

**FORTUNE SOARS YOUR WAY – CHINESE NEW YEAR (CNY) TRIPLE PROSPERITY CAMPAIGN
2021/2022
("Terms and Conditions")**

1. Affin Bank Berhad ("the Bank") Fortune Soars Your Way – Chinese New Year (CNY) Triple Prosperity Campaign 2021/2022 ("the Campaign") will run from 1 December 2021 to 31 May 2022, inclusive of both dates ("Campaign Period"). All applications must be made within the Campaign Period. Any extension thereafter will be decided at the discretion of AFFIN BANK/AFFIN ISLAMIC (hereinafter collectively referred as "AFFIN Bank Group").
2. This Campaign is open to all new and existing Bank's individual customer who open and deposit to Current Account or Savings Account products with the Bank during the Campaign Period ("Eligible Customer").
3. The following persons are **NOT ELIGIBLE** to participate in this Campaign:
 - 3.1 Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) and their immediate family members (spouses, children, parents, parents-in-law); and/or
 - 3.2 Permanent and/or contract employees of advertising agencies (including its subsidiaries and related companies) and their immediate family members (spouses, children, parent, parents-in-law).
4. The sources of funds that are placed under this Campaign shall be from New Fund (as defined herein) only.
5. New Fund is defined as:
 - 5.1 Cash, Interbank transfer which includes Interbank GIRO (IBG), Instant Transfer and DuitNow, new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks.
 - 5.2 Proceeds arising from redemption of equity and unit trust funds that are re-deposited into any Current Account or Savings Account/Current Account-i or Savings Account-i (CASA/CASA-i).
6. The following shall not be considered as New Funds:
 - 6.1 Intra bank transfer of fund i.e. transfer of funds from another AFFIN Bank Group account (whether Savings, Current, Fixed Deposit, Term Deposit-i and/or General Investment Account-i) under the same accountholder.
 - 6.2 Inter branch transfer within AFFIN Bank Group under the same account name.

CAMPAIGN DETAILS

7. There are three (3) categories offered under this Campaign:
 - i. CNY Lucky Draw;
 - ii. CNY Gift ; and
 - iii. CNY Early Bird Gift.
8. To participate in CNY Lucky Draw and CNY Gift, Eligible Customer shall on the same day within the Campaign Period perform the following transaction:
 - 8.1 Open Current Account or Savings Account (CASA); and
 - 8.2 Deposit fresh fund amount into CASA and earmark for a period of four (4) months within the Campaign Period as per the Table 1 and 2 below.

i. CNY Lucky Draw

9. To earn entry for CNY Lucky Draw, Eligible Customer must meet the following Campaign Criteria as per Table 1:

Table 1

Campaign Criteria	CASA Earmark Period	No. of Entry
Perform a single deposit with a minimum of RM500 in CASA and to earmark the amount	Four (4) months	1 entry for every RM500

10. Eligible Customer who meet the Campaign Criteria as per Table 1 will stand a chance to win the following prizes:

Category	No. of Winners	Prizes
First (1 st) Prize	1	Cash Back RM6,888
Second (2 nd) Prize	8	Cash Back RM688
Third (3 rd) Prize	28	Cash Back RM188

SELECTION OF WINNERS FOR CNY LUCKY DRAW

11. To determine the winners, Eligible Customer will be randomly selected based on the accumulated entries during the Campaign Period.
12. The CNY Lucky Draw will be done in the month of November 2022 for the Eligible Customer who has completed the four (4) months earmarking period in CASA.
13. The Prizes i.e. cash back for this Campaign will be credited into winner's CASA within three (3) months after the announcement of the winners has been made on the Bank's website at www.affinalways.com
14. The winner's CASA must be active at the time when the winners are identified otherwise the said winners will be disqualified.
15. In the event a winner is disqualified, the Bank reserves the right to select another Eligible Customer starting from the top of the reserve list to be the winner. The routine will be repeated until the determination of the winner for the Prizes is concluded.
16. In the event the earmark amount in CASA is cancelled, withdrawn or released in less than the stipulated earmarking period, the said winners will also be disqualified.
17. The Bank reserves the right to substitute the above prizes with other item(s) of similar cost by giving notice during the winner announcement. All prizes won by the winners are non-transferable, refundable nor exchangeable for cash or credit at any kind.

ii. CNY GIFT

18. To participate in CNY Gift, Eligible Customer must meet the following Campaign criteria as per Table 2 below.
19. Eligible Customer is expected to receive the CNY Gift according to the corresponding Tier and earmark amount as per Table 2 below.
20. The CNY Gift will be given to the Eligible Customer subject to stock availability and upon “first come first served basis” while stock lasts.

