

AFFIN INVIKTA™ Banking Membership Terms and Conditions

1. The enhanced banking services enjoyed by AFFIN INVIKTA™ customer(s) is/are made available to customer(s) who meet and maintain at all times the Membership Criteria for AFFIN INVIKTA™ Banking, as revised from time to time by AFFIN BANK/ AFFIN ISLAMIC ["Membership Criteria"].
2. AFFIN BANK and AFFIN ISLAMIC shall be referred to as "the Bank".
3. AFFIN INVIKTA™ Banking Membership Terms and Conditions shall be referred as "Terms and Conditions".
4. Application for AFFIN INVIKTA™ banking membership shall be by way of invitation by the Bank to any Entity, based on membership criteria as clause 5 below.
5. Membership criteria consists of the following:
 - 5.1 Customer(s) who have Assets Under Management ["AUM"], defined in clause 9 below, of RM200,000 or more with the Bank, or
 - 5.2 Customer(s) who have monthly salary income of RM15,000.00, or
 - 5.3 Customer(s) who obtain at least mortgage loan/ mortgage-i financing amount RM800,000.00 with the bank, or
 - 5.4 Customer(s) who obtain at least hire purchase loan/ hire purchase-i financing amount RM200,000.00 with the bank
6. AFFIN INVIKTA™ Member(s) shall be in good reputation and who are not in default or in breach of any of their agreements with the Bank.
7. The Bank reserves the right to approve or reject any application for AFFIN INVIKTA™ sign up without assigning any reason and incurring any liability to the customers.
8. Termination of AFFIN INVIKTA™ Customer(s):
 - 8.1 AFFIN INVIKTA™ Customer(s) or in the case of joint AFFIN INVIKTA™ Customer(s), any one of them may terminate their AFFIN INVIKTA™ Banking Membership by giving the Bank a written notice.
 - 8.2 All AFFIN INVIKTA™ Customer(s) Privileges accorded to AFFIN INVIKTA™ Customer(s) shall be terminated forthwith upon his/her death or bankruptcy. In the case of joint AFFIN INVIKTA™ Customer(s), the Bank may at its discretion terminate or continue to accord all privileges to the surviving AFFIN INVIKTA™ Customer(s).
 - 8.3 The Bank may have the right to terminate, cancel, downgrade or suspend AFFIN INVIKTA™ Banking Membership(s) by giving twenty-one (21) calendar days' notice to the Customer prior the date of implementation.
 - 8.4 The Customer's membership shall be terminated if he/she fails to meet the Membership Criteria. The Customer shall not be eligible to enjoy AFFIN INVIKTA™ Privileges upon AFFIN INVIKTA™ Banking Membership termination.
 - 8.5 Upon the termination of the AFFIN INVIKTA™ Banking Membership, the Bank shall be entitled to close the customer's AFFIN INVIKTA™ Account/AFFIN INVIKTA™ Account-i (if any), terminate AFFIN INVIKTA™ Privileges offered to the Customer in accordance with the existing terms and conditions and rules and regulations governing the respective account(s) and the services.
 - 8.6 The Customer who wishes to continue the membership upon cancellation or termination of AFFIN INVIKTA™ Banking Membership shall be required to submit a new AFFIN INVIKTA™ application

form and any additional costs incurred for reissuance of new debit card/debit card-i and other costs related for the re-application shall be borne by the Customer.

