

Terms and Conditions

AFFIN Cards Win BIG Campaign

1.0 Definition

- 1.1 The **AFFIN Cards Win BIG Campaign** (“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 [197501003274 (25046-T)]
 - 1.1.2 “**AFFIN Islamic**” shall mean Affin Islamic Bank Berhad [200501027372 (709506-V)]
 - 1.1.3 “**AFFIN Card(s)**” refers to Credit Card/Credit Card-i, Visa Debit Card/Debit Card-i issued by the Bank except for AFFINBANK/AFFIN ISLAMIC Visa Business Platinum, AFFINBANK Mastercard Basic, Visa Basic and AFFIN ISLAMIC Mastercard Basic.
 - 1.1.4 “**Cardmember(s)**” refers to holder of Credit Card, Credit Card-i, Debit Card or Debit Card-i issued by the Bank per Clause 1.1.3

2.0 Campaign Period

- 2.1 The Campaign is valid from **15 June 2020 to 14 October 2020** 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 Cardmembers who meets the criteria below (“Eligible Cardmember”)
- 3.1.1 All New and Existing Principal Credit Cardmembers and Debit Cardmembers
 - 3.1.2 Hold a valid AFFIN Card and whose account is in good standing during the Campaign Period and at the time of winner selection
- 3.2 The following person are NOT eligible to participate in the Campaign:
- 3.2.1 Cardmembers of Credit Cards/Credit Card-i Basic and Business Platinum;
 - 3.2.2 Cardmembers of AFFIN Cards who is in default of any payment and facilities granted by the Bank, or card account(s) have been suspended, blacklist, cancelled or terminated at any time during the Campaign Period or at the time of winner selection, subject to the Bank’s discretion;
 - 3.2.3 Cardmembers who have committed any fraudulent or wrongful acts in relation to his/her Credit Card account at any facility of service granted by the Bank; and
 - 3.2.4 The employees of the Bank.

4.0 Campaign Mechanics

- 4.1 Eligible Cardmembers must perform retail transactions using their AFFIN Cards to earn entries (“Qualifying Entries”) as per Qualifying Spend Criteria below:

| Qualifying Spend Criteria | | Qualifying Entry(ies) |
|-----------------------------|--|-----------------------|
| New Credit Cardmembers | New Credit Card approved with a minimum retail spend of RM200 within 45 days from card approval date | 20 |
| Existing Credit Cardmembers | Every RM100 online spend | 10 |
| | Every RM100 all other retail spend | 1 |
| Debit Cardmembers | Every 10 retail transactions (any amount) monthly | 1 |

- 4.2 Qualified Retail Spend for this Campaign shall include local, online and/or overseas retail transactions charged to any of the Eligible Cardmember’s AFFIN Cards during the Campaign Period (“Qualified Retail Spend”).
- 4.3 Qualified Retail Spend by Supplementary Cardmember(s) shall be aggregated and considered as the Principal Cardmember’s total Qualified Retail Spend.
- 4.4 The following shall NOT be considered as Qualified Retail Spend:
- 4.4.1 Unlawful transaction e.g. illegal online betting, gambling or gaming transactions etc;
 - 4.4.2 Cash withdrawal, cash advance, balance transfer;
 - 4.4.3 Monthly instalments for any instalment payment facilities by the Bank;
 - 4.4.4 Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charges of late payment/Ta’widh, etc;
 - 4.4.5 Outstanding balance payment, and
 - 4.4.6 Refunds, void/reversed, disputed, unauthorized or fraudulent transaction.
- 4.5 For avoidance of doubt, each Qualifying Entry allocated will entitle the Eligible Cardmember to be in the running for every Prize category under the Campaign, subject to Clause 5.2.

5.0 Campaign Prizes

5.1 The Qualifying Period to win the Prize(s) (“Prize”) has been divided according to the following:

| Prize Category | | Prize | No. of Winners | Qualifying Period |
|----------------|-------------------|--|----------------|---|
| Grand Prize | | Samsung 65” Smart 4K UHD TV + Samsung HW-R550 Soundbar | 10 | 15 June 2020 – 14 October 2020 |
| Monthly Prize | First Prize | Samsung Galaxy S20 Ultra | 2 | 15 June – 14 July 2020 (Month 1) |
| | Consolation Prize | Samsung Galaxy S20+ | 2 | |
| | First Prize | Samsung Galaxy S20 Ultra | 2 | 15 July – 14 August 2020 (Month 2) |
| | Consolation Prize | Samsung Galaxy S20+ | 2 | |
| | First Prize | Samsung Galaxy S20 Ultra | 2 | 15 August – 14 September 2020 (Month 3) |
| | Consolation Prize | Samsung Galaxy S20+ | 2 | |
| | First Prize | Samsung Galaxy S20 Ultra | 2 | 15 September – 14 October 2020 (Month 4) |
| | Consolation Prize | Samsung Galaxy S20+ | 2 | |

5.2 Each Eligible Cardmember is eligible to win one (1) Grand Prize or one (1) Monthly Prize only throughout the Campaign Period.

