

TIME TO WIN CAMPAIGN ("TERMS AND CONDITIONS")

1. Affin Bank Berhad (AFFIN BANK) Time to Win Campaign ("the Campaign") commences on 1 July 2021 until 31 December 2021, both dates inclusive ("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 "the Bank").
2. This Campaign is open to all new and existing AFFIN BANK individual customers who open or maintain and deposit with the following products with AFFIN BANK during the Campaign Period ("Eligible Customer"):

The following products are collectively referred as "AFFIN CASA":

- i. Basic Current Account
 - ii. Individual Current Account
 - iii. Affin Gold
 - iv. Affin Plus
 - v. Basic Savings
 - vi. Ordinary Savings (Passbook Based)
 - vii. Statement Savings
 - viii. Affin eSaver
 - ix. Junior Saver
 - x. Affin Avance™ Savvy
 - xi. Affin Invikta™ Account
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. For the purpose of this Campaign, all deposits must be made either or through any of the following channel:

Channel	Details
Over the Counter at Branch	Deposit placement made via Cash or InterBank transfer at Branch
Online transfer i.e. Interbank GIRO (IBG), Instant Transfer and DuitNow from other Banks	<ul style="list-style-type: none"> ▪ Deposit placement made via online transfer from other banks. ▪ Eligible Customer must contact Branch upon placement has been made to participate in the Campaign.

5. The sources of funds that are placed under this Campaign shall be from New Funds only.

6. New Funds is defined as:
- 6.1 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 which are deposited within one week from the date of deposit.
- 6.2 Proceeds arising from redemption of Equity and Unit Trust Funds that are re-deposited into any Current or Savings Account/Account-i (CASA/CASA-i).
7. The following shall not be considered as New Funds:
- 7.1 Intra bank transfer of fund i.e. transfer of funds from another AFFIN BANK/AFFIN ISLAMIC account (whether Saving Account/Saving Account-i, Current Account/Current Account-i, Fixed Deposit, Term Deposit-i and/or General Investment Account-i) under the same accountholder.
- 7.2 Inter branch transfer within the Bank under the same account name.

CAMPAIGN DETAILS

8. To earn entry for the Lucky Draw Campaign, Eligible Customer must meet the following Campaign Criteria as follows:
- 8.1 Deposit minimum fresh fund amount into AFFIN CASA and earmark for a period of three (3) or six (6) months within the Campaign Period as per the Table 1:

Table 1:

Product	Minimum AFFIN CASA Placement	Earmark Period	Entries
AFFIN CASA	For every RM10,000 placement	3 months	1
		6 months	3

Eligible Customer may deposit multiple placement to earn more entries as per Illustration 1:

Illustration 1

Deposit Date	Deposit Amount	Earmark Period	Computation on Campaign Entries	Entries Earned
3 July 2021	RM10,000	3 months	[RM10,000/RM10,000] x 1 entry	1
29 July 2021	RM10,000	6 months	[RM10,000/RM10,000] x 3 entries	3
5 August 2021	RM500,000	3 months	[RM500,000/RM10,000] X 1 entry	50
10 September 2021	RM500,000	6 months	[RM500,000/RM10,000] X 3 entries	150
ACCUMULATE ENTRIES EARNED				204

9. In the event Eligible Customer performs early upliftment of the earmark amount on the AFFIN CASA before the completion of three (3) or six (6) months, the entries of Eligible Customer will be cancelled.

