

TERMS AND CONDITIONS OF ACTIVATE, SPEND AND GET UP TO RM30 CASH BACK CAMPAIGN

1. Definition

- 1.1. Activate, Spend and Get Up To RM30 Cash Back Campaign (“the Campaign”) is organised by AFFIN Bank Berhad (25046-T) and AFFIN ISLAMIC Bank Berhad (709506-V). The Campaign is subject to the respective terms and conditions (“Terms and Conditions”) set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:
 - 1.1.1. “The Bank” shall mean AFFIN Bank Berhad and AFFIN ISLAMIC Bank Berhad.
 - 1.1.2. “Cardmember” shall mean the principal holder of AFFINBANK Credit Card and/or AFFIN ISLAMIC Credit Card-i or such other cards as may be issued by the Bank at any time and from time to time.
 - 1.1.3. “Card” shall mean the AFFINBANK Credit Card and/or AFFIN ISLAMIC Credit Card-i issued by the Bank and qualified to participate in the Campaign.

2. Campaign Period

- 2.1. The Campaign commences from 24 July 2019 until 31 December 2019 (“Campaign Period”) unless stated otherwise.
- 2.2. The Bank reserves the right upon giving adequate prior notice to change the duration and/or commencement and/or expiry dates of the Campaign.

3. Eligibility

- 3.1. The Campaign is open to selected principal and supplementary Cardmember who received a Campaign invitation via Short Message Service (“SMS”) and email (“Eligible Cardmember”) by the Bank.
- 3.2. It shall be the Cardmember responsibility to ensure his/her mobile phone number provided is current and updated with the Bank in the event of any changes being made to the same by the Cardmember. The Bank shall not be responsible to the Cardmember for any loss (including loss of opportunity and consequential loss following therefrom) suffered in the event the Cardmember’s mobile phone number in the Bank’s record is not current or correct.

4. Campaign Mechanics

4.1. The Campaign will be divided into two (2) mechanics as follows:

Segment	Qualification	Cash Back
Mechanic A	Activate the new Card, change PIN and spend RM300 on retail transaction within thirty (30) days from the card issuance date.	RM30
Mechanic B	Activate the new Card, change PIN and spend RM300 on retail transaction within Day-31 to Day-45 from the card issuance date.	RM20

4.2. Retail transactions shall mean transactions other than cash withdrawals (non-cash transactions).

4.3. The following shall not be considered as a retail transaction for the purpose of this Campaign:

- 4.3.1. Unlawful transactions e.g. illegal online betting, gambling or gaming transactions;
- 4.3.2. Monthly instalments under any instalment payment facility i.e 0% Easy Payment Plan (EPP), Cash-on-Call Instalment Plan (CIP), Balance Transfer Instalment Plan (BTiP) and Easy Instalment Plan (EiPlan);
- 4.3.3. Cash withdrawal, cash advance;
- 4.3.4. Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charges for late payment (Ta’widh); and
- 4.3.5. Outstanding balance payment, void or reversed transaction, refunds, disputed, unauthorized, or fraudulent transaction.

4.4. Cash back is on first come first served basis and capped as follows:

4.4.1. Total cash back for card approved from 24 July until 31 July 2019 is capped at:

- a. RM6,000 for Mechanic A; and
- b. RM2,000 for Mechanic B

4.4.2. Total cash back for card approved in month of August to December 2019 is capped at

- a. RM18,000 per month for Mechanic A; and
- b. RM5,000 per month for Mechanic B

Note: Unutilised cash back will be carried forward to the following month.

4.5. The cash back will be credited into the Eligible Cardmember's Card account within six (6) to eight (8) weeks from the end of the Campaign Period. Eligible Cardmember is advised to check the Card account and/or statement from time to time during the period.

4.6. At the time of the receipt of the cash back by the Eligible Cardmember, the Card account of the Eligible Cardmember MUST NOT be delinquent, and/or be invalid or cancelled within the Bank's definition, otherwise the Eligible Cardmember will be disqualified from receiving the cash back.

5. Adherence to the Campaign Terms and Conditions

5.1. All Cardmembers is required to adhere to the Campaign Terms and Conditions.

5.2. 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.

5.3. The Bank shall not be liable for any default in respect of the Campaign due to any event beyond the reasonable control of the Bank.

5.4. The Cardmember has read and understood all the Terms and Conditions specified herein. The Bank reserves the right to change, amend and/or modify any of these Terms and Conditions by giving twenty-one (21) calendar days prior notice via the Bank's website at www.affinonline.com or www.affinislamic.com.my.

5.5. The Cardmember agrees to access the Bank's website 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.

5.6. By participating in the Campaign, the Cardmember agrees and consent to the processing of the Cardmember personal data by the Bank whenever is required and the Bank hereby agrees to collect it and use it for the purpose of the Campaign. Unless the 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 or any companies under its group to the Cardmember.

5.7. The Cardmember may refer to the Bank's Group Privacy Notice which is available at any Affin Bank Berhad Group ("ABB Group") branches or visit www.affinonline.com or www.affinislamic.com.my.

5.8. For any assistance or feedback related to this Campaign, Cardmember may contact the Bank at following channels:

- a. Contact Centre at 03-8230 2222 or 03-8230 2323 (for AFFINBANK World Mastercard or AFFIN ISLAMIC World Mastercard); or
- b. E-mail to cardservices@affinbank.com.my or worldcard@affinbank.com.my (for AFFINBANK World Mastercard or AFFIN ISLAMIC World Mastercard).

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

5.10. In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.