

## **AFFINBANK Debit MasterCard Promotion Terms and Conditions**

1. AFFINBANK Debit MasterCard Promotion commences from 12th October 2006 and is valid until 31st January 2007.
2. 'Disqualifying Criteria'
  - a) The Promotion is open to all AFFINBANK Debit MasterCard members, except for employees of AFFINBANK, Group of Companies of Affin Holdings, Boustead and LTAT.
  - b) AFFINBANK Debit MasterCard members with insufficient balance for the debit of the Annual fees will be excluded.
3. Selection of winners will be via lucky draws, particulars of which are as follows :-
  - (i) there will be 3 lucky winners per month for 3 months; and
  - (ii) 1 grand prize lucky winner at the end of the promotion.
4. A panel of judges are appointed excluding staff of Consumer Banking with an independent Contest coordinator and an observer from Audit & Compliance who will witness the draw and confirm the winner.
5. AFFINBANK reserves the right to substitute any one (1) of the prizes with that of a similar value at any time with or without giving prior notice.
6. Prizes are neither transferable nor exchangeable for cash or any other items. Debit MasterCard members shall be fully responsible for any and/or all liability in respect of any losses, damages or claims of whatsoever nature and howsoever suffered by them arising from their participation in the Promotion
7. AFFINBANK reserves the right to extend, shorten or terminate the period of the Promotion without giving any prior notice.
8. AFFINBANK has the right to broadcast or publish the names, photos and information of the winners for purposes of advertisement and publicity without prior permission.
9. By participating in this Promotion, participants agree to be bound by the Terms and Conditions herein and the decision of AFFINBANK in relation to every aspect of the Promotion.
10. AFFINBANK's decision shall be final and conclusive and no correspondence on the same will be entertained.
11. AFFINBANK may at any time vary, modify, amend or delete any the Terms & Conditions herein at its absolute discretion without giving any prior notice.