

**Terms and Conditions (T&C) for
AFFIN AVANCE™ MSU Affiliate Credit Card-i Campaign**

1.0 Definition

- 1.1 AFFIN AVANCE™ MSU Affiliate 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 AVANCE™ MSU Affiliate Card**” refers to the principal cardmembers of AFFIN AVANCE™ MSU Affiliate Credit Card-i issued by the Bank from time to time.
 - 1.1.2 “**Cardmember(s)**” refers to the holder of AFFIN AVANCE™ MSU Affiliate Card issued by the Bank.
 - 1.1.3 “**Account**” refers to the account of AFFIN AVANCE™ MSU Affiliate Card opened by the Cardmember with the Bank.

2.0 Campaign Period

- 2.1 This Campaign is valid from **6 June 2024 till 31 October 2024** 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 meet the following criteria set out below:
- 3.1.1 All New to Bank (NTB) Cardmember(s) who apply for and have their AFFIN AVANCE™ MSU Affiliate Card approved within the Campaign Period; and
 - 3.1.2 The Cardmember(s) spend a minimum retail spend of RM100.00 within sixty (60) days from the card approved date (“Qualified Spend”) during the Campaign Period; and
 - 3.1.3 Hold a valid AFFIN AVANCE™ MSU Affiliate Card and whose account is in good standing during the Campaign Period and at the time of the selection.
- 3.2 The following person are NOT eligible to participate in the Campaign:
- 3.2.1 Existing Cardmember(s) who has been issued with new AFFIN AVANCE™ MSU Affiliate Card as an additional card; or
 - 3.2.2 Cardmember(s) who is 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
 - 3.2.3 Cardmember(s) who have committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Account or any facility or service granted by the Bank; or
 - 3.2.4 Non-individual customer(s) i.e., sole-proprietorship, partnerships, corporate entities, associations, clubs, schools and/or societies; or
 - 3.2.5 Persons who are or become mentally unsound; or
 - 3.2.6 Persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; or
 - 3.2.7 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 Cardmember(s) must fulfill the Qualified Spend requirement to be entitled to 20,000 AFFIN Rewards Points (“**Gift**”).

- 4.2 Qualified Spend for this Campaign shall include local, online and/or overseas retail transactions as per clause 4.1 charged to the Eligible Cardmember's AFFIN AVANCE™ MSU Affiliate 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 Bank's prevailing exchange rate at the relevant material time.
 - 4.4 Qualified Spend by Supplementary Cardmember(s) shall be aggregated and considered as the Principal Cardmember's total Qualified Spend.
 - 4.5 The following shall NOT be considered as Qualified Spend:
 - 4.5.1 Cash withdrawal, cash advance;
 - 4.5.2 Instalment amount payable under the Bank's other program including but not limited to Balance Transfer (BT) and Cash-on-Call Instalment Plan (CIP);
 - 4.5.3 Monthly instalments for any instalment payment facilities by the Bank;
 - 4.5.4 Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charge for late payment fee;
 - 4.5.5 Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc;
 - 4.5.6 Refund, void or reversed transaction, disputed, unauthorised or fraudulent transactions.
 - 4.5.7 Carry forward balances; and
 - 4.5.8 Any other charges, costs, expenses, fees, of whatsoever nature and description as provided in the Cardmember Agreement/Credit Card-i Terms and Conditions.
 - 4.6 Cardmember MUST fulfil the Campaign Criteria to be eligible for the Gift ("**Eligible Cardmembers**").
 - 4.7 The Bank shall not be liable and responsible for any failure or delay in transmission (late posting) and/or reflection in the spend which may result 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 **Selection and Campaign Fulfillment**
- 5.1 The first one thousand (1,000) Eligible Cardmember(s) are entitled to the Gift subject to the fulfillment of this T&C ("**Selected Cardmembers**"), on a first-come, first-served basis.
 - 5.2 Picture(s) shown in any advertisement, promotional, publicity and other materials relating to or in connection with this Campaign is/are solely for illustration purposes only.
 - 5.3 Selected Cardmembers will be notified by telephone and/or e-mail and/or any other method(s) deemed suitable by the Bank and an announcement will be made at AffinAlways.com ("**Bank's Website**") within four (4) weeks after the end of this Campaign Period.
 - 5.4 In the event the Eligible Cardmembers/Selected Cardmembers terminates the Account during the Campaign Period or at the time of Gift fulfillment, the Bank reserves the right to disqualify the Cardmembers from the Campaign.
 - 5.5 The Bank reserves the exclusive right to publish or display the names of the Selected Cardmembers in the media, marketing, or advertising materials or the Bank's Website for publicity purposes of this Campaign.

- 5.6 The Bank's decisions on all matters related to this Campaign shall be final, conclusive, and binding on all Eligible Cardmembers. No further correspondence and/or appeal to dispute the same will be entertained.

6.0 Adherence to Terms and Conditions

- 6.1 By participating in this Campaign, the Eligible Cardmembers agrees to be bound by this T&C, including any amendments or variation made hereto.
- 6.2 By participating in the Campaign, the Eligible Cardmembers:
- 6.2.1 confirm and acknowledge to have read, understand and agreed to be bound by this T&C and Terms and Conditions of the Bank governing the Bank's Credit Card-i which 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.
 - 6.2.2 agree that all records of transaction captured by the Bank's system for this Campaign is final;
 - 6.2.3 agree that any reversal transactions shall be excluded in fulfilling the Campaign Criteria;
 - 6.2.4 agree that the AFFIN Rewards Points is non-transferable to any third party and non-exchangeable for cash or in kind;
 - 6.2.5 agree to access the Bank's Website at regular intervals to view the T&C of the Campaign to ensure that they are up to date with any changes or variations to the T&C;
 - 6.2.6 consent and authorize 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.
- 6.3 Expressions defined in this T&C shall, unless the context requires otherwise, have the same meanings as those described to them in the said Cardmember Agreement.
- 6.4 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 Cardmembers. Any amendments, alteration, modification, change or variation to this T&C will be notified to the Eligible Cardmembers via Bank's Website or through the Bank's branches.
- 6.5 The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Cardmembers resulting directly or indirectly from the Eligible Cardmembers 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.
- 6.6 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 the Bank's Website.

- 6.7 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.
- 6.8 The Eligible Cardmembers 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 Cardmembers 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 Cardmembers. For the avoidance of doubt, the Eligible Cardmembers agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.
- 6.9 The Eligible Cardmembers shall comply with the provisions of the Financial Services Act 2013 / Islamic Financial Services Act 2013, the Foreign Exchange Notices issued by Bank Negara Malaysia and regulations, notices and guidelines thereto and shall arrange, coordinate, manage, and obtain all necessary consents, licenses, approvals or authorizations required in connection with the execution, performance, validity or enforceability of the transaction documents.
- 6.10 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.
- 6.11 For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or the Campaign Period shall not entitle the Eligible Cardmembers to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Cardmembers 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.
- 6.12 The Bahasa Malaysia version of this T&C is also available at AffinAlways.com. 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 Cardmembers 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.
- 6.13 In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.
- 6.14 The Eligible Cardmembers 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 Cardmembers is advised to seek independent advice and/or discuss further with the Bank's representative.
- 6.15 For any assistance and/or feedback related to this Campaign, the Eligible Cardmembers may contact the Bank's Contact Centre at 03-8230 2222