

Terms and Conditions

Affin Education Financing-i “My Education, My Future” Campaign 2019

1.0 Definition

1.1 The **Affin Education Financing-i “My Education, My Future” Campaign 2019** (“Campaign”) is organized by Affin Bank Berhad and Affin Islamic Bank Berhad (“the Bank”). The Campaign is subject to the respective Terms and Conditions set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:

- 1.1.1 **“AFFINBANK”** shall mean Affin Bank Berhad (25046-T)
- 1.1.2 **“AFFIN Islamic”** shall mean Affin Islamic Bank Berhad (709506-V)
- 1.1.3 **“Applicant(s)”** shall refer to Affin Education Financing-i applicants (Customer) during the entire Campaign Period.
- 1.1.4 **“Accepted Applications”** shall refer to duly signed and completed letter of offer pending disbursement by the Bank

2.0 Campaign Period

2.1 This Campaign is valid from **1 August 2019 until 31 December 2019** 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 The Campaign is open to Affin Education Financing-i Applicant(s) who meets the criteria set out below (“Eligible Applicant”)

- 3.1.1 All Affin Education Financing-i Applicant(s) with a minimum financing amount of RM30,000 Accepted Applications during the entire Campaign Period
- 3.1.2 All accepted applications must be listed under the Bank’s panel University and Colleges as published on AFFIN Islamic website at www.affinislamic.com.my under the list of panel universities / colleges at <https://www.affinislamic.com.my/Consumer-Banking/Consumer-Financing-i/AFFIN-Education-Financing-i-Enquiry-Form.aspx?lang=en-US>

3.2 The following person are NOT eligible to participate in the Campaign:

- 3.2.1 Affin Education Financing-i applicants who is in default of any payment and facilities granted by the Bank or account(s) have been suspended, blacklisted, cancelled or

terminated at any time during the Campaign Period, subject to the Bank's discretion, or

- 3.2.2 Applicant who has committed any fraudulent or wrongful acts in relation to his/her facility of service granted by the Bank

4.0 Campaign Mechanics

- 4.1 Eligible Applicant must submit their Accepted Applications on or before the end of the Campaign Period to earn entries ("Campaign Entries") as per Qualifying Criteria below:

Qualifying Financing Amount	No of Entries
RM100,000 and above	3
RM50,000 - RM99,999	2
RM30,000 - RM49,999	1

5.0 Campaign Prizes

- 5.1 There are five (5) category of prizes in this Campaign ("Prizes"):

Winners	Prizes
1st Place	JOI Book 300
2nd Place	JOI 11 Pro
3rd Place	JOI 10 Flip Tablet
4th Place	JOI 7 Lite
5th Place	JOI 7 Lite

- 5.2 Each eligible Applicant is allowed to win only one (1) Campaign Prize throughout the Campaign Period.

6.0 Winner Selections and Notification Process

- 6.1 Winners will be selected through a computerized random selection based on Campaign Entries that have been recorded during the Campaign Period.
- 6.2 Winners will be notified by telephone and/or email and/or any other method(s) deemed suitable by the Bank within 12 weeks from the end of Campaign Period.
- 6.3 Winners may be required to attend a Prize Giving Ceremony or other publicity events at a location to be confirmed by the Bank, as and when required at their own cost and expenses. The Bank reserves the exclusive right to publish or display the names and

photographs of the Winners in media, marketing or advertising materials or the AFFINBANK/ AFFINISLAMIC website for publicity purposes of this Campaign.

- 6.4 The Bank reserves the right to select any additional winner to substitute any Winner who may be ineligible or disqualified for any reason whatsoever throughout the Campaign Period.
- 6.5 Prizes are strictly non-transferable or non-exchangeable, in cash or kind in part or in full. The Bank reserves the right to substitute with similar value for whatsoever reason.
- 6.6 The Prizes distribution method will be determined by the Bank at its sole discretion.
- 6.7 The Bank's decision is on all matters related to the Campaign and Prizes shall be final, conclusive and binding on all Eligible applicants. No further correspondence and/or appeal to dispute the same will be entertained.

7.0 Adherence to the Campaign Terms and Conditions

- 7.1 All Eligible Applicants shall be required to adhere to the Campaign Terms and Conditions.
- 7.2 All Terms and Conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur.
- 7.3 The Eligible Applicant shall read and understand all the Terms and Conditions specified herein. The Bank may change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and any changes will be announced with at least twenty-one (21) calendar days on the Bank's website at www.affinonline.com and/or www.affinislamic.com.my
- 7.4 Please refer to our Group Privacy Notice available by walk-in at any Affin Bank Group offices or branches or on the website at www.affinonline.com and/or www.affinislamic.com.my
- 7.5 The Eligible Applicant shall comply with the provisions of the Financial Services Act 2013, Islamic Financial Services Act 2013, the Foreign Exchange Administration Rules issued by Bank Negara Malaysia and regulations, notices and guidelines thereto and shall arrange, coordinate, manage, and obtain all necessary consents, licenses,

approvals, and authorisations required in connection with the execution, performances, validity, or enforceability of the Transaction Documents.

7.6 For any assistance, feedback and/or complaints related to this Terms and Conditions, Eligible Applicant may contact the Bank at following channels:

- Contact Centre at telephone +603- 8230 2222
- AFFIN Islamic Bank website at www.affinislamic.com.my
- Email to educationislamicgroup@affinbank.com.my
- Facebook/ Instagram/ Twitter: [affinislamic](#)

7.7 The Bahasa Malaysia version of the Terms and Conditions is available at www.affinonline.com and/or www.affinislamic.com.my