

**“Golden Dragon Prosperity Promotion”**

**Terms and Conditions Governing The “Golden Dragon Prosperity Promotion” Fixed Deposit**

**6 Months**

<b>No. of Renewal</b>	<b>Tenure</b>	<b>Promotional Rate* p.a.</b>
	2 month	3.88%
1 <sup>st</sup>	2 month	3.18%
2 <sup>nd</sup>	2 month	3.28%

\*Rates are valid at time of printing and subject to changes in Overnight Policy Rate (OPR) changes.

1. Promotion valid from 3 January 2012 – 29 February 2012.
2. The promotion is open to all new and existing individual customers of the Bank.
3. The placement of new FD must be from fresh funds. Fresh funds exclude monies or deposits in existing accounts of Affin Bank or Affin Islamic and transfers of deposits for this Promotion from other branches of Affin Bank and Affin Islamic are not allowed.
4. The minimum amount to participate in the promotion is RM20,000 with requirement to hold minimum fresh fund in ABB’s CASA account for 90 days as follows:

<b>FD Placement</b>	<b>CASA Amount</b>
RM20,000 to RM200,000	RM5,000
RM200,001 and above	RM10,000

5. The hold amount in CASA is based on FD placement amount at account level.
6. Interest will be credited to customer’s CASA account upon maturity after 2 renewals of placement.
7. Upon maturity of the promotional tenure (2 renewals), the placement will not be auto renewed and the principal and interest will be credited to CASA account.
8. Payment of interest on premature withdrawal shall be subject to the Association of Banks in Malaysia (ABM) rules.
9. Partial withdrawal of the FD is not allowed.
10. Generic terms & conditions applicable for all deposit accounts/products/services shall at all times be applicable.
11. The Bank reserves the right at its absolute discretion to amend, delete and/or add to any of these terms and conditions from time to time without prior notice. The customer agrees that continued participation in the promotion shall constitute their acceptance of these terms and conditions (as modified and varied from time to time).

**“Golden Dragon Prosperity Promotion”**

**Terms and Conditions Governing The “Golden Dragon Prosperity Promotion” Foreign Fixed Deposit**

1. Promotion valid from 3 January 2012 – 29 February 2012.
2. The promotion is open to all new and existing individual customers of the Bank.
3. Applicable to Foreign Fixed Deposit (FFD) placement on major foreign currencies i.e. AUD, USD, EUR, GBP & NZD.
4. Minimum fresh FFD placement of USD1,000 equivalent for new and existing individual customers.
5. Customers shall be offered an additional 0.88%p.a. above the prevailing published rates for Foreign Currency FD placement provided the placement must be converted from Ringgit into any of the Bank's five (5) major foreign currency, i.e. USD, EUR, GBP, AUD, and NZD for the purpose of foreign currency account (FCA) investment OR for remittance abroad for education or other purposes which are permissible within foreign exchange administrative rules.
6. Renewal is subject to the prevailing Foreign FD published rates on the day of renewal without extra interest.
7. Generic terms & conditions applicable for all deposit accounts/products/services shall at all times be applicable.
8. The Bank reserves the right at its absolute discretion to amend, delete and/or add to any of these terms and conditions from time to time without prior notice. The customer agrees that continued participation in the promotion shall constitute their acceptance of these terms and conditions (as modified and varied from time to time).