9. AUM is defined as a holding of any of the products or combination of the Conventional products offered by AFFIN BANK and the Islamic products offered by AFFIN ISLAMIC under the same category set out in Table (1) below:

Table (1)

Products		AUM Calculation
AFFIN BANK Conventional	AFFIN ISLAMIC Islamic	
Deposit Products	Deposit-i Products	AUM is based on balances at the end of the day
Investment Products	Shariah-Compliant Investment Products	AUM is based on the investment amount
Insurance Products	Takaful Products	AUM is based on the first-year annualised premium or monthly contribution

10. Fees and Charges:

- 10.1 The Bank may impose a monthly/quarterly/half-yearly/yearly membership fees or service charges or any sum as may be determined by the Bank as its absolute discretion at any time or from time to time if the monthly combined AUM in your accounts (All accounts tagged under Primary account holder) fall below the Minimum Balance (RM200,000.00). The Bank reserves the right to impose any other fees, charges or levies on any of the services offered by giving twenty-one (21) calendar days' notice to the Customer prior the date of implementation. The fees, charges and levies deducted are not refundable.
- 10.2 All participating products in AFFIN INVIKTA™ are subject to their respective fees and charges as stipulated in each products Terms and Conditions.
- 10.3 The Customer hereby authorise the Bank to debit any of the Customer's account(s) for such fees, charges or levies from time to time and if no account has been designated for this purpose or if the account designated has insufficient funds, the Bank is hereby authorised by the Customer to debit any other account held by the Customer for this purpose with prior notice or with the Customer's concurrence.

11. Change of Address:

- 11.1 AFFIN INVIKTA™ Customer(s) shall promptly notify the Bank in writing of any changes in his/her/their address.
- 11.2 In additional, AFFIN INVIKTA™ Customer(s) shall also promptly notify the Bank in writing on any change of his/her/their current employment and/or office address.

12. AFFIN INVIKTA™ Customer(s) shall fully indemnify the Bank against all costs and expenses (including legal fees on an indemnity basis) incurred by the Bank in enforcing these Terms and Conditions and the recovery of any amounts due to the Bank or incurred by the Bank in any legal proceedings of whatever nature. Where the Customer is extended to two or more customers, they shall be jointly and severally liable for any liabilities incurred herein.

13. No forbearance, neglect or waiver by the Bank in the enforcement of any of these Terms and Conditions and will prejudice the Bank's right thereafter to strictly enforce the safe.

14. The Bank shall at its discretion amend, change, modify and/or delete the Terms and Conditions upon giving twenty-one (21) calendar days' notice to AFFIN INVIKTA™ Customer(s) and any changes will be announced on the Bank's website at www.affinonline.com and/or www.affinislamic.com.my and/or via any other channel(s) that the Bank may consider as appropriate.
15. These Terms and Conditions shall be governed by and construed in accordance with Malaysia laws.
16. The Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by customers resulting directly or indirectly from the Customers' participation as a membership (save and except such losses or damages are caused by Bank's gross negligence, fraud or misconduct):-
 - 16.1 as a result of any unauthorised transactions carried out on your account(s) before the Bank has actual written notice of the same or before the Bank is able to prevent such unauthorised transactions from being carried out; or
 - 16.2 in the event the Bank is unable to perform any operations or to provide any of the services due to any reason beyond the Bank's control including but not limited to fire, earthquake, landslides, flood, epidemic, natural catastrophe or act of God, accident, riots, civil disturbances, industrial disputes, act of public enemy, embargo, war, fuel supply or any factor in a nature of a force or beyond the control of the Bank, and in the event the Bank is found liable, the Bank's sole and entire liability for such demands, claims or action shall not exceed the amount of the transaction involved which gave rise to the claim.
17. The privacy notice as contained in our website at www.affinonline.com and/or www.affinislamic.com.my shall apply.
18. In the event of complaint relating to the AFFIN INVIKTA™ membership, Customer may lodge a note with the dedicated Relationship Manager or respective branch/centre at which the account is maintained. Alternatively, Customer may complete Online Feedback Form which is available at www.affinbank.com.my and/or www.affinislamic.com.my or by email to yourvoice@affinbank.com.my.
19. The Customer is reminded to read and understand the AFFIN INVIKTA™ banking membership terms and conditions. In the event there are any AFFIN INVIKTA™ banking membership terms and conditions that the Customer does not understand, the Customer is advised to seek independent advice and/or discuss further with the Bank's representative or your dedicated Relationship Manager.