

TERMS AND CONDITIONS

Bonanza Gemilang Campaign

The following Terms and Conditions (“T&C”) apply to Bonanza Gemilang Campaign offered by Affin Bank Berhad/ Affin Islamic Bank Berhad (“AFFIN BANK/AFFIN ISLAMIC”).

1. CAMPAIGN ELIGIBILITY AND PERIOD

- 1.1 Bonanza Gemilang (“Campaign”) is effective from 1 August 2021 until 31 December 2021 (both dates inclusive) (the “Campaign Period”).
- 1.2 All applications must be made within the Campaign Period.
- 1.3 This Campaign is opened to all individual customers of AFFIN BANK/AFFIN ISLAMIC (“Eligible Customers”).
- 1.4 Employees of AFFIN BANK/ AFFIN ISLAMIC (which include its employees in overseas offices, branches and subsidiaries), as well as employees of advertising and promotions agencies who are directly involved are not eligible to participate in this Campaign.
- 1.5 The products eligible for this Campaign are investments of Unit Trust (“UT”) Funds, Amanah Saham Nasional Berhad Variable Price Funds (“ASNB VP”), Gold (AFFIN Emas-i/AFFIN Emas Account-i) or enrolment of AFFIN BANK’s Bancassurance, AFFIN ISLAMIC’s Bancatakaful plans (“**Participating Products**”).
- 1.6 This Campaign is **VALID** for cash investment for UT Funds and ASNB VP only. EPF Investment Scheme is **NOT** qualified for this Campaign. Closed ended UT Funds are also **NOT** eligible.
- 1.7 By participating in this Campaign, the Eligible Customers are bound by the “Terms and Conditions” stated here.

2. CAMPAIGN CRITERIA

- 2.1 For participation in Bundle A (as defined in Paragraph 3 below), the Eligible Customer(s) must:
 - 2.1.1 Fulfil as AFFIN AVANCE™ Member **AND** invest a minimum of RM10,000 in UT Funds with minimum 2.0% sales charge as per prospectus (Option 1); **OR**
 - 2.1.2 Fulfil as AFFIN AVANCE™ Member **AND** invest a minimum of RM10,000 in ASNB VP (Option 2); **OR**
 - 2.1.3 Fulfil as AFFIN AVANCE™ Member **AND** participate in the Bank’s Bancassurance/ Bancatakaful products with minimum annual premium equivalent/ annual contribution equivalent (APE/ACE) of RM1,000. Eligible Customers can enrol in regular premium/ regular contribution (RP/RC) or single premium/ single contribution (SP/SC) Bancassurance/ Bancatakaful products. (Option 3); **OR**
 - 2.1.4 Fulfil as AFFIN AVANCE™ Member **AND** invest a minimum of 20 grams in Gold (AFFIN Emas-i/ AFFIN Emas Account-i). (Option 4)
- 2.2 If the customer would like to participate in Bundle B, the Eligible Customer(s) must:
 - 2.2.1 Fulfil as AFFIN INVIKTA™ Member **AND** invest minimum of RM150,000 in UT Funds with minimum 2.0% sales charge as per prospectus (Option 1); **OR**
 - 2.2.2 Fulfil as AFFIN INVIKTA™ Member **AND** invest minimum of RM150,000 in ASNB VP (Option 2); **OR**
 - 2.2.3 Fulfil as AFFIN INVIKTA™ Member **AND** participate in the AFFIN Bank’s Bancassurance/ AFFIN ISLAMIC’s Bancatakaful products with minimum annual premium equivalent/ annual contribution equivalent (APE/ACE) of RM5,000. Eligible Customers can enrol in regular premium/ regular contribution (RP/RC) or single premium/ single contribution (SP/SC) Bancassurance/ Bancatakaful products (Option 3); **OR**
 - 2.2.4 Fulfil as AFFIN INVIKTA™ Member **AND** invest a minimum of 100 grams in Gold (AFFIN Emas-i/ AFFIN Emas Account-i). (Option 4)
- 2.3 Option 1, Option 2 and Option 3 (Bancassurance products) for both Bundle A & Bundle B are not available at AFFIN ISLAMIC branches.

