

**Shine Bright With AFFIN INVIKTA™ – A Star Is Born (“Campaign”)
Terms and Conditions**

1. This campaign is organized by Affin Bank Berhad (AFFIN BANK) and Affin Islamic Bank Berhad (AFFIN ISLAMIC). By participating in this Campaign, the Eligible Customer(s) (as defined below) hereby expressly agrees to be bound by these Terms and Conditions (“**Terms and Conditions**”) and the decisions made by the Bank. This Campaign commences from 8 March 2021 until 31 March 2021 (“**Campaign Period**”).
2. This Campaign is opened to all AFFIN INVIKTA™ members other than the appointed advertising/social media agencies and employees of the Bank.
3. The following persons are **NOT ELIGIBLE** to participate in this Campaign:
 - 3.1 Permanent and/or contract employees of AFFIN BANK/ AFFIN ISLAMIC (including its subsidiaries and related companies) and their immediate family members (spouses, children, parents, parents-in-law); and/or
 - 3.2 Permanent and/or contract employees of advertising agencies (including its subsidiaries and related companies) and their immediate family members (spouses, children, parent, parents-in-law).
4. Participating Products & Campaign Mechanics

4.1 Shine Bright With AFFIN INVIKTA™ – A Star Is Born Campaign

Items	Campaign Details
Reward for Eligible Customer(s)	Swarovski Crystal Necklace and Earrings set worth RM549 for the first 38 eligible customers
Campaign Mechanics	<p><u>Campaign is opened to new and existing AFFIN INVIKTA™ members with:</u></p> <p>a) Minimum investment of RM 100,000 on Unit Trust with minimum sales charge of 2.5%</p> <p align="center"><u>AND</u></p> <p>b) Open a <u>new</u> AFFIN INVIKTA™ Account/Account-i</p>

4.2 Terms and Conditions:

- a) Campaign eligibility & period:
 - i. All applications must be made within the Campaign Period.
 - ii. This Campaign is opened to new and existing AFFIN INVIKTA™ members (“**Eligible Customer(s)**”).
 - iii. The Campaign consists of opening of new AFFIN INVIKTA™ Account / Account-i and investments of Unit Trust Funds (UT) (“**Participating Products**”).
 - iv. This Campaign is **VALID** for cash investment for UT only. EPF Investment Scheme for UT is **NOT** qualified for this Campaign.
 - v. By participating in the Campaign, the Eligible Customers will be bound by the Terms and Conditions of “Shine Bright With AFFIN INVIKTA™ – A Star Is Born Campaign” (“**T&C**”) as stated here.

- b) Campaign criteria:
- i. The Eligible Customer(s) must invest minimum of RM100,000 in UT Funds with minimum 2.5% sales charge as per prospectus **AND** open new AFFIN INVIKTA™ Account / Account-i
 - ii. "Open new AFFIN INVIKTA™ Account / Account-i" refers to account opened from 21 Jan 2021 but excludes conversion of accounts
 - iii. Conversion of account refers to an existing AFFIN BANK/ AFFIN ISLAMIC's current or savings account being converted to become AFFIN INVIKTA™ Account / Account-i where the account number remains the same pre and post conversion
 - iv. Campaign is **NOT** applicable to Closed ended UT Funds
 - v. There is no maximum capping amount per Eligible Customer throughout the Campaign Period.
- c) Campaign mechanics:
- i. The Eligible Customer(s) must be the primary account holder and same party of the Participating Products.
 - ii. The Eligible Customer(s) must meet the Campaign criteria specified in the table in paragraph 4.1 to entitle for a gift.
 - iii. The total investment amount will be aggregated at the end of Campaign period to determine the Eligible Customer(s)' entitlement for a gift.
 - iv. Each Eligible Customer is entitled to receive one (1) gift throughout Campaign Period.
 - v. Should there be a tie-breaker for Eligible Customers, the selection criteria will be based on the Eligible Customers with the highest Asset Under Management as at 31 March 2021
 - vi. Asset Under Management refers to the aggregated balances for Deposits, UT and Gold Investments and Bancassurance/Bancatakaful products
 - vii. The Campaign is not valid in conjunction with other offers and/or campaigns (if any) offered by AFFIN BANK in relation to investment in the selected UT Funds.

