

TERMS AND CONDITIONS FOR CORPORATE INTERNET BANKING (CIB) BONANZA CAMPAIGN 2017

1. These Terms & Conditions shall govern the **CIB Bonanza Campaign** (“Campaign”) commencing from **1 April 2017 to 31 December 2017** (or upon reaching the campaign set target, whichever is earlier) (“Campaign Period”).
2. The Campaign is open to customers that sign up or upgrade to **CIB Transaction package** (Customers who sign up in **December 2017**, will have a buffer period until **31 January 2018** to activate their CIB).
3. To participate in the Campaign, customers are required to perform the following to be considered as activated Transaction package user;
 - 3.1. Complete CIB First Time Login, **AND**
 - 3.2. Perform at least **ONE (1)** Corporate Payment **OR** Autopay **OR** Statutory Payment in **ANY** amount **OR** transaction volume.
4. The eligibility criteria for **Reward 1, Reward 2 and Grand Prize** are as follows;
5. **Reward 1- Interest on ABB Company Current Account under Conventional Scheme**
 - 5.1. Special Current Account rates are only open up to first **500 sign up or upgrade from inquiry package** during the campaign period.
 - 5.2. The change of tagging from normal CACO to CAIN2 will only take place on the 15th of the month after the activation month. Activation month is defined as the month the customer fulfills activation criteria under item 3.1 and 3.2.
 - 5.3. For newly open Current Account, minimum initial deposit to be eligible for this reward is RM 10,000.
 - 5.4. Interest on Current Account is only applicable for ABB Scheme, for Islamic Accounts, Hibah may be rewarded indicatively at 1.00% subject to Bank’s discretion.
6. **Reward 2: Special Fixed Deposit (FD)/ Term Deposit-i (TD-i) Rates**
 - 6.1. Special FD/ TD-i rates is only open to first **RM 500 Million** on first come first serve basis.
 - 6.2. Placement of the FD/ TD-i can be made in multiple certificates however they must have the same **tenure and maturity date**.
 - 6.3. The Campaign is opened to all new FD/TD-i placements by new and existing customers under the Conventional and Islamic Scheme (“Customers”).
 - 6.4. This Campaign tenure are 1 to 12 months for fresh funds placement only.
 - a. **Fresh Funds** for this campaign is defined as:
 - Cash, Interbank GIRO and fund received via telegraphic transfer from other local banks within one week from date of placement
 - Proceeds arising from redemption of equity, unit trust funds, money market and/or NID are re-deposited into Current Account and Savings Account (CASA) and/ or CASA-i.
 - b. **Non-Fresh Funds** for this campaign is defined as:
Intra bank transfer of fund i.e. transfer of fund from another AFFINBANK or AFFINBANK ISLAMIC account, whether Savings Account, Current Account, Fixed Deposit, General Investment Account-i and/or Term Deposit-i under the same account name.
 - 6.5. Prevailing Board Rate refers to the board rate at the time of placement. The campaign rate is offered only once. Upon rollover the board rate will be given.

- 6.6. For Fixed Deposit, In the event the customer uplifts the FD before maturity, the following terms & condition shall apply;
- a. No interest is to be paid on any 1, 2, or 3 months FD that has not completed the full period.
 - b. No interest is to be paid on any FD of above 3 months if redeemed before the completion of 3-month period.
 - c. Other than the circumstances mentioned in (a) and (b) above, interest is payable for shall be half (1/2) of the contracted normal board rate for the completed months.
- 6.7. TD-i Customer(s) shall agree to grant Ibra' (rebate) on a part or all of the contracted profit to the Bank upon Early Payment (Premature withdrawal of TD-i) as follows:
- a. Premature withdrawal within three (3) months from the date of opening of account:
No profit shall be paid by the Bank. The Customer shall waive his right to the Bank on the entire contracted profit.
 - b. Premature withdrawal above three (3) months from the date of opening of account:
The Bank shall pay 50% of profit computed based on completed month. The Customer shall waive his right to the Bank on the remaining contracted profit.
- 6.8. Partial withdrawal of the FD/TD-i is not allowed.
- 6.9. The promotional rate is subject to any Overnight Policy Rate (“OPR”) change. In the event there is change to OPR, the campaign rate will be revised accordingly. The revision of rate may impact any of the promotional rates for new creation of FD/ TD-i account made by Customer in this campaign.
- 6.10. The campaign is available for placements made over the counter only at any AFFINBANK/AFFIN ISLAMIC Branch in Malaysia.