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

Table 2

Category	No. of Winners	Prizes
First (1 st) Prize	1	1 unit of Swiss Luxury Timepiece (Valued between RM50,000 – RM60,000)
Second (2 nd) Prize	2	1 unit of Swiss Luxury Timepiece (Valued between RM30,000 – RM40,000)
Third (3 rd) Prize	3	1 unit of Swiss Luxury Timepiece (Valued between RM20,000 – RM25,000)
Consolation Prize	4	1 unit of Swiss Luxury Timepiece (Valued RM20,000)

WINNERS SELECTION AND PRIZE FULFILMENT CONDITIONS

11. To determine the winners, Eligible Customer will be randomly selected based on the accumulated entries during the Campaign Period.
12. The selection of prize winners under this Campaign is as follows:
- 12.1 Ten (10) winners will be selected at the end of the Campaign for winning of the Campaign Prizes.
- 12.2 The winner's AFFIN CASA must be active at the time when the winners are identified during and after the Campaign, otherwise the said winners will be disqualified.
- 12.3 Each winner is eligible to win one (1) Campaign Prize only throughout the Campaign Period.
- 12.4 In the event a Winner is disqualified, the Bank reserves the right to select another 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 Grand prize is concluded.
13. The announcement of the winners will be made in July or August 2022 and will be publish at the Bank website www.affinonline.com and/or www.affinislamic.com.my .
14. The Bank reserves the right to substitute the above prizes with other item(s) of similar cost by giving prior notice. All prizes won by the winners are non-transferable, refundable nor exchangeable for cash or credit at any kind.
15. Winners hereby acknowledge and agree that the Bank is not liable for all warranty and/or liability in connection with the awarded prize(s) and/or the Campaign. 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 prizes or any terms and conditions in respect thereof. Winners shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from their participation in the Campaign, redemption and/or usage of the prize (s). The Bank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the winners except such loss, damage or injury caused by negligence, default or misconduct by the Bank.

16. All costs and expenses incurred in collecting and redeeming the prize are the sole responsibility of and shall be borne by the winners. In connection with the claiming or redeeming of the prize, the Bank shall be entitled to request proof from each winner of him/her being a participant and valid identification in order for that winners to prize category, failing which the Bank reserves the right to disqualify that winners and forfeit the prize awarded to that winner.
17. All prizes for this Campaign will be presented within three (3) months after the announcement of the winners has been made on the Bank website at www.affinonline.com and/or www.affinislamic.com.my . The Bank will notify the winners on the manner and timeline as stipulated by the Bank. Notwithstanding the foregoing, the Bank reserves the right to use any method or medium the Bank deems fit at its sole and absolute discretion for the purpose of announcing the winners.
18. Any prizes unclaimed three (3) months after notification of winners has been made will be forfeited.

GENERAL TERMS

19. 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.affinonline.com. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to this Campaign.
20. AFFIN Bank Group reserves the rights, upon giving reasonable notice, to amend these Terms and Conditions by giving twenty-one (21) days prior notice to the Eligible Customers. Any amendments to these Terms and Conditions will be notified to the Eligible Customers via www.affinonline.com or through the Bank branches.
21. The Eligible Customer agrees that continued participation in the Campaign shall constitute their acceptance of these Terms and Conditions. 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.
22. These 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.
23. By participating in this Campaign, Eligible Customer agrees to be bound by this Terms and Conditions.
24. All Terms and Conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
25. This Campaign ends on 31 December 2021. However, the Bank reserves the right to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part with prior notice.
26. 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.
27. The Eligible Customer hereby confirms that he/she has read, understood and agreed to be bound by the Group Privacy Notice of the Bank which is available at the Bank branches or on the website at www.affinonline.com or www.affinislamic.com.my 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/sister companies to the Eligible Customer(s). For avoidance of doubt, the Eligible Customer agrees that the said Group Privacy Notice shall be deemed to be incorporated by reference into this Terms and Conditions.

28. The Bahasa Malaysia version of these Terms and Conditions is also available at www.affinonline.com .
29. The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the 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 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, pandemic, epidemic or any event beyond the control of the Bank.
30. In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.
31. The Eligible Customer is reminded to read and understand the terms and conditions of these Terms and Conditions. In the event there are any terms and conditions in these Terms and Conditions that the Eligible Customer does not understand, the Eligible Customer is hereby advised to discuss further with the Bank's representative.

AFFIN CASA products are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor. AFFIN BANK is a member of PIDM.