

**Terms and Conditions for AFFIN Cards Acquisition “Switch Now!” Campaign
1 May 2026 to 31 October 2026
 (“T&C”)**

The following terms and conditions apply to the AFFIN Cards Acquisition “Switch Now!” Campaign (“**Campaign**”) organised by Affin Bank Berhad (“**AFFIN BANK**”) and Affin Islamic Bank Berhad (“**AFFIN ISLAMIC**”) (collectively referred to as the “**Bank**”).

1.0 Definition

- 1.1 The following words and expressions shall have the following meaning, unless the context otherwise requires:
- 1.1.1 “**AFFIN Card(s)**” refers to any credit card or credit card-i issued by the Bank.
 - 1.1.2 “**Cardmember(s)**” refers to the holder(s) of a valid AFFIN Card.
 - 1.1.3 “**New-to-Card**” refers to individuals who do not currently hold an AFFIN Card and who have not cancelled any existing AFFIN Cards in the past twelve (12) months prior to the date of the new Affin Card application under this Campaign.
 - 1.1.4 “**Rewards Points**” refers to the points awarded to the Cardmember under the AFFIN Rewards Programme.

2.0 Campaign Period

- 2.1 This Campaign is valid from **1 May 2026 to 31 October 2026**, both dates inclusive, or such other period(s) as may be determined by the Bank from time to time (“**Campaign Period**”).

3.0 Campaign Eligibility

- 3.1 This Campaign is open to New-to-Card individuals who meet the following criteria:
- 3.1.1 Apply for a principal AFFIN Card listed in clause 4.1 below and have their card approved within the Campaign Period (“**Eligible Card**”);
 - 3.1.2 Hold a valid Eligible Card and whose Eligible Card account is in good standing during the Campaign Period and at the time of Campaign fulfilment (hereinafter referred to as “**Eligible Cardmember(s)**”).
- 3.2 The following person(s) are NOT eligible to participate in the Campaign:
- 3.2.1 Existing principal or supplementary Cardmembers who apply for an additional AFFIN Card during the Campaign Period;
 - 3.2.2 Individuals who have cancelled any existing AFFIN Cards in the past twelve (12) months prior to the date of the new Affin Card application under this Campaign;
 - 3.2.3 Cardmembers who is in default of any payment and/or facilities granted by the Bank, or whose AFFIN Cards’ account(s) have been suspended, blacklisted, cancelled or terminated at any time during the Campaign Period or at the time of Campaign fulfilment;
 - 3.2.4 Cardmembers who have committed or suspected to have committed any misconduct, fraudulent, unlawful or wrongful acts in relation to their AFFIN Cards’ account(s) or any facility or service granted by the Bank;
 - 3.2.5 Non-individual customer(s) i.e., sole proprietorships, partnerships, corporate entities, associations, clubs, schools, societies and the likes;
 - 3.2.6 Cardmembers who have been adjudicated bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
 - 3.2.7 Cardmembers whose accounts held with the Bank are delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period;
 - 3.2.8 Cardholder(s) who are participating in any other concurrent AFFIN Card acquisition or sign-up campaigns via any channels either by the Bank or authorised third parties.

4.0 Campaign Mechanics

- 4.1 Eligible Cardmember(s) who fulfils the following criteria ("**Qualifying Criteria**") will be entitled to reward(s) ("**Reward**") set out below:

Eligible Card Type	Qualifying Criteria	Reward
a) AFFIN Invikta credit card /-i b) AFFIN World credit card/-i c) AFFIN Avance credit card/-i d) AFFIN Avance Affiliate credit card/-i e) AFFIN Duo+ Mastercard Rewards credit card/-i f) AFFIN Duo Mastercard Rewards credit card/-i g) AFFIN UKM credit cards /-i h) AFFIN MPN credit card/-i i) AFFIN UiTM credit card /-i	Activate and perform one (1) retail transaction of any amount with each Eligible Card within forty-five (45) days of the Eligible Card approval date.	Ten Thousand (10,000) Reward Points
a) AFFIN Invikta credit card /-i b) AFFIN World credit card/-i c) AFFIN Duo+ credit card /-i d) AFFIN Duo credit card /-i	Activate and perform three (3) retail transactions of any amount with each Eligible Card within forty-five (45) days of the Eligible Card approval date.	Lifetime annual fee waiver for the Eligible Card

- 4.2 The following transactions shall NOT be considered as retail transactions:
- 4.2.1 Unlawful transactions, such as illegal online betting, gambling, or gaming transactions;
 - 4.2.2 Cash withdrawals, cash advances, or balance transfers;
 - 4.2.3 Monthly instalments for any instalment payment facilities provided by the Bank, i.e. 0% Easy Payment Plan (EPP), Cash-On-Call Instalment Plans (CIP), Balance Transfer Instalment Plan (BTiP) and Fixed Payment Plan (FPP);
 - 4.2.4 Fees and charges, such as profit payments, interest payments, annual fees, cash withdrawal fees, and compensation charges for late payment (Ta'widh);
 - 4.2.5 Outstanding balance payments;
 - 4.2.6 Refunds and void, reversed, disputed, unauthorised, or fraudulent transactions;
 - 4.2.7 All transactions relating to utilities, government services and charities.
- 4.3 Retail transactions by supplementary Cardmembers shall not be considered as retail transactions by the principal Cardmember of the Eligible Card for the purpose of determining if the Qualifying Criteria is met. For avoidance of doubt, supplementary Cardmembers are not entitled to any Rewards.

