

TERMS AND CONDITIONS

Riang Raya Sihat Sejahtera Campaign – Phase 2

The following Terms and Conditions (“T&C”) apply to Riang Raya Sihat Sejahtera Campaign – Phase 2 offered by Affin Bank Berhad/ Affin Islamic Bank Berhad (“AFFIN BANK/AFFIN ISLAMIC”).

1. CAMPAIGN ELIGIBILITY AND PERIOD

- 1.1 Riang Raya Sihat Sejahtera Campaign – Phase 2 (“Campaign”) is effective from 1 June 2021 until 31 July 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 Berhad/ Affin Islamic Bank Berhad (“Eligible Customers”).
- 1.4 Employees of AFFIN BANK/ AFFIN ISLAMIC (which include its employees in overseas offices, branches and subsidiaries), as well as advertising and promotions agencies who are directly involved are not eligible to participate in this Campaign
- 1.5 The Campaign consists of investments of Unit Trust Funds (UT) or Amanah Saham Nasional Berhad Variable Price Funds (ASNB VP) or enrolment of the Bank’s Bancassurance/ Bancatakaful plans (“**Participating Products**”).
- 1.6 This Campaign is **VALID** for cash investment for UT and ASNB VP only. EPF Investment Scheme is **NOT** qualified for this Campaign. Closed ended UT Funds are **NOT** eligible.
- 1.7 By participating in the Campaign, the Eligible Customers will be bound by the ‘Terms and Conditions’ of Riang Raya Sihat Sejahtera Campaign – Phase 2 (“**T&C**”) as stated here.

2. CAMPAIGN CRITERIA

- 2.1 If the customer would like to participate in Bundle A, the Eligible Customer(s) must:
 - 2.1.1 Invest a minimum of RM150,000 in UT Funds with minimum 2.0% sales charge as per prospectus (Option 1); **OR**
 - 2.1.2 Invest a minimum of RM150,000 in ASNB VP (Option 2); **OR**
 - 2.1.3 Participate in the Bank’s Bancassurance/ 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)
- 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 RM300,000 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 RM200,000 in ASNB VP (Option 2); **OR**
 - 2.2.3 Fulfil as AFFIN INVIKTA™ Member **AND** participate in the Bank’s Bancassurance/ Bancatakaful products with minimum annual premium equivalent/ annual contribution equivalent (APE/ACE) of RM8,000. Eligible Customers can enrol in regular premium/ regular contribution (RP/RC) or single premium/ single contribution (SP/SC) Bancassurance/ Bancatakaful products. (Option 3)
- 2.3 Option 1, Option 2 and Option 3 (Bancassurance products) for both Bundle A & Bundle B are not applicable at AFFIN ISLAMIC branches.
- 2.4 For fulfilment as AFFIN INVIKTA™ Member for this Campaign under Bundle B, the Eligible Customer(s) must have AFFIN INVIKTA™ Account/Account-i.

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2.5 For Bundle B, AFFIN INVIKTA™ Account-i members are encouraged to subscribe Islamic UT Funds (under Option 1)/ Bancatakaful (under Option 3) at AFFIN BANK Branches.

2.6 The eligibility for the above Bancassurance/ Bancatakaful products as explained below:

- a. 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 August 2021.
- b. 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 listed Participating Products and meet the stated product criteria and Campaign mechanic herein: -

Riang Raya Sihat Sejahtera	Criteria to be Eligible Customer	Gift	Remark
Bundle A	Option 1: Unit Trust (UT)* Minimum Investment of RM150,000 with Sales Charge minimum of 2.0% "OR"	1 unit of Huawei Watch Fit	Limited to first 200 Eligible Customers
	Option 2: ASNB VP** Minimum Investment of RM150,000 "OR"	1 unit of Huawei Watch Fit	
	Option 3: Bancassurance/ Bancatakaful (RP/RC or SP/SC) minimum RM5,000 APE/ACE	1 unit of Huawei Watch Fit	
Bundle B	Option 1: Fulfill as AFFIN INVIKTA™ Member AND Unit Trust (UT)* minimum investment of RM300,000 with Sales Charge minimum of 2.0% "OR"	1 unit of Apple Watch SE	Limited to first 100 Eligible Customers
	Option 2: Fulfill as AFFIN INVIKTA™ Member AND ASNB VP** with minimum investment of RM200,000 "OR"	1 unit of Apple Watch SE	
	Option 3: Fulfill as AFFIN INVIKTA™ Member AND Bancassurance/ Bancatakaful (RP/SP or SP/SC) RM8,000 APE/ACE	1 unit of Apple Watch SE	

*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 entitle for a gift.

3.1.4 Each Eligible Customer is entitled to receive one (1) gift for each product category purchased throughout the Campaign Period.

