

“Oh My Goshh – It’s Back” Campaign Terms & Conditions

1. AFFIN BANK Berhad and AFFIN ISLAMIC BANK Berhad (“hereinafter collectively known as AFFINBANK Group”) “Oh My Goshh – It’s Back” campaign (“Campaign”) will run from 1 June 2011 to 31 December 2011 both dates inclusive (“Campaign Period”) or such other period(s) determined at the sole discretion of AFFINBANK Group.
2. The following persons are NOT eligible to participate in this Campaign:
 - 2.1. Permanent and/or contract employees of AFFINBANK Group (including its subsidiaries and related companies) and their immediate family members (spouses, children, parents, parents-in-law); and/or
 - 2.2. Permanent and/or contract employees of advertising agencies (including its subsidiaries and related companies) and their immediate family members (spouses, children, parents, parents-in-law); and/or
3. This Campaign is open to all new and existing AFFINBANK Group individual customers (“Eligible Participant”) who maintain or open any of the following Conventional and/or Islamic accounts (“Deposit Account”) during the Campaign Period:-
 - 3.1. Basic Savings
 - 3.2. Ordinary Savings (Passbook based)
 - 3.3. Statement Savings
 - 3.4. Affin Plus
 - 3.5. Affin Gold/Affin Gold-i (both Passbook and Statement based)
 - 3.6. Wealth Saver-i (both Passbook and Statement based)
 - 3.7. Junior Saver/ Junior Saver-i (both Passbook and Statement based)
 - 3.8. School Adoption Program (both Passbook and Statement based)
 - 3.9. Basic Current Account
 - 3.10. Individual Current Account
 - 3.11. Normal Fixed Deposit
 - 3.12. Affin FD PLUS
 - 3.13. Affin FDPlus2
 - 3.14. General Investment Account
 - 3.15. General Investment Account Plus
4. **PRIZES**
 - 4.1. The prizes to be given away under this Campaign are:
 - 4.1.1. One (1) Grand Prize Volkswagen Golf GTI and RM300,000 cash in form of FD/GIA* 12 months at the end of the Campaign.
 - 4.1.2. One (1) Second Prize Toyota Prius and RM120,000 cash in form of FD/GIA* 12 months at the end of the campaign.
 - 4.1.3. One (1) Third Prize Perodua Myvi and RM60,000 cash in form of FD/GIA* 12 months at the end of the campaign.

- 4.1.4. Twelve (12) Monthly Cash Prizes of RM5,000 each in form of FD/GIA* 12 months at the end of every month during the Campaign Period.
- 4.1.5. One (1) 35th Anniversary Special Prize of RM10,000 cash in form of FD/GIA* 12 months for the month of October 2011.
- 4.2. The car prizes offered herein are subjected to change and upgrading of product specifications, colors, models and design without prior notice or assigning any reason. Picture shown in any advertisements and/or promotional materials which are for photography purposes only.
- 4.3. AFFINBANK Group reserves the sole and absolute right without the prior notice or assigning any reason to substitute the advertised car prizes with prizes of equivalent retail value. All car prizes won by the Winners are non transferable, refundable nor exchangeable for cash or credit of any kind.
- 4.4. The cost arising from the delivery of the car prizes, ownership claim, inspection fee and insurance premium shall be borne by the Winners.

* This FD/ GIA should entitle double interest rates/ profits (for one time only) and be hold until maturity. Upon renewal the interest rates/profit will be changed to the normal rate. All interest will be forfeited for any early redemption

5. ELIGIBILITY

To stand a chance to win any of the above prizes, the following criteria must be met:

- 5.1. Eligible Participant must have a minimum of RM500 incremental Monthly Average Balance ("MAB") in his/her Conventional or Islamic Savings/Current Account throughout the respective months or the Campaign Period.
- 5.2. For Fixed Deposit and General Investment Account (GIA) , eligible participant must have RM2,000 incremental deposit balances.
- 5.3. The MAB is defined as the aggregate credit balances for the month divided by the number of days in that particular month.
- 5.4. To determine the incremental MAB for a particular month, the MAB of the eligible Deposit Account for that month will be benchmarked against its MAB prior to commencement of the Campaign, i.e. 31 May 2011 MAB ("Benchmark MAB"). For existing accounts, the benchmark MAB will be the aggregate credit balances for the month of May 2011 of the same Deposit Account divided by the number of days in May 2011. For new accounts, the benchmark MAB will be zero (0).
- 5.5. In both instances, for savings/current account every RM500 incremental MAB, one (1) Campaign Entry (CE) will be allotted to the account. For incremental MAB that do not result in a whole number of CE, the CE shall be rounded down to the nearest lower whole number. No CE will be allotted if the incremental MAB is less than RM500.
- 5.6. For Fixed deposit and General Investment Account (GIA) account, customer must place new account/top up RM2,000.
- 5.7. To be eligible, existing customers will need to top-up their Conventional or Islamic savings/ current/ fixed deposits / General Investment Account (GIA) accounts whilst new customer will have to open new accounts. The minimum amount to determine the customers' eligibility will be a net increase of RM500 for CASA whilst RM2,000 for FD/ GIA. For CASA entries, it will be measured via monthly average balance (MAB) benchmarked against the latest MAB before the starting point of the campaign. Whilst FD/ GIA entries will be based on incremental balance benchmarked against the last balance before the campaign starts. Sole interest/profit capitalization without any other transaction in the account does not qualify for any entry.

- 5.8. The modes of deposit of cash and/or cheques can be by way of Over-the-Counter, Automated Teller Machine ("ATM") and Cash/Cheque Deposit Machine ("CDM"). Cheque deposits are subject to clearance and will only be considered if not returned dishonoured.
- 5.9. The sources of funds that are placed under this Campaign shall not be sourced from another existing Conventional or Islamic Deposit Account with AFFINBANK Group otherwise the Eligible Participant will be disqualified from participating in the Campaign.

6. SELECTION OF WINNERS

The selection of prize winners under this Campaign is as follows -

6.1. Monthly Cash Prizes/ Special Prize

- 6.1.1. Twelve (12) winners will be selected each month and one (1) Special Prize winner in October over seven (7) months subject to the criteria stated in Clauses 3 and 5. In total, there will be eighty five (85) monthly winners during this Campaign.
- 6.1.2. Each monthly winner will be entitled to win cash amount RM5,000 and RM10,000 for Special Prize winner. A winner of a Monthly/Special prize will not qualify to win a second Monthly Cash Prize.
- 6.1.3. The Monthly Cash Prizