Rewards Points will be awarded on top of the existing rewards points for overseas spending during the Campaign Period.
- Balance Transfer is a program where Cardmembers apply to transfer outstanding balances issued by other bank(s) or card issuer(s) in Malaysia to their AFFIN Credit Card/i accounts.

4.2 For the avoidance of doubt, overseas spending refers to transactions made in currency other than Malaysian currency code – MYR, including retail transaction(s), online transaction(s), Mail Order Telephone Order (MOTO), auto-billing and recurring transaction(s).

Illustration:

Card type	Existing Rewards Points	Additional Rewards Points	Total Rewards Points
• AFFIN INVIKTA	5X Rewards Points	5X Rewards Points	10X Rewards Points
• AFFIN World Mastercard • AFFIN DUO+ Mastercard	3X Rewards Points	7X Rewards Points	10X Rewards Points
• AFFIN BHPetrol Mastercard	1X Rewards Points	9X Rewards Points	10X Rewards Points

## 5.0 Fulfillment of Additional Rewards Points

5.1 The additional Rewards Points will be automatically credited into the Eligible Cardmember(s)' AFFIN Rewards Points account within eight (8) weeks after the Campaign Period and are redeemable within a validity period of three (3) years from the crediting date.

## 6.0 General Terms and Conditions

6.1 By participating in this Campaign, the Eligible Cardmember(s) agrees to be bound by this T&C, including any amendments or variation made hereto.

6.2 The Generic Terms and Conditions applicable for all Deposit Accounts/ Products/ Services ("GTC") shall at all-time be applicable. The GTC are available at AffinAlways.com. In the event of any inconsistencies or discrepancies between the GTC and this T&C, this T&C shall prevail only insofar as they are relevant and applicable to this Campaign.

6.3 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 Cardmember(s). Any amendments, alteration, modification, change or variation to this T&C will be notified to the Eligible Cardmember(s) via AffinAlways.com or through the Bank's branches.

6.4 The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Cardmember(s) resulting directly or indirectly from the Eligible Cardmember(s)'s 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.

6.5 This Campaign ends on 31 October 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 with prior notice via Bank's website AffinAlways.com

- 6.6 By participating in this Campaign, the Eligible Cardmember(s) agrees to access the Bank's website via AffinAlways.com at regular basis to view this T&C and ensure to be kept up to date on any changes or variations to this T&C.
- 6.7 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.
- 6.8 The Eligible Cardmember(s) 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. 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 Privacy Notice) or those of its associate/sister companies to the Eligible Cardmember(s). For the avoidance of doubt, the Eligible Cardmember(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.
- 6.9 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.
- 6.10 For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or the Campaign Period shall not entitle the Eligible Cardmember(s) to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Cardmember(s) 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.
- 6.11 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, where request is made by the Eligible Cardmember(s) 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.
- 6.12 In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication. If the Eligible Cardmember(s) is under the age of eighteen (18) years old, the parent or legal guardian must own the copyright of the image and warrants to the Bank that it has obtained all relevant consents of third persons contained in the image with respect to the use and publication of the image.
- 6.13 The Bank's decisions on all matters related to this Campaign and the prize or reward (if any) shall be final, conclusive, and binding on all Eligible Cardmember(s). No further correspondence and/or appeals to dispute the same will be entertained.
- 6.14 The Eligible Cardmember(s) 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 Cardmember(s) is advised to seek independent advice and/or discuss further with the Bank's representative.
- 6.15 For any assistance and/or feedback related to this Campaign, the Eligible Cardmember may contact the Bank's Contact Centre at 03-8230 2222.

CARDS BUSINESS DEPARTMENT

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