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3.1.5 Eligible customers who are entitled to receive gift in the Riang Raya Sihat Sejahtera Campaign (campaign period 1st April – 31st May 2021) will not be entitled for gift under the same product category in Riang Raya Sihat Sejahtera Campaign – Phase 2. Refer to scenario below:

i) Customer A

Campaign Period	Product Purchased	Gift Entitlement	Remark
1 April – 31 May 2021	1) Bundle A: Unit Trust Investment Minimum RM150,000 with Sales Charge minimum of 2.0%	X	No gift. Customer only get 1 unit gift of highest value
	2) Bundle B: Banca/ Bancatakaful RM8,000 APE/ACE & Invikta Member	√	Customer A entitle to get 1 unit of Apple Watch SE (1 gift of highest value)
1 June – 31 July 2021 (NEW campaign criteria: 1 gift/ each Participating Product category)	1) Bundle A: Unit Trust Investment Minimum RM150,000 with Sales Charge minimum of 2.0%	√	Customer A entitle to get 1 unit of Huawei Watch Fit
	2) Bundle B: ASNB VP minimum RM200,000 & Invikta Member	√	Customer A entitle to get 1 unit of Apple Watch SE

ii) Customer B

Campaign Period	Product Purchased	Gift Entitlement	Remark
1 April – 31 May 2021	1) Bundle A: ASNB VP Minimum RM150,000	√	Customer B entitle for 1 unit of Huawei Watch Fit
1 June – 31 July 2021 (NEW campaign criteria: 1 gift/ each Participating Product category)	1) Bundle A: ASNB VP Minimum RM150,000	X	No gift. Customer B has received the gift for same product category in the period of April-May 2021
	2) Bundle B: Banca/ Bancatakaful RM8,000 APE/ACE (RP/ SP) & Invikta member	√	Customer B entitle to get 1 unit of Apple Watch SE

iii) Customer C

Campaign Period	Product Purchased	Gift Entitlement	Remark
1 April – 31 May 2021	1) Bundle A: ASNB VP Minimum RM150,000	√	Customer C entitle for 1 unit of Huawei Watch Fit
1 June – 31 July 2021 (NEW campaign criteria: 1 gift/ each Participating Product category)	1) Bundle B: ASNB VP minimum RM200,000 & Invikta Member	√	Customer C entitle to get 1 unit of Apple Watch SE

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

3.2 Gift Entitlement

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

3.2.2 Gifts are not exchangeable by the Eligible Customer(s) for cash or any other items.

3.2.3 The Bank reserves the right to replace the gift(s) with an item(s) of equivalent value by giving prior notice of 21 days before gift fulfilment.

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- 3.2.4 The Bank is not the supplier of the gift(s) and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the gift(s) provided. The Bank shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the gift. Any dispute over the gift(s) provided by the merchant should be resolved directly between the Eligible Customer(s) and the merchant(s).
- 3.2.5 In the event the investment made on the Participating Product(s) of the Campaign are 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 be qualified any gifts, regardless of transaction amount.
- 3.2.7 This Campaign is not valid in conjunction with other offers and promotions (if any) offered by the Bank in relation to the listed Investment Participating Products.
- 3.3 Gift Fulfilment
- 3.3.1 Arrangement of gift delivery will commence after Campaign End Date; to the Eligible Customer(s)' assigned Client Advisors, Relationship Managers, Personal Financial Advisors of the Bank 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 Bancassurance/ Bancatakaful and Affin Bank Berhad/ Affin Islamic Bank Berhad Generic Terms & Conditions applicable for All Deposit Accounts/Products/Services.
- 4.4 The investments in UT Funds/ ASNB VP are not guaranteed or insured/ covered by the Bank 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 The Bank reserves the rights, upon giving reasonable notice, to withdraw, cancel or suspend the Campaign by giving twenty-one (21) days prior notice via its website. The Eligible Customer agrees that continued participation in the Campaign shall constitute their acceptance of this T&C.
- 4.7 The Bank 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.
- 4.8 The Bank reserves the right to retract the prize(s) awarded to winner 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.
- 4.9 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.
- 4.10 By participating in this Campaign, Eligible Customers acknowledge and agree that the Bank may collect personal data/information submitted by Eligible Customers and use the information pursuant to its privacy policy available at the Bank official website. If the Eligible Customer is a minor who is below eighteen (18) years old, his/her parent or legal guardian consents to the collection, use and disclosure of the customer's personal data in accordance with this clause on his/her behalf.
- 4.11 Please refer to our Group Privacy Notice available at any AFFIN BANK/ AFFIN ISLAMIC branches or on the website at www.affinonline.com or www.affinislamic.com.my.
- 4.12 The Bank reserves the right to cease this Campaign once it has reached its required capping even if it is before the Campaign end date. Any extensions thereafter will be decided at the sole discretion of the Bank
- 4.13 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 Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign or otherwise unless directly caused by the Bank's negligence, default or fraud. Furthermore, the Bank shall not be liable for any default of its obligation under the Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the control of the Bank.
- 4.14 In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.

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- 4.15 This T&C shall be governed by the Laws of Malaysia and parties are subject to the exclusive jurisdiction of the Courts of Malaysia
- 4.16 The Eligible Customers are hereby reminded to read and understand the Terms and Conditions of this T&C. In the event there are any Terms and Conditions in this T&C that the Eligible Customers do not understand, the Eligible Customers are hereby advised to discuss further with the Bank's representative.
- 4.17 Investment products are not protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**").
- 4.18 Deposit products are protected by PIDM up to RM250,000 for each depositor.