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- 2.4 For fulfilment as AFFIN AVANCE™ Member for this Campaign under Bundle A, the Eligible Customer(s) must have AFFIN AVANCE™ Account/Account-i.
- 2.5 For fulfilment as AFFIN INVIKTA™ Member for this Campaign under Bundle B, the Eligible Customer(s) must have AFFIN INVIKTA™ Account/Account-i.
- 2.6 For both bundles, AFFIN AVANCE™ Account-i/ AFFIN INVIKTA™ Account-i members are encouraged to subscribe Islamic UT Funds (under Option 1)/ Bancatakaful (under Option 3) at AFFIN BANK Branches.
- 2.7 The eligibility for the above Bancassurance/ Bancatakaful products as explained below:
- Application must be submitted and received by the respective Insurance/ Takaful provider within the Campaign Period and/or issued/in-force on or before 14 January 2022.
 - Combination of multiple policies of the same policyholder to meet the minimum single premium/contribution amount as stated above will not be qualified for this Campaign.

3. CAMPAIGN MECHANICS

3.1 Investment/ Participation Eligibility

- 3.1.1 This Campaign is opened to Eligible Customer(s) who invests in the Participating Products and meet the stated product criteria and Campaign mechanic herein: -

Campaign Bundle	Criteria to be Eligible Customer	Gift	Remark
Bundle A	Option 1: Fulfill as AFFIN AVANCE™ Member AND Unit Trust (UT)* Minimum Investment of RM10,000 with Sales Charge minimum of 2.0% "OR"	1 unit of Shopee voucher worth RM100	Limited to first 400 Eligible Customers
	Option 2: Fulfill as AFFIN AVANCE™ Member AND ASNB VP** Minimum Investment of RM10,000 "OR"		
	Option 3: Fulfill as AFFIN AVANCE™ Member AND Bancassurance/ Bancatakaful (RP/RC or SP/SC) minimum RM1,000 APE/ACE "OR"		
	Option 4: Fulfill as AFFIN AVANCE™ Member AND Gold Investment (AFFIN Emas-i/ AFFIN Emas Account-i) minimum 20 grams		
Bundle B	Option 1: Fulfill as AFFIN INVIKTA™ Member AND Unit Trust (UT)* minimum investment of RM150,000 with Sales Charge minimum of 2.0% "OR"	1 unit of Shopee Voucher worth RM100 and 1 unit of Nespresso Coffee Machine worth RM700	Limited to first 200 Eligible Customers
	Option 2: Fulfill as AFFIN INVIKTA™ Member AND ASNB VP** with minimum investment of RM150,000 "OR"		
	Option 3: Fulfill as AFFIN INVIKTA™ Member AND Bancassurance/ Bancatakaful (RP/SP or SP/SC) RM5,000 APE/ACE "OR"		
	Option 4: Fulfill as AFFIN INVIKTA™ Member AND Gold Investment (AFFIN Emas-i/ AFFIN Emas Account-i) minimum 100 grams		

*The eligible UT Funds are only UT Funds with minimum 2.0% sales charge as per prospectus. Closed ended UT Funds are NOT eligible.

** ASNB VP sales charge is in accordance to ASNB.

- 3.1.2 The Eligible Customer(s) must be the primary account holder and same party of the Participating Products.
- 3.1.3 The Eligible Customer(s) must meet the campaign criteria specified in tables in paragraph 3.1.1 to be entitled for a Gift.
- 3.1.4 Each Eligible Customer is entitled to receive one (1) Gift for each bundle purchased throughout the Campaign Period.

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3.1.5 If the Eligible Customer exercises cooling-off rights for the Participating Products or cancel purchase during its offer within cooling-off period for the respective products, the Gift will be forfeited.

3.2 Gift Entitlement

3.2.1 Gifts are available on a first-come first-served basis, while stocks last.

3.2.2 Gifts are not exchangeable for cash or any other items.

3.2.3 AFFIN BANK/AFFIN ISLAMIC reserves the right to replace the Gift(s) with an item(s) of equivalent value with a twenty-one (21) days' prior notice before Gift fulfilment.

3.2.4 AFFIN BANK/AFFIN ISLAMIC is not the supplier of the Gift(s) and makes no warranty or representation as to the quality, merchantability and/or the suitability of the purpose of the Gift(s). AFFIN BANK/AFFIN ISLAMIC shall not be responsible for any defect or any other loss or damage that may be arise in connection with the Gift. Any dispute over the Gift(s) shall be resolved directly between the Eligible Customer(s) and the supplier of the Gift.

3.2.5 In the event the investment made on the Participating Product(s) of the Campaign is reversed, cancelled, transferred, switched or cooled off, the Eligible Customer(s) will not qualify for any Gift(s).

3.2.6 Any special discounts below the minimum requirement of sales charge specified in Paragraph 3.1 will not qualify for the Gift(s), regardless of the transaction amount.

3.2.7 This Campaign is not valid in conjunction with any other offers and/or promotions (if any) offered by AFFIN BANK/AFFIN ISLAMIC in relation to the Participating Products

3.3 Gift Fulfilment

3.3.1 Arrangement of Gift delivery will commence after the Campaign Period to the Eligible Customer(s)' assigned client advisors, relationship managers, personal financial advisors at AFFIN BANK/AFFIN ISLAMIC nationwide branches or AFFIN INVIKTA™ Centres/Lounges.

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4 GENERAL TERMS AND CONDITIONS

- 4.1 By participating in this Campaign, the Eligible Customers agree to be bound by this T&C.
- 4.2 All the existing Terms and Conditions applicable for all Accounts/Products/Services as well as the Terms and Conditions governing the respective products/packages/programs referred to in this T&C shall continue to apply. In the event of any inconsistencies or discrepancies, this T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
- 4.3 This T&C is to be read in conjunction with the Product Highlight Sheet of the UT Funds/ ASNB VP, Product Disclosure Sheet of Affin Emas-i/ Affin Emas Account-i/ Bancassurance/ Bancatakaful and AFFIN BANK/AFFIN ISLAMIC Generic Terms & Conditions applicable for All Deposit Accounts/Products/Services.
- 4.4 The investments in UT Funds/ ASNB VP/ Affin Emas-i/ Affin Emas Account-i are not guaranteed or insured/ covered by the AFFIN BANK/AFFIN ISLAMIC and are subject to investment risks, including the possible loss of the principal amount invested.
- 4.5 Past performance of the investment is not an indication of future performance and income distributions are not guaranteed. The Eligible Customers should rely on their own evaluation to assess the merits and risks of purchasing UT Funds. The Eligible Customers are required to comply with all Terms and Conditions in respect of their investment in UT Funds
- 4.6 AFFIN BANK/AFFIN ISLAMIC reserves the right to amend this T&C, wholly or in part at any time. Any amendments to this T&C will be notified to the Eligible Customers via www.affinonline.com or www.affinislamic.com.my or through the Bank branches twenty-one (21) days prior to the incorporation of the said amendments. The Eligible Customers agree to access the Bank's website at www.affinonline.com or www.affinislamic.com.my on regular time intervals to view the T&C and ensure to be kept up-to-date on any changes or variations to the T&C.
- 4.7 The Bank reserves the right to retract the prize(s) awarded to Eligible Customer if such person was found to have committed fraudulent or wrongful acts in relation to their sales conduct and in breach of the code of ethics.
- 4.8 This T&C, including any amendments, deletions or additions, shall prevail over any provisions or representations contained in any other promotional materials advertising of this Campaign.
- 4.9 By participating in this Campaign, Eligible Customers acknowledge and agree that AFFIN BANK/AFFIN ISLAMIC may collect personal data/information submitted by the Eligible Customers and use the information pursuant to its privacy policy available at AFFIN BANK/AFFIN ISLAMIC official website. If the Eligible Customer is a minor below eighteen (18) years old, his/her parent or legal guardian consents to the collection, use and disclosure of the Eligible Customer's personal data in accordance with this clause on his/her behalf.
- 4.10 Please refer to our Group Privacy Notice available at any AFFIN BANK/ AFFIN ISLAMIC branches or at www.affinonline.com or www.affinislamic.com.my.
- 4.11 AFFIN BANK/AFFIN ISLAMIC reserves the right to cease this Campaign once it has reached its required capping even if it is before the end of the Campaign Period. Any extension(s) thereafter shall be at the sole discretion of AFFIN BANK/AFFIN ISLAMIC.
- 4.12 AFFIN BANK/AFFIN ISLAMIC shall not be responsible and/or liable nor shall it accept any form of liability of whatsoever nature and howsoever arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in this Campaign or otherwise unless directly caused by AFFIN BANK/AFFIN ISLAMIC's negligence, default or fraud. AFFIN BANK/AFFIN ISLAMIC shall also not be liable for any default of its obligation under this Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond its control.
- 4.13 In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication.

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- 4.14 This T&C shall be governed by the laws of Malaysia and parties are subject to the exclusive jurisdiction of the courts of Malaysia, specifically in Kuala Lumpur.
- 4.15 The Eligible Customers are hereby reminded to read and understand the Terms and Conditions of this Campaign. In the event there are any Terms and Conditions in this Campaign that the Eligible Customers do not understand, the Eligible Customers should discuss further with AFFIN BANK/AFFIN ISLAMIC's representative.
- 4.16 Investment products are not protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**").
- 4.17 Deposit products are protected by PIDM up to RM250,000 for each depositor.