Table 2

Tier	CNY Gift	CASA Earmark Amount	CASA Earmark Period
1	Umbrella	RM10,000	Four (4) months
2	CNY Tiger Figurine	RM50,000	
3	CNY Tiger Figurine Set	RM250,000	

21. Eligible Customer can collect all the CNY Gift Set by depositing fund according corresponding Tier as per illustration in 1 and 2 below.

Illustration 1

Tier	Deposit Date	CASA Earmark Amount	CASA Earmark Period	CNY Gift Set
2	15 December 2021	RM50,000	Four (4) months	CNY Tiger Figurine A
2	5 January 2022	RM50,000	Four (4) months	CNY Tiger Figurine B
2	31 January 2022	RM50,000	Four (4) months	CNY Tiger Figurine C
2	5 February 2022	RM50,000	Four (4) months	CNY Tiger Figurine D
2	15 February 2022	RM50,000	Four (4) months	CNY Special Tiger Figurine

Upon reaching the cumulative of deposit of RM250,000 in CASA as per illustration 1 during the Campaign Period, Eligible Customer will be given extra CNY Special Tiger Figurine.

22. If Eligible Customer choose to deposit and earmark the amount according to Tier 3, the Eligible Customer will be given the gift as illustration 2 below:

Illustration 2

Tier	Deposit Date	Deposit Amount	Earmark Period	CNY Gift Set
3	15 December 2021	RM250,000	Four (4) months	CNY Tiger Figurine A, B, C, D and CNY Special Tiger Figurine

23. Sample scenario on the earmark condition:

Campaign Join Date	15 December 2021
New Deposit Amount	RM50,000 (Cash)
Earmarking Date on the Account	15 December 2021
Expiry Date of Earmark Tenure	15 April 2022
Note: This Eligible Customer is entitled for CNY Tiger Figurine according to the corresponding Tier and deposit amount, subject to “first come, first served basis”.	

24. In the event the earmarked amount of the Eligible Product is cancelled, withdrawn or released in less than the stipulated earmarking period for any reason whatsoever, the Bank reserves the absolute right to deduct the following penalty from the Eligible Participant CASA.

No.	CNY Gifts	Penalty (RM)
1.	Umbrella	14
2.	CNY Mini Tiger Figurine	96
3.	CNY Tiger Figurine Gift Set	169

25. The Bank reserves the sole and absolute right without the prior notice or assigning any reasons whatsoever to substitute the CNY Gifts with gifts of equivalent similar retail value. All gifts are non-transferable, refundable nor exchangeable for credit of any kind.

CNY EARLY BIRD GIFT

26. Every Eligible Customer which participate in CNY Lucky Draw or CNY Gift are entitled to CNY Early Bird Gift.
27. A CNY Ang Pow Packet will be given to Eligible Customer based on stock availability “first come first served basis” during the Campaign Period.
28. Eligible Customer for this Campaign will not be eligible for other CASA promotional campaigns offered by the Bank.

GENERAL TERMS

29. The Generic Terms and Conditions applicable for all deposit accounts/products/services (“Generic Terms and Conditions”) shall at all-time be applicable. The Generic Terms and Conditions are available at www.affinalways.com. In the event of any inconsistencies or discrepancies, this Terms and Conditions shall prevail only insofar as they are relevant and applicable to this Campaign.
30. The Bank reserves the rights, upon giving reasonable notice, 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 Customers via www.affinalways.com or through the Bank branches.
31. The Eligible Customer agrees that continued participation in this Campaign shall constitute their acceptance of this Terms and Conditions including any amendment or variation 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 change or variation to the Terms and Conditions.

32. 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 Campaign.
33. By participating in this Campaign, Eligible Customer agrees to be bound by this Terms and Conditions.
34. This Terms and Conditions stipulated herein 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.
35. This Campaign ends on 31 May 2022. However, the Bank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part with by giving twenty one (21) calendar days prior notice via Bank's website at www.affinalways.com
36. The Eligible Customer 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 website at www.affinalways.com or www.affinalways.com. Unless the Eligible Customer(s) expressly opt-out by contacting any of our branches, the Bank shall be at liberty to market the products of its Group or that of its associate 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.
37. The Bahasa Malaysia version of this Terms and Conditions is also available at www.affinalways.com.
38. For the avoidance of doubt, cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customer(s) to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act cancellation, termination, suspension or extension save and except losses or damages caused by negligence, default or breach by the Bank.
39. The Bank shall not be responsible and/or liable nor shall accept any form of liability arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' 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 include but 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.
40. In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.
41. CASA products are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor. The Bank is a member of PIDM.
42. The Eligible Customer is reminded to read and understand this Terms and Conditions. If there are Terms and Conditions herein that the Eligible Customer does not understand, the Eligible Customer is advised to discuss further with the Bank's representative.