

**Terms and Conditions for
AFFIN Premium Card x ENRICH Campaign
("Terms and Conditions")**

1.0 Definition

- 1.1 The **AFFIN Premium Card x Enrich Campaign – Apply, Spend and Get Enrich Points as Welcome Gift** ("Campaign") is organized by Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred to as "the Bank"). The Program is subject to the respective Terms and Conditions set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:
- 1.1.1 **"AFFIN BANK"** shall mean Affin Bank Berhad [197501003274 (25046-T)]
 - 1.1.2 **"AFFIN ISLAMIC"** shall mean Affin Islamic Bank Berhad [200501027372 (709506-V)]
 - 1.1.3 **"AFFIN Premium Card(s)"** refers Principal Cardmembers to AFFIN INVIKTA Visa Infinite/AFFIN INVIKTA World Mastercard credit card/credit card-i and AFFIN World Mastercard credit card/credit card-i issued by the Bank from time to time.
 - 1.1.4 **"Cardmember(s)"** refers to holder of AFFIN Premium Cards issued by the Bank per Clause 1.1.3 above
 - 1.1.5 **"Enrich Points"** refers to the points awarded to the eligible Credit Card/ Cardmember(s) per Clause 1.1.3 above

2.0 Campaign Period

- 2.1 This Campaign is valid from **15 December 2021 – 28 February 2022** both dates inclusive, or such other period(s) as may be determined by the Bank ("Campaign Period") from time to time.

3.0 Eligibility

- 3.1 This Campaign is open to Cardmembers who meets the criteria below:
- 3.1.1 All New to Bank (NTB) of AFFIN Premium Card Cardmembers making an application and whose credit card/credit card-i ("Cards") is approved within the campaign period and spend with a minimum retail spend of RM5,000 within 60 days from their Cards approved date.
 - 3.1.2 Hold a valid AFFIN Premium Card(s) and whose account is in good standing during the Campaign Period and at the time of prize fulfillment.
(hereinafter referred to as "Eligible Cardmembers" or "Eligible Cardmember")
- 3.2 The following person are NOT eligible to participate in the Program:
- 3.2.1 Cardmembers who are in default of any payment and facilities granted by the Bank, or card account(s) have been suspended, blacklisted, cancelled or terminated at any time during the Campaign Period or at the time of winner selection, subject to the Bank's discretion; or
 - 3.2.2 Cardmembers who have committed any fraudulent or wrongful acts in relation to his/her Credit Card account at any facility of service granted by the Bank.

4.0 Campaign Mechanics

- 4.1 The Eligible Cardmembers must perform “Qualified Retail Spend” will be entitled for **5,000 Enrich Points as a welcome gift** by spending **RM5,000 within 60 days of AFFIN Premium Card approved date**.

Cardmembers	Date of Card Approved	Period of minimum spend required – 60 days from card approval date
Cardmember A	15 December 2021	15 December 2021 – 12 February 2022
Cardmember B	14 January 2022	14 January 2022 – 14 Mac 2022
Cardmember C	31 January 2022	31 January 2022 – 31 Mac 2022

Illustration:

If Cardmember A’s AFFIN Premium card was approved on 15 December 2021, he must spend a minimum of RM5,000 within 60 days from his card approval date to be eligible for additional 5,000 Enrich Points.

- 4.2 Qualified retail spend for this Campaign shall include local, online and/or overseas retail transactions charged to any of the Eligible Cardmember’s AFFIN Premium Card during the Campaign Period (“Qualified Retail Spend”).
- 4.3 Qualified Retail Spend by Supplementary Cardmember(s) shall be aggregated and considered as the Principal Cardmember’s total Qualified Retail Spend.
- 4.4 The following shall NOT be considered as Qualified Retail Spend:
- 4.4.1 Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc;
 - 4.4.2 Cash withdrawal, cash advance, balance transfer;
 - 4.4.3 Monthly instalments for any instalment payment facilities by the Bank;
 - 4.4.4 Fees and charges e.g. profit payment, interest payment, annual fee, cash withdrawal fee, compensation charges of late payment (Ta’widh);
 - 4.4.5 Outstanding balance payments, or
 - 4.4.6 Refund, void/reversed, disputed, unauthorized or fraudulent transactions.

5.0 Campaign Prize

- 5.1 The first fifty (50) Eligible Cardmembers is entitled to 5,000 Enrich Points throughout the Campaign Period subject to the Cardmembers meeting the mechanics of this Campaign as listed in clause 4.1 of this Terms and Conditions.
- 5.2 Each Winner is eligible to win only (1) Prize throughout the Campaign Period.
- 5.3 Prize are given on an “as-is” basis, which are strictly non-exchangeable, in cash or kind in part or in full. The Bank reserves the right to substitute the prize(s) with other item(s) of similar value for whatsoever reason by giving prior notice before the winners announcement.
- 5.4 The Bank gives no assurance or satisfaction guarantee regarding the prize. It will be direct arrangement/settlement between the Winner and the supplier without any resource to the Bank for any dispute in relation to quality or warranty of the prize or any terms and conditions in respect thereof.

- 5.5 The Bank will not provide any replacement or substitute of Prize if the winner rejects the Prize and/or request for alternative option(s).
- 5.6 Picture(s) shown in any advertisement, promotional and other materials relating to this Program is/are solely for illustration purposes only.

6.0 Campaign Prize Fulfilment

- 6.1 Winners will be notified by telephone and/or e-mail and/or any other method(s) deemed suitable by the Bank and announcement will be made on the Bank's website within twelve (12) weeks from the end of this Campaign Period.
- 6.2 Winners must be an Enrich Member and Enrich Account must be an active account during the campaign prize fulfillment.
- 6.3 In the event the Eligible Cardmember terminates the AFFIN Premium Cards account during the Campaign Period or at the time of prize fulfillment, the Bank reserves the right to disqualify the Eligible Cardmember from the Campaign.
- 6.4 The Prize distribution method will be determined by the Bank.
- 6.5 The Bank reserves the exclusive right to publish or display the names of the winners in the media, marketing or advertising materials or the Bank website for publicity purposes of this Program.
- 6.6 The Bank's decisions on all matters related to this Campaign and prizes shall be final, conclusive and binding on all Eligible Cardmembers. No further correspondence and/or appeal to dispute the same will be entertained.

7.0 Adherence to Terms and Conditions

- 7.1 All Eligible Cardmembers shall be required to adhere to the Campaign Terms and Conditions.
- 7.2 This Terms and Conditions is governed by and construed in accordance with the laws of Malaysia and parties are subject to the exclusive jurisdiction of the Courts of Malaysia.
- 7.3 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 Cardmembers resulting directly or indirectly from the Eligible Cardmembers' participation in the Program or otherwise save and except losses caused by negligence, default or breach by the Bank. Furthermore, the Bank shall not be liable for any default of its obligation under this Program due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, outbreak of disease, pandemic, epidemic, fire, flood, drought, storm or any event beyond the control of the Bank.
- 7.4 The Bank, reserves the right to withdraw, cancel or suspend this Campaign earlier than the Campaign Period or to extend the Campaign beyond the Campaign Period subject to the availability of funds by giving twenty-one (21) days prior notice via www.affinalways.com.

- 7.5 The Bank reserves the right to change, amend and/or modify this Terms and Conditions from time to time and such changes/amendments/modifications will be announced with at least twenty-one (21) calendar days on the Bank's website at www.affinalways.com.
- 7.6 By participating in this Program and by submitting personal details, Eligible Cardmember(s) agrees and consents to the processing of the Eligible Cardmember(s)'s personal data by the Bank and the Bank hereby agrees to collect it and use it for the purpose of this Program. Unless the Eligible Cardmember(s) expressly opt-out by contacting any of AFFIN branches, the Bank shall be at liberty to market the products of its Group (as defined in the Group Privacy Notice) or that of its associate/sister companies to the Eligible Cardmember(s).
- 7.7 Please refer to the Group Policy Notice available by walk-in at any the AFFIN Bank/AFFIN Islamic Bank's branches or on the website at www.affinalways.com
- 7.8 For any assistance and/or feedback related to this Campaign, the Cardmember may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2323.
- 7.9 The Eligible Cardmember is hereby reminded to read and understand the Terms and Conditions in this document. In the event there are any Terms and Conditions in this document that the Eligible Cardmember does not understand, the Eligible Cardmember is advised to discuss further with the Bank's representative.
- 7.10 The Bahasa Malaysia version of the Terms and Conditions is available at www.affinalways.com