7. **Grand Prize - Cash Reward RM 10,000**

- 7.1. To be in the running for the Grand Prize, customers must perform transaction via CIB to earn an entry. Entry will be given based on the following mechanic:

No	Grand Prize Mechanic	Minimum Monthly Transactions	Total Entry
1.	Perform Salary payment via CIB	10	1
2.	Perform Corporate payment via CIB	10	1
3.	Perform EPF or SOCSO or LHDN via CIB	10	1
4.	Maintain Current Account Monthly Average Balance above RM 50,000 during campaign period. One entry for every eligible month. (Conventional Only)	n/a	1
5.	Grow a minimum of RM 100,000 Fixed Deposit or Term Deposit-i in 2017	n/a	1

8. Winners will be chosen via balloting process based on accumulated entries.

9. **Winners Notification**

- 9.1. Winners will be notified via official letters and/or Telephone Call/SMS/AffinOnline/Corporate Website. Affin Bank Group (ABG) reserve the right to publish winner names in ABG corporate website at www.affinbank.com or www.affinislamic.com.my, Facebook and/or selected newspapers.
- 9.2. In the event that ABG is unable to contact the winning customer(s) within 30 calendar days and having exhausted the normal channel of communication based on the ABG's record (i.e. Telephone Call/SMS/Affinonline/Corporate Website), ABG has the right to select another eligible winner as replacement(s).
- 9.3. A specific date will be determined by ABG for a prize giving ceremony (if any) and all winners shall adhere to the following: -
 - a. It is compulsory for all winners to be present during the prize giving ceremony;
 - b. All winners will be notified via Telephone Call/SMS/Affinonline/Corporate Website on the details of the prize giving ceremony;
 - c. If the winner(s) fail to attend such ceremony without valid reason(s), ABG reserves the right to forfeit the prize(s) and select another winner.
 - d. The winners are responsible to make the necessary arrangements with ABG to collect or redeem their prize(s). ABG will not bear any accommodation and/or transportation and/or other cost that the winners may incur or have to incur in the course of redeeming or using the Prizes.

GENERAL TERMS AND CONDITIONS

1. AFFINBANK Group reserves the right to amend the terms and conditions contained herein, wholly or in part at any time. Any amendments to these terms & conditions will be notified to the Customers via AFFINBANK Group.com or through AFFINBANK Group branches **twenty one (21) days** prior to the incorporation of the said amendments.
2. By participating in the Campaign, the Customers agree to be bound by these terms and conditions herein set forth including any amendment(s) thereto.
3. AFFINBANK Group 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 in the Campaign or otherwise. Furthermore, AFFINBANK Group 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 reasonable control of AFFINBANK Group.
4. AFFINBANK Group, at its discretion may withdraw, cancel or suspend the Campaign earlier than the Campaign Period or extend the Campaign beyond the Campaign Period subject to the availability of funds by giving 21 days prior notice via its website.
5. By participating with this campaign, customer agrees to access AFFINBANK Group website at www.affinbank.com.my or www.affinislamic.com.my on regular basis to view the terms and conditions and to ensure that they are kept-up-to-date with any changes or variations made to the terms and conditions.
6. The Privacy Notice as contained in our website at www.affinbank.com or www.affinislamic.com.my shall be applicable.
7. By participating in the Campaign and by submitting personal details, Customer(s) agree and consent to the process of personal data by AFFINBANK Group and AFFINBANK Group agrees to only collect it, use it for the purpose of the Campaign.
8. 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 and Parties are subject to the exclusive jurisdiction of the courts of Malaysia.
9. The Campaign Promotion ends on **31st December 2017**. However, ABG reserves the right to cease the promotion once the promotion has reached its required capping even if it is before the promotion end date. Any extensions thereafter will be decided at the sole discretion of ABG.