

## Retail Internet Banking (RIB) eTerm Deposit-i (eTD-i) Campaign

### Terms and Conditions

1. Affin Islamic Bank Berhad (“AFFIN ISLAMIC”) Retail Internet Banking (RIB) eTerm Deposit (eTD-i) Campaign (“the Campaign”) commences on 13 August 2020 until 27 August 2020 or ends upon reaching the Campaign set target, whichever comes first (“Campaign Period”). All applications must be made within the Campaign Period. Any extension thereafter will be decided at the discretion of Affin Islamic Bank Berhad and Affin Bank Berhad (hereinafter collectively referred as “AFFIN Bank Group”).
2. This Campaign is open to all new RIB eTD-i placements by new and existing individual customer, including employees of AFFIN Bank Group. However, there will be no preferential rate for employees of AFFIN Bank Group.
3. For the purpose of this Campaign, all eTD-i placement (s) of deposits must be made through the following channel:

Channel	Details
RIB affinonline.com website	All placement(s) of eTD-i must be made through fund transfers from existing Current Account Saving Account-i (CASA-i)/Current Account Saving Account (CASA) maintained with the Bank.

### CAMPAIGN DETAILS

4. To participate in Campaign, the placement amount criteria for eligible RIB eTD-i placements are as follows:

Channel	Minimum Placement Amount For Each Certificate	Maximum Placement Amount For Each Certificate	Principal & Profit Payment Mode
RIB affinonline.com	RM10,000	RM200,000	Credit principal and profit to CASA-i/CASA upon maturity

5. The promotional rate for eTD-i placement under this Campaign is as follows:

eTD-i Tenure	Promotional Rate (p.a.)	Profit Payment
3 months	2.40%	Upon maturity
5 months	2.50%	
6 months	2.48%	

6. eTD-i is offered based on Shariah concept of Wakalah with underlying Commodity Murabahah.
7. For Early Payment (Premature Withdrawal), the Customer shall agree to grant Ibra' (rebate) on all of the contracted profit in the event of withdrawal prior to maturity date. No profit shall be paid to the Customer.

8. Partial withdrawal of eTD-i is not allowed.
9. Should there be an Overnight Policy Rate (OPR) changes, the offer rates may be revised. The revision of rate may impact any of the promotional profit rates for new creation of eTD-i account made by Customer in this Campaign.

#### **GENERAL TERMS**

10. The Generic Terms and Conditions applicable for all deposit accounts/products/services shall at all-time be applicable. The Generic Terms and Conditions are available at [www.affinislamic.com.my](http://www.affinislamic.com.my).
11. AFFIN Bank Group reserves the rights, upon giving reasonable notice, to amend, delete and/or add to any of these "Terms and Conditions" by giving prior notice to Customer. The Customer agrees that continued participation in the Campaign shall constitute their acceptance of these "Terms and Conditions". The 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".
12. 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.
13. By participating in this Campaign, Customer agrees to be bound by these "Terms and Conditions".
14. All "Terms and Conditions" stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
15. This Campaign ends on 27 August 2020. However, AFFIN Bank Group reserves the right to cease the Campaign once the Campaign has reached its required capping even if it is before the Campaign end date. Any extensions thereafter will be decided at the discretion of AFFIN Bank Group.
16. The Customer hereby confirms that he/she has read, understood and agreed to be bound by the Group Privacy Notice of the Bank and the clauses herein, as may relate to the processing of his/her personal information. Unless the 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 Customer(s). For avoidance of doubt, the Customer agrees that the said Group Privacy Notice shall be deemed to be incorporated by reference into this T&C.
17. Please refer to Group Privacy Notice available by walk-in at any AFFINISLAMIC/AFFINBANK offices or branches or on the website at [www.affinislamic.com.my](http://www.affinislamic.com.my).
18. The Bahasa Malaysia version of the terms and conditions is available at [www.affinislamic.com.my](http://www.affinislamic.com.my).
19. AFFIN Bank Group shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by customers resulting directly or indirectly from the customers' participation in the Campaign or otherwise unless directly caused by the

Bank's negligence, default or fraud. 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.

20. The Customer is hereby reminded to read and understand the terms and conditions of this "Terms and Conditions". In the event there are any terms and conditions in this "Terms and Conditions" that the Customer does not understand, the Customer is hereby advised to discuss further with the Bank's staff, representative or agent.

**eTD-i is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.**