5.3 Prizes given on an “As-Is” basis, which are strictly non-exchangeable, in cash or kind in part or in full. The Bank reserves the right to substitute the Prize(s) with other item(s) of similar value for whatsoever reason.

5.4 The Bank gives no assurance or satisfaction guarantee regarding the Prize(s). It will be direct arrangement/settlement between the Winner and the supplier without any resource to the Bank for any dispute in relation to quality or warranty of the Prize(s) or any terms and conditions in respect thereof.

5.5 The Bank will not provide any replacement or substitute of any Prize if the Winner rejects the Prize and/or request for alternative option(s).

5.6 Picture(s) of the Prize(s) shown in any advertisement, promotional and other materials relating to the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Prize(s) (if applicable) and does not include any optional accessories.

6.0 Winner Selection and Prize Fulfilment

6.1 Based on Qualifying Entries recorded and allocated, Eligible Cardmembers shall be shortlisted by a computerized random selection for the respective Prize categories.

- 6.2 The shortlisted Eligible Cardmembers of the Qualifying Period will be contacted by the Bank's representative at the contact number(s) registered or recorded in the Bank's system at any time during office hours to answer one (1) question.
- 6.3 The shortlisted Eligible Cardmember will be deemed as Winner of the Prize if he/she is able to answer the question correctly.
- 6.4 If the Shortlisted Eligible Cardmember is not able to answer the question correctly, the next Eligible Cardmember in sequence will be shortlisted and contacted to answer the question.
- 6.5 In the event the shortlisted Eligible Cardmember is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted Cardmember wish to withdraw from the Campaign upon being contacted by the Bank's representative, he/she shall be disqualified from the Campaign.
- 6.6 In the event the Eligible Cardmember terminates the Credit and/or Debit Card account during the Campaign Period or at the time of winner selection, the Bank reserves the right to disqualify the Eligible Cardmember from the Campaign.
- 6.7 The Bank reserves the right to select the next Eligible Cardmember per the selection sequence to substitute any Eligible Cardmember who may be ineligible or disqualified for any reason whatsoever.
- 6.8 Winners will be notified by telephone and/or e-mail and/or any other method(s) deemed suitable by the Bank within twelve (12) weeks from the end of the Campaign Period.
- 6.9 The Prize distribution method will be determined by the Bank.
- 6.10 Winners may be required to attend a Prize Giving Ceremony or other public events at a location to be confirmed by the Bank, as and when required at their own costs and expenses. The Bank reserves the exclusive right to publish or display the names and photographs of the Winners in the media, marketing or advertising materials or AFFINBANK/AFFIN ISLAMIC website for publicity purposes of this Campaign.
- 6.11 The Bank's decisions on all matters related to the Campaign and Prizes shall be final, conclusive and binding on all Eligible Cardmember. 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 Cardmembers 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 legal disputes shall be commenced and heard in courts in Kuala Lumpur.

- 7.3 The Bank shall not be responsible and / or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Eligible Cardmembers resulting directly or indirectly from the Eligible Cardmembers' participation in the Campaign or otherwise save and except losses caused by negligence, default or breach by the Bank. Furthermore, the Bank shall not be liable for any default of its obligation under the 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 or any event beyond the control of the Bank.
- 7.4 The Bank, at its discretion may withdraw, cancel or suspend the Campaign earlier than the Campaign Period or extend the Campaign beyond the Campaign Period subject to the availability of funds by giving twenty-one (21) days prior notice via its website.
- 7.5 By participating with this campaign, Eligible Cardmember agrees to access the Bank's website at www.affinbank.com.my or www.affinislamic.com.my on regular basis to view the terms and conditions and to ensure that they are kept-up-to-date with any changes or variations made to the terms and conditions.
- 7.6 The Bank reserves the right to change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and such charges/amendments / modifications will be announced with at least twenty-one (21) calendar days on the Bank's website at www.affinonline.com and www.affinislamic.com.my
- 7.7 By participating in the Campaign and by submitting personal details, Eligible Cardmember(s) agree and consent to the processing of the Eligible Cardmember(s) personal data by the Bank and the Bank hereby agrees to collect it and use it for the purpose of the Campaign. Unless the Eligible Cardmember(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/sister companies to the Eligible Cardmember(s).
- 7.8 Please refer to our Group Policy Notice available by walk-in at any AFFIN Bank offices or branches or on the website at www.affinonline.com and www.affinislamic.com.my
- 7.9 The Eligible Cardmember 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, licences, approvals or authorisations required in connection with the execution, performance, validity or enforceability of the Transaction Documents.
- 7.10 For any assistance, feedback and/or complaints related to this Campaign, Eligible Cardmember may contact the Bank at following channels:
- Dedicated number for AFFINBANK and AFFIN ISLAMIC World Mastercard at 03-8230 2323
 - Contact centre at 03-8230 2222; or
 - E-mail to cardservices@affinbank.com.my
- 7.11 The Bahasa Malaysia version of the Terms and Conditions is available at www.affinonline.com and www.affinislamic.com.my