

**Terms and Conditions for  
AFFIN UiTM Credit Card/-i Campaign (“T&C”)**

**1.0 Definition**

- 1.1 AFFIN UiTM Credit Card/-i Campaign (“**Campaign**”) is organized by Affin Bank Berhad (“**AFFIN BANK**”) and Affin Islamic Bank Berhad (“**AFFIN ISLAMIC**”) (collectively referred to as the “**Bank**”). This Campaign is subject to the terms and conditions set out herein. The following words and expressions shall have the following meanings, unless the context otherwise requires:
- 1.1.1 “**AFFIN UiTM Card**” refers to the principal cardmembers of AFFIN UiTM Credit Card/-i issued by the Bank from time to time.
  - 1.1.2 “**Cardmember(s)**” refers to the holder of AFFIN UiTM Card issued by the Bank.
  - 1.1.3 “**Account**” refers to the account of AFFIN UiTM Card opened by the Cardmember with the Bank.

**2.0 Campaign Period**

- 2.1 This Campaign is valid from **7 November 2024 until 30 September 2025**, both dates inclusive, or such other period(s) as may be determined by the Bank (“**Campaign Period**”) from time to time.

**3.0 Eligibility**

- 3.1 This Campaign is open to Cardmember(s) who meets the following criteria set out below:
- 3.1.1 All New to Bank (NTB) Cardmember(s) who have applied and have their AFFIN UiTM Card approved within the Campaign Period; and
  - 3.1.2 The Cardmember(s) must spend a minimum retail transaction of RM100.00 within sixty (60) days from the card approved date (“**Qualified Spend**”) during the Campaign Period only; and
  - 3.1.3 Holds a valid AFFIN UiTM Card and whose account is in good standing during the Campaign Period and at the time of the selection of the Selected Cardmember(s) (as defined below) and gift fulfillment.  
(hereinafter referred to as the “**Eligible Cardmember(s)**”).
- 3.2 The following person are NOT eligible to participate in the Campaign:
- 3.2.1 Cardmember(s) who has any credit card(s) issued by the Bank before the Campaign Period;
  - 3.2.2 Existing Cardmember(s) who has been issued with a new AFFIN UiTM Card as an additional card before or during the Campaign Period; or
  - 3.2.3 Cardmember(s) who are in default of any payment and/or facilities granted by the Bank, or whose Account(s) have been suspended, blacklisted, cancelled, or terminated at any time during the Campaign Period or at the time of gift fulfillment; or
  - 3.2.4 Cardmember(s) who have committed or are suspected of committing any fraudulent or wrongful acts in relation to his/her account or any facility or service granted by the Bank; or
  - 3.2.5 Non-individual customer(s) i.e., sole-proprietorship, partnerships, corporate entities, associations, clubs, schools and/or societies; or
  - 3.2.6 Persons who are or become mentally unsound; or
  - 3.2.7 Persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; or
  - 3.2.8 Persons whose accounts held with the Bank are in delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period.

#### 4.0 Campaign Mechanics

- 4.1 Eligible Cardmember(s) must meet the Qualified Spend to automatically earn one (1) entry to stand a chance to win one of the campaign prizes (“Prizes”) as stated in clause 5.0.
- 4.2 Qualified Spend for this Campaign shall include local, online and/or overseas retail transactions as per clause 3.1.2 charged to the Eligible Cardmember(s)’s AFFIN UiTM Card during the Campaign Period. Easy Payment Plan (“EPP”) shall be treated as a Qualified Spend based on the full transaction amount.
- 4.3 Qualified Spend made in foreign currency will be converted to Ringgit Malaysia (RM) based on the exchange rate determined by Visa international/Mastercard International at the date it is processed by Visa International/Mastercard International plus 1% foreign exchange spread (previous known as administration cost).
- 4.4 The following shall NOT be considered as Qualified Spend:
  - 4.4.1 Cash withdrawal or advance;
  - 4.4.2 Save and except for EPP, instalment amount payable under the Bank’s other programme including but not limited to Balance Transfer (BT) and Cash-on-Call Instalment Plan (CIP);
  - 4.4.3 Monthly instalments for any instalment payment facilities by the Bank;
  - 4.4.4 Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charge for late payment fee (Ta’widh);
  - 4.4.5 Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc;
  - 4.4.6 Refund, void or reversed transaction, disputed, unauthorised or fraudulent transactions.
  - 4.4.7 Balance brought forward; and
  - 4.4.8 Any other charges, costs, expenses, fees, of whatsoever nature and description as provided in the Cardmember Agreement/Credit Card/-i Terms and Conditions.
- 4.5 The Bank shall not be liable and responsible for any failure or delay in the submission and/or processing of the retail purchase/transaction by Visa, Mastercard, merchant establishment or any other party that may result in the Eligible Cardmembers being omitted from this Campaign unless such failure or delay is caused by the Bank’s faults, negligence, or misconduct.

#### 5.0 Campaign Prizes

- 5.1 This Campaign offers the following Prizes to the Eligible Cardmember(s):

Categories	Prizes	Number of Winners
Grand Prize	Vespa Primavera 150	1
Second Prize	Samsung Galaxy Tab S9 (128GB)	3
Third Prize	Garmin Forerunner 255	5

- 5.2 Each Eligible Cardmember(s) is eligible to win one (1) Prize only throughout the Campaign Period.
- 5.3 Prizes are strictly non-transferable to any third party, non-exchangeable in cash or in kind, in part or in full. The Bank reserves the right to substitute the Prizes with other product(s) of similar value for whatsoever reason by giving prior notice before the Winner(s) announcement.

