

Terms and Conditions for
AFFINBiz Current Account Year-End Golden Campaign (“T&C”)

1. The AFFINBiz Current Account Year-End Golden Campaign (“Campaign”) is organised by Affin Bank Berhad (“the Bank”). The Campaign is subject to the T&C set out herein.
2. The Campaign will run from **1 October 2024 until 31 December 2024** (both dates inclusive) (“Campaign Period”).
3. **Eligibility**
 - 3.1 This Campaign is open to all New-to-Bank current account (“CA”) non-individual customer(s) with fresh funds only.
 - 3.2 The following customer(s) shall NOT be eligible for this Campaign:
 - 3.2.1 Customer(s) whose account(s) held with the Bank are being closed, suspended, or terminated within the Campaign Period or who have breached any other agreement(s) with the Bank;
 - 3.2.2 Customer(s) who have committed or are suspected to have committed any fraudulent or wrongful acts in relation to its CA during the Campaign Period or at the time of the fulfilment of the Reward(s).
 - 3.2.3 Customer(s) whose account(s) are held with the Bank that are in delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period;
 - 3.2.4 Customer(s) who have ceased operations, are insolvent or have legal proceedings of any nature instituted against them;
 - 3.2.5 Customer(s) who participate in any other campaign offer(s) using the same CA and Banca Products **fresh fund transactions** for the other campaigns (as defined hereinafter); or
 - 3.2.6 Any other customer(s) whom the Bank may deem fit and reasonable to exclude at its discretion.
4. **Definitions**
 - 4.1 “Fresh funds” shall refer to any monies or funds deposited into the CA within the Campaign Period that are NOT sourced or transferred from any existing type of account(s) from the Bank’s or in the form of the Bank’s cheques, cashier’s orders, or demand drafts. Funds credited from the loan/financing drawdown will NOT be included as fresh funds.
 - 4.2 “New-to-Bank” shall refer to non-individual customer(s) who do not have any existing and/or prior accounts or a financial relationship with the Bank (hereinafter referred to as “**Eligible Customer(s)**”).
 - 4.3 Monthly Average Balance (“**MAB**”) shall refer to the sum of end day daily account balance for the month divided by the number of calendar days of the month. For a new account opened in the middle/end of a calendar month, a calculation will be prorated based on the account open date.

Campaign Criteria

5. The Campaign is only applicable to the following products/services: -

Table 1

No	CURRENT ACCOUNT - CONVENTIONAL		
1	CACO.	CO. CURRENT A/C	No interest-bearing current account
2	CAEDGEPP	SMEEdge Prm Prf	Current Account SME segment Premium Preferred
3	CAEDGEPS	SMEEdge Prm Std	Current Account SME segment Premium Standard
4	CAEDGESE	AFFIN SMEDGE SECT	Current Account SME Sectorial Edition
5	CASMEDGE	AFFIN SMEDGE CA	Current Account SMEEdge (SME segment)
6	CASMEDGESP	AFFIN SMEDGE SP	Current Account SMEEdge (SME segment) for Sole Proprietor
7	CASMESS1	CACO SMESSENTIAL 1	Current Account SME Essential package 1
8	CASMESS2	CACO SMESSENTIAL 2	Current Account SME Essential package 2
9	CASMESS3	CACO SMESSENTIAL 3	Current Account SME Essential package 3

No	*Bancassurance (“Banca”) Products
1	SMEasy Protect
2	SMElixir Protect
3	SMEnterprise Protect
4	SMEveryone Protect
5	BizElite Protect
6	BizLifeStyle Protect

*Note: Bancassurance Products are collectively referred to as Banca Products. The Banca Products also include any products approved by the management, inclusive of all cases of self-closure and referral cases to Business Care Sales, Business Marketing & Development. Any credit life, motor, fire, and all risk insurance is not applicable.

6. Table 2 below illustrates the campaign criteria and specifies the reward(s) (“Reward(s)”). The Eligible Customer(s) is required to meet the criteria as illustrated in Table 6 to be eligible for the Reward(s):

Table 2

Campaign Criteria					
CA		Banca Products	Reward(s)		
The Eligible Customer(s) must open any CA (as listed in Table 1) and maintain a minimum MAB of RM30,000 in three (3) months from the account opening month	AND	The Eligible Customer(s) must sign up one (1) or multiple Banca policy(ies) with the Bank with a total aggregated premium ≥ RM250 during Campaign Period	Monthly Average Balance (MAB) in 3 months (RM)	Total aggregated Banca premium production (RM)	
			30,000 – 99,999	≥ 250 – 4,999	≥ 5,000
			100,000 – 249,999	RM100 voucher	RM500 voucher
				RM800 voucher & Gold-Plated Figurine* (worth RM238) OR RM1,000 voucher	RM1,200 voucher & Gold-Plated Figurine* (worth RM388) OR RM1,500 voucher

Notes: 1) Reward(s) will be in the form of cash vouchers i.e. Petrol/ shopping/ lifestyle voucher, the specifics of which shall be determined by the Bank. This is subject to the fulfilment of the overall MAB growth requirement in 3 months AND minimum total aggregated premium during the Campaign Period.

- 2) The higher the MAB tier and aggregated Banca premium, Eligible Customer(s) will be entitled for the higher Reward(s).

Table 3, 4 and 5 below illustrate the Monthly Average Balance (“MAB”) computation:

Table 3 (Prorated)

	Date	Daily Balance (end day)	Remark
Oct-24	16-Oct-24	10,000	Customer opens current account with RM10,000
	17-Oct-24	10,000	
	18-Oct-24	10,000	
	19-Oct-24	110,000	Customer deposits additional RM100,000
	20-Oct-24	110,000	
	21-Oct-24	110,000	
	22-Oct-24	150,000	Customer deposits additional RM40,000
	23-Oct-24	150,000	
	24-Oct-24	150,000	
	25-Oct-24	150,000	

	26-Oct-24	150,000	
	27-Oct-24	150,000	
	28-Oct-24	150,000	
	29-Oct-24	150,000	
	30-Oct-24	0	Customer withdraws RM150,000
	31-Oct-24	0	
Total	16 days (B)	1,560,000 (A)	
MAB Oct 2024	A/B	RM97,500 (MAB 1)	

Computation formula for MAB = total daily account balance for the month (A) ÷ number of calendar days of the month (B)

Table 4

	Date	Daily Balance (end day)	Remark
Nov-24	01-Nov-24	0	
	02-Nov-24	0	
	03-Nov-24	200,000	Customer deposits RM200,000
	04-Nov-24	200,000	
	05-Nov-24	200,000	
	06-Nov-24	200,000	
	07-Nov-24	200,000	
	08-Nov-24	200,000	
	09-Nov-24	120,000	Customer withdraws RM80,000
	10-Nov-24	120,000	
	11-Nov-24	120,000	
	12-Nov-24	120,000	
	13-Nov-24	120,000	
	14-Nov-24	120,000	
	15-Nov-24	120,000	
	16-Nov-24	120,000	
	17-Nov-24	120,000	
	18-Nov-24	350,000	Customer deposits RM230,000
	19-Nov-24	350,000	
	20-Nov-24	350,000	
	21-Nov-24	350,000	
	22-Nov-24	350,000	
	23-Nov-24	350,000	
	24-Nov-24	350,000	
	25-Nov-24	350,000	
	26-Nov-24	350,000	
	27-Nov-24	350,000	
	28-Nov-24	350,000	
	29-Nov-24	350,000	
	30-Nov-24	350,000	
Total	30 days (B)	6,830,000 (A)	
MAB Nov 2024	A/B	RM227,666.67 (MAB 2)	

Table 5

	Date	Daily Balance (end day)	Remark
Dec-24	01-Dec-24	150,000	Customer withdraws RM200,000
	02-Dec-24	150,000	
	03-Dec-24	150,000	
	04-Dec-24	150,000	
	05-Dec-24	150,000	
	06-Dec-24	150,000	
	07-Dec-24	150,000	
	08-Dec-24	150,000	
	09-Dec-24	90,000	Customer withdraws RM60,000
	10-Dec-24	90,000	
	11-Dec-24	90,000	
	12-Dec-24	90,000	
	13-Dec-24	90,000	
	14-Dec-24	90,000	
	15-Dec-24	90,000	
	16-Dec-24	90,000	
	17-Dec-24	90,000	
	18-Dec-24	90,000	
	19-Dec-24	90,000	
	20-Dec-24	490,000	Customer deposits RM400,000
	21-Dec-24	490,000	
	22-Dec-24	490,000	
	23-Dec-24	490,000	
	24-Dec-24	490,000	
	25-Dec-24	490,000	
	26-Dec-24	490,000	
	27-Dec-24	490,000	
	28-Dec-24	490,000	
	29-Dec-24	490,000	
	30-Dec-24	490,000	
	31-Dec-24	490,000	
Total	31 days (B)	8,070,000 (A)	
MAB Dec 2024	A/B	RM260,322.58 (MAB 3)	

Computation formula for 3-month MAB = $[MAB\ 1 + MAB\ 2 + MAB\ 3] / 3$
= RM195,163.08

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Below is the illustration of result computation and Reward(s) eligibility:

Table 6

Customer	CA opening date	The CA overall MAB growth in 3 months from the account opening month (RM'000)	Total aggregated premium for Banca policy(ies) submitted (RM)	Eligible (Y/N)
A	3 Oct 2024	729	933	Y
B	11 Oct 2024	368	199	N
C	24 Oct 2024	17	1,200	N
D	5 Nov 2024	278	597	Y
E	11 Nov 2024	618	90	N
F	22 Nov 2024	919	598	Y
G	2 Dec 2024	808	5,000	Y
H	10 Dec 2024	168	0	N
I	20 Dec 2024	25	933	N

7. The CA must be duly opened and active during the Campaign Period and/or by 31 December 2024. Any account pending opening or inactive will not be considered for result computation.
8. The Banca proposal(s) must be submitted during the Campaign Period. The total premium of the Banca Product must be fully paid, and the policy(ies) must be in-force by 31 January 2025. Any pending premium will not be considered for result computation.
9. The Eligible Customer(s) is only entitled to receive one (1) Reward from the highest category on a first-come, first-served basis, subject to availability.
10. The Reward(s) will be sent to the Eligible Customer(s) no later than six (6) months from the expiration of the Campaign Period and upon Campaign Criteria being met and the fulfilment of this T&C.
11. The result for the entitlement of the Reward(s) shall be disqualified if the transactions done via CA and/or Banca Products by the Eligible Customer(s) are found to be invalid, cancelled, unreported, mis-sold, and non-compliant with the Bank's policies, regulations, or laws.
12. The Bank will notify the winners in the manner and timeline as may be stipulated by the Bank. Notwithstanding the foregoing, the Bank reserves the right to use any method or medium it deems fit at its discretion for the purpose of announcing the winners.
13. The interest rate for the CA, including the monies placed, is offered as per the Bank's prevailing board rate.
14. Notwithstanding the above, the Bank reserves the right to substitute the Reward(s) with other item(s) of equivalent value with prior notice to the Eligible Customer(s) via any platform or medium that the Bank deems appropriate. The Reward(s) is not transferrable to any other party or parties and are not exchangeable for other goods or credit, whether in part or in full.

General Terms and Conditions

15. By participating in this Campaign, the Eligible Customer(s) agrees to be bound by this T&C, including any amendments or variations made hereto.
16. The Generic Terms and Conditions applicable to all Deposit Accounts/ Products/ Services (“GTC”) shall be applicable at all times. The GTC is available at [AffinAlways.com](https://www.affinalways.com). In the event of any inconsistencies or discrepancies between the GTC and this T&C, this T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
17. The CA is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor. The Bank is a member of PIDM.
18. This Campaign ends on 31 December 2024. However, the Bank reserves the right to withdraw, cancel, suspend, or terminate this Campaign earlier than the Campaign Period or to extend the Campaign beyond this Campaign Period by giving twenty-one (21) calendar days’ prior notice via [AffinAlways.com](https://www.affinalways.com).
19. The Bank reserves the right to change, amend, and/or modify any terms of this T&C stipulated herein, wholly or in part, from time to time by giving twenty-one (21) calendar days’ prior notice to the Eligible Customer(s). Any amendments, alterations, modifications, changes, or variations to this T&C will be notified to the Eligible Customer(s) via [AffinAlways.com](https://www.affinalways.com) or through the Bank’s branches.
20. The Bank shall not be responsible and/or liable, nor shall it accept any form of liability arising or suffered by the Eligible Customer(s) resulting directly or indirectly from the Eligible Customer(s)’s participation in this 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 this Campaign due to any force majeure event, which includes but is not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic, or any event beyond the control of the Bank.
21. By participating in this Campaign, Eligible Customer(s) agrees to access the Bank’s website via [AffinAlways.com](https://www.affinalways.com) on a regular basis to view this T&C and ensure that be kept up-to-date on any changes or variations to this T&C.
22. The Bank’s decisions on all matters related to the Campaign and the Reward(s) shall be final, conclusive, and binding on all Eligible Customer(s). No further correspondence and/or appeal to dispute the same will be entertained.
23. The Bank gives no assurance or satisfaction guarantee regarding the Reward(s). It will be a direct arrangement/settlement between the Eligible Customer(s) and the Reward(s) providers without any recourse to the Bank for any dispute in relation to the quality or validity of the Reward(s) or any terms and conditions in respect thereof.
24. This T&C, including any amendments, deletions, or additions, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign, only insofar as they are relevant and applicable to the Campaign.
25. The Eligible Customer(s) hereby confirms that he/ she has read, understood, and agreed to be bound by the Privacy Notice of the Bank, which is available at the Bank’s branches or on the Bank’s website at [AffinAlways.com](https://www.affinalways.com). Unless the Eligible Customer(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 (as defined in the Privacy Notice) or those of its associate/sister companies to the Eligible Customer(s). For the avoidance of doubt, the Eligible Customer(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.
26. This T&C shall be governed by and construed in accordance with the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
27. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign, or 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 such losses or damages caused by negligence, default or breach by the Bank.

28. The Bahasa Malaysia version of this T&C is also available at [AffinAlways.com](https://www.affinbank.com.my/AffinAlways). If there is any inconsistency, conflict(s), ambiguity(ies), or discrepancy(ies) between the Bahasa Malaysia and English version or any language of this T&C, the English version will prevail. Notwithstanding the aforementioned, where a request is made by the Eligible Customer and it is noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of this T&C shall govern the operation of this Campaign, then the Bahasa Malaysia version of this T&C shall prevail.
29. In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication. If the Eligible Customer(s) is under the age of eighteen (18) years old, the parent or legal guardian must own the copyright of the image and warrant to the Bank that it has obtained all relevant consents of third persons contained in the image with respect to the use and publication of the image.
30. The Eligible Customer(s) is reminded to read and understand the T&C. If there are any terms and conditions in this T&C that the Eligible Customer(s) does not understand, the Eligible Customer(s) is advised to seek independent advice and/or discuss further with the Bank's representative.

For any assistance and feedback related to this Campaign, Eligible Customer(s) may contact the Bank at smecare@affingroup.com.