

Terms & Conditions for AFFINGEM X WITAP Campaign Series 2 (“T&C”)

1. The AFFINGEM X WITAP Campaign Series 2 (“Campaign”) is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred to as the “Bank”). The Campaign is subject to the respective T&C set out herein.
2. The Campaign will run from **1 October 2024 until 31 January 2025** (both dates inclusive) (“Campaign Period”).
3. **Definitions and Eligibility**
 - 3.1 This Campaign is open exclusively to all New-to-Bank and Existing-to-Bank AFFINGEM non-individual customers only.
 - 3.2 “New-to-Bank” is defined as a non-individual customer(s) who does not have any existing and/or prior accounts or a financial relationship with the Bank.
 - 3.3 “Existing-to-Bank” is defined as an existing non-individual customer(s) who have any existing and/or accounts or a financial relationship with the Bank.
 - 3.4 “AFFINGEM non-individual customer(s)” is defined as an entity that has at least one (1) female director, shareholder, or ultimate beneficial owner (“UBO”) who is a key person and manages the company (“Eligible Customer(s)”).
 - 3.5 Witap Tapnology Sdn Bhd (“WITAP”) is a Software as a Service (SaaS) and licensed-based Near Field Communication (NFC) business card solution which enables seamless and effortless sharing of digital business cards through a simple tap or wave of a smartphone or other NFC-enabled device.
4. The following customer shall NOT be eligible for this Campaign:
 - 4.1 Customers whose account(s) held with the Bank are being suspended or terminated within the Campaign Period or who have breached any other agreement(s) with the Bank;
 - 4.2 Customers whose account(s) held with the Bank are in delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period;
 - 4.3 Customers who have ceased operations, are insolvent, or have had legal proceedings of any nature instituted against them; or
 - 4.4 Any other customers as the Bank may reasonably decide to exclude at its discretion.
5. **Campaign Criteria**
The Eligible Customer(s) has to fulfil the criteria as illustrated in Table 1 to be eligible for the reward (“Reward(s)”):

Table 1

Campaign Criteria		
Method	Steps	Reward
One	Step 1: Click on “Sign Up” button at Facebook advertisement Step 2: Fill in personal information at the AFFIN’s Facebook e-form	Claim 20% OFF e-voucher for Premier SEO Services OR
	OR	
Two	Step 1: Download SME Colony mobile app Step 2: Select “AFFINGEM” button Step 3: Fill in personal information at “Contact Us” form	Claim 25% OFF e-voucher for Boost Bot A.I.

6. The Eligible Customer(s) is required to fill in personal information via AFFIN’s Facebook e-form or SME Colony mobile app as stipulated in the Campaign Criteria above. The Eligible Customer(s) must complete all information required and ensure accuracy of all information provided to the Bank.
7. Each Eligible Customer(s) can only participate one (1) time during the Campaign Period.
8. The e-voucher code will be given by the Bank on a first-come, first-served basis subject to availability. The e-voucher code must be redeemed within the stipulated period.

9. This Campaign is not valid if used in conjunction with other promotional offers, discount vouchers, or privileges unless otherwise stated.
10. The Eligible Customer(s) that meets the Campaign Criteria will be receiving the Reward no later than one (1) month after the Campaign Period ends via email.
11. The Eligible Customer(s)'s entitlement of the Reward(s) shall be rescinded automatically if the personal information provided by the Eligible Customer(s) is found to be incomplete, 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 the Bank deems fit at its discretion for the purpose of announcing the winners.
13. 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

14. By participating in this Campaign, the Eligible Customer(s) agrees to be bound by this T&C, including any amendments or variations made hereto.
15. The Generic Terms and Conditions applicable to all Deposit Accounts/ Products/ Services ("GTC") shall at all times be applicable. The GTC is available at 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.
16. The Bank reserves the rights 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 or through the Bank's branches.
17. 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.
18. 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.
19. 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 any terms and conditions in respect thereof.
20. This Campaign ends on 31 January 2025. 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.
21. By participating in this Campaign, Eligible Customer(s) agrees to access the Bank's website via 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. 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.
23. The Eligible Customer(s) hereby confirms that they have 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.affin.com.my/AffinAlways). 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.
24. 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.
25. 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.
26. The Bahasa Malaysia version of this T&C is also available at [AffinAlways.com](https://www.affin.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.
27. 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.

Frequently Asked Questions (FAQ)

1. What is the definition of an AFFINGEM customer?

AFFINGEM non-individual customer is defined as an entity that has at least one (1) female director, shareholder, or ultimate beneficial owner (“UBO”) who is a key person and manages the company.

2. Who is eligible for the Campaign?

Please refer to Clauses 3 and 4 of the T&C for further details.

3. What are the Campaign Criteria?

Campaign Criteria		
Method	Steps	Reward
One	Step 1: Click on “Sign Up” button at Facebook advertisement Step 2: Fill in personal information at the AFFIN’s Facebook e-form	Claim 20% OFF e-voucher for Premier SEO Services
OR		
Two	Step 1: Download SME Colony mobile app Step 2: Select “AFFINGEM” button Step 3: Fill in personal information at “Contact Us” form	Claim 25% OFF e-voucher for Boost Bot A.I.

4. Am I eligible for the e-voucher if I do not provide personal information via AFFIN’s Facebook e-form?

Not eligible. The customer must provide complete and accurate personal information via AFFIN’s Facebook e-form.

5. What if I am an existing AFFINGEM customer would like to participate in this campaign. Am I eligible for the reward?

Eligible. This campaign is open to all New-to-Bank and Existing-to-Bank AFFINGEM non-individual customer.