- 5.4 The Bank will not provide any replacement or substitute of the Prizes if the Winner rejects the Prize and/or requests for alternative option(s).
- 5.5 All costs, fees and/or expenses incurred or to be incurred by the Winner(s) in relation to the Campaign and/ or claim the Prizes, which shall include but not limited to the cost of transportations, accommodation, meals, personal costs and/ or other costs, are the sole responsibility of the Winners.

## 6.0 Winner Selection and Campaign Fulfillment

- 6.1 At the end of the Campaign Period, the shortlisted Winner(s) will be selected based on the recorded and allocated Campaign Entry of the Eligible Cardmember(s) by an automated computerized random selection ("shortlisted Winner(s)").
- 6.2 In the event the shortlisted Winner(s) terminates his/her AFFIN UiTM Card account during the Campaign Period or at the time of winner selection, the Bank reserves the right to disqualify the shortlisted Winner(s) from the Campaign.
- 6.3 The Bank reserves the right to select the next shortlisted Winner(s) per the selection sequence to substitute any shortlisted Winner(s) who are disqualified for any reason whatsoever.
- 6.4 The shortlisted Winner(s) will be notified by telephone and/or e-mail and/or any other method(s) deemed suitable by the Bank.
- 6.5 In an event that the shortlisted Winner(s) requests from the Bank to return the Bank's call at a later time, the maximum time frame that the shortlisted Winner(s) may request for is one (1) hour later. The Bank reserves the right to record these telephone conversations for reference purposes.
- 6.6 If the shortlisted Winner(s) cannot be contacted after three (3) attempts for (3) consecutive days (during working hours, Monday to Friday), the Bank reserves the right to disqualify such shortlisted Winner(s) and shall select the next qualified shortlisted Winner(s) as the final Winner(s) for the respective Prize categories, which shall be selected at the Bank absolute discretion.
- 6.7 The shortlisted Winner(s) is then required to answer one (1) question correctly to be selected as the Winner(s). ("Winner(s)"). Announcement of the Winner(s) will be made at AffinAlways.com ("Bank's Website") within six (6) weeks after the end of this Campaign Period.
- 6.8 The Winner(s) may be required to attend a prize giving ceremony or other public event(s) at a location to be confirmed by the Bank, as and when required at their own costs and expenses. The Bank reserves the right to right to forfeit the Prizes and select another Winner(s) if the Winner(s) fails to attend the prize giving ceremony required by the Bank.
- 6.9 The Bank reserves the right to publish or display the names of the Winner(s) in the media, marketing or advertising materials or the Bank's Website for publicity purposes of this Campaign.

## 7.0 Acknowledgement

- 7.1 By participating in the Campaign, the Eligible Cardmember(s):
  - 7.1.1 confirms and acknowledges to have read, understand and agreed to be bound by the T&C of the Bank governing the Bank's Credit

Card/-i which are available at the Bank's Website. In the event of any discrepancy or inconsistency between this T&C and the Credit Card/-i T&C, this T&C shall prevail to the extent they apply to this Campaign.

- 7.1.2 agrees that all records of transaction captured by the Bank's system for this Campaign is final;
- 7.1.3 agrees that any reversal transactions shall be excluded in fulfilling the Campaign Criteria;
- 7.1.4 consents and authorizes the Bank to disclose their personal data including but not limited to contact number to the Bank's authorized third party for purpose of this Campaign promotion and marketing including but not limited to sending SMS to the Eligible Cardmembers.

## **8.0 General Terms and Conditions**

- 8.1 By participating in this Campaign, the Eligible Cardmember(s) agrees to be bound by this T&C including any amendments or variation made hereto.
- 8.2 The Generic Terms and Conditions applicable for all Products/ Services ("GTC") shall at all-time be applicable. The GTC are available at the Bank's website. 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.
- 8.3 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 Cardmember(s). Any amendments, alteration, modification, change or variation to this T&C will be notified to the Eligible Cardmember(s) via the Bank's website or through the Bank's branches.
- 8.4 The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Cardmember(s) resulting directly or indirectly from the Eligible Cardmember(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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.
- 8.5 This Campaign ends on **30 September 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 prior notice via the Bank's website.
- 8.6 By participating in this Campaign, the Eligible Cardmember(s) agrees to access the Bank's website at regular basis to view this T&C and ensure to be kept up-to-date on any changes or variations to this T&C.
- 8.7 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.
- 8.8 The Eligible Cardmember(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. Unless the Eligible 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 (as defined in

the Privacy Notice) or those of its associate/sister companies to the Eligible Cardmember(s). For the avoidance of doubt, the Eligible Cardmember(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.

- 8.9 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.
- 8.10 For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or the Campaign Period shall not entitle the Eligible Cardmember(s) to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Cardmember(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.
- 8.11 The Bahasa Malaysia version of this T&C is also available at the Bank's Website. 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 request is made by the Eligible Cardmember(s) 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.
- 8.12 In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.
- 8.13 The Bank's decisions on all matters related to this Campaign and the prize or reward shall be final, conclusive, and binding on all Eligible Cardmember(s). No further correspondence and/or appeals to dispute the same will be entertained.
- 8.14 The Bank gives no assurance or satisfaction guarantee regarding the prize or reward. It will be a direct arrangement/settlement between the Eligible Cardmember(s) and the prize or reward providers without any recourse to the Bank for any dispute in relation to the quality or validity of the prize/reward or any terms and conditions in respect thereof.
- 8.15 The Eligible Cardmember(s) is reminded to read and understand the T&C. If there are any terms and conditions in this T&C that the Eligible Cardmember(s) does not understand, the Eligible Cardmember(s) is advised to seek independent advice and/or discuss further with the Bank's representative.