5.0 Rewards and Fulfilment

- 5.1 Reward Points will be automatically credited to the Eligible Card account within eight (8) weeks after the Campaign Period ends. These Reward Points must be utilised or redeemed in accordance with the AFFIN Rewards Programme Terms and Conditions ("**Rewards Programme T&C**") available at AffinAlways.com, within three (3) years from the crediting date ("**Validity Period**"). Unutilised or unredeemed Reward Points will be revoked after the Validity Period expires, and any extension requests will not be entertained.
- 5.2 Rewards are non-transferable and cannot be exchanged for cash, whether in part or in full.
- 5.3 The Bank reserves the right to forfeit the Reward if the relevant Qualifying Criteria is not met due to any reversal of retail transactions.
- 5.4 The Eligible Card account must be current, subsisting, and in good standing to be eligible for the Rewards. If the Eligible Cardmember cancels the Eligible Card prior to the crediting of the Reward Points or during the Campaign Period, his/her participation in this Campaign becomes null and void with immediate effect, and the Reward Points will be forfeited.

- 5.5 If any Rewards are awarded to and received by an Eligible Cardmember who has committed fraudulent or wrongful acts in relation to the Eligible Card and/or any transactions made thereof, the Bank may disqualify such person(s) from participating in the Campaign and utilising or redeeming the Rewards and reverse the Rewards from the Eligible Account if they have been credited.
- 5.6 The Bank shall not be responsible or liable for any error, omission, or delay in posting retail transactions to the Eligible Card account including delays on the part of the merchant, unless the same is due to the Bank's fault, negligence, or default.

6.0 General Terms and Conditions

- 6.1 By participating in this Campaign, the Eligible Cardmember(s) agrees to be bound by these T&C, including any amendments or variations made hereto.
- 6.2 This Campaign is subject to these T&C and the "AFFIN BANK Credit Card/-i Terms & Conditions". In the event of any inconsistencies or discrepancies between the "AFFIN BANK Credit Card/-i Terms & Conditions" and these T&C, these T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
- 6.3 This Campaign ends on 31 October 2026. However, the Bank reserves the rights to change, amend and/or modify any terms of these T&C including the Campaign, wholly or in part, from time to time, by giving twenty-one (21) calendar days' prior notice to the Eligible Cardmember(s). Such notice will be posted through AffinAlways.com and/or the Bank's branches.
- 6.4 The Bank will not be held responsible or liable for:
- 6.4.1 any actions, claims, losses, damages, costs, charges, and expenses which the Eligible Cardmember may suffer, sustain or incur by his/her participation in this Campaign except where such actions, claims or losses are directly caused by the Bank; and
 - 6.4.2 any default of its obligations 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.
- 6.5 By participating in this Campaign, the Eligible Cardmember(s) agrees to regularly access the Bank's website at AffinAlways.com to view these T&C and stay updated on any changes or variations.
- 6.6 These 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.
- 6.7 The Eligible Cardmember(s) confirms that he/she has read, understood, and agreed to be bound by the Bank's Privacy Notice, available at the Bank's branches or on the Bank's website at AffinAlways.com. Unless the Eligible Cardmember(s) expressly opts out by contacting any of the Bank's branches, the Bank may market the products of AFFIN Group (as defined in the Privacy Notice) or those of its associate/affiliate 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 these T&C.
- 6.8 These T&C shall be governed by and construed in accordance with the laws of Malaysia, subject to the exclusive jurisdiction of the Malaysian Courts.

- 6.9 Any cancellation, termination, suspension or extension to this Campaign or the Campaign Period shall not entitle the Eligible Cardmember(s) to any claims or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result, except where such losses or damages sustained are caused by the Bank's negligence, default or breach.
- 6.10 The Bahasa Malaysia version of these T&C is available at AffinAlways.com. If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English versions, the English version will prevail. However, if the Eligible Cardmember(s) requests and the Bank acknowledges in its records that the Bahasa Malaysia version shall govern the operation of this Campaign, then the Bahasa Malaysia version shall prevail.
- 6.11 If photographs are taken pursuant to this Campaign, they may be used for the Bank's 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 all relevant consents of third persons contained in the image have been obtained with respect to its use and publication.
- 6.12 The Bank's decisions on all matters related to this Campaign shall be final, conclusive, and binding on all Eligible Cardmember(s). No further correspondence or appeals to dispute the same will be entertained.
- 6.13 The Eligible Cardmember(s) is reminded to read and understand these T&C. If there are any terms in these T&C that the Eligible Cardmember(s) does not understand, they should seek independent advice and/or clarify with the Bank's representative.