4.3 Other Terms and Conditions

- a) Gift entitlement:
- i. The campaign is limited to 38 units of gifts, available on a first come, first served basis and only while stocks last.
 - ii. Gift is not exchangeable by the Eligible Customer(s) for cash or any other items.
 - iii. The Bank reserves the right to replace the gift(s) with any item(s) of equivalent value by giving prior notice of 21 days before gift fulfilment.
 - iv. 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).
 - v. 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).
 - vi. In the event that the Eligible Customer closes the AFFIN INVIKTA™ Account / Account-i or is no longer a member of AFFIN INVIKTA™ as at campaign winner selection date, the gift will be forfeited.
 - vii. Any special discounts below the minimum requirement of sales charge specified in paragraph 4.2 will not be qualified for any gifts, regardless of transaction amount.
- b) Gift fulfilment:

- i. Arrangement of gift delivery will commence after Campaign End Date; to the Eligible Customer(s) assigned Relationship Managers or Personal Bankers of the Bank's nationwide branches or AFFIN INVIKTA™ Centres/Lounges.

5. General Terms and Conditions

- 5.1** By participating in this Campaign, the Eligible Customers agrees to be bound by these Terms and Conditions.
- 5.2** 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 these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to this Campaign.
- 5.3** These Terms and Conditions are to be read in conjunction with the Product Highlight Sheet of the UT Funds and AFFIN BANK/ AFFIN ISLAMIC Generic Terms & Conditions applicable for All Deposit Accounts/Products/Services
- 5.4** The investments in UT Funds are not guaranteed or insured/covered by AFFIN BANK and are subject to investment risks, including the possible loss of the principal amount invested
- 5.5** Past performance of the investment is not an indication of future performance and income distributions are not guaranteed. The Eligible Customer should rely on their own evaluation to assess the merits and risks of purchasing UT Funds. The Eligible Customer is required to comply with all Terms and Conditions in respect of their investment in UT Funds
- 5.6** The Bank reserves the rights, upon giving reasonable notice, to withdraw, cancel or suspend the Campaign by giving prior notice via its website. The Eligible Customer agrees that continued participation in the Campaign shall constitute their acceptance of these "Terms and Conditions".
- 5.7** The Bank reserves the right to amend the Terms and Conditions contained herein, wholly or in part at any time. Any amendments to these Terms and Conditions will be notified to the Eligible Customers via www.affinonline.com or www.affinislamic.com.my or through the Bank branches twenty-one (21) prior to the incorporation of the said amendments. The Eligible Customer agrees to access the Bank's website at www.affinonline.com or www.affinislamic.com.my on regular time intervals to view the Terms and Conditions and ensure to be kept up-to-date on any changes or variations to the Terms and Conditions.
- 5.8** 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.
- 5.9** These "Terms and Conditions", including any amendments, deletions or additions, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.
- 5.10** By participating in this Campaign, customers acknowledge and agree that the Bank may collect personal data/information submitted by customers and use the information pursuant to its privacy policy available at the Bank official website. If the 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.
- 5.11** 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
- 5.12** 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
- 5.13** 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.

- 5.14** In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.
- 5.15** These Terms and Conditions shall be governed by the Laws of Malaysia and parties are subject to the exclusive jurisdiction of the Courts of Malaysia
- 5.16** The Eligible Customer is hereby reminded to read and understand the Terms and Conditions of this "Terms and Conditions". In the event there are any Terms and Conditions in this "Terms and Conditions" that the Eligible Customer does not understand, the Customer is hereby advised to discuss further with the Bank's representative.
- 5.17** Investment products are not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").
- 5.18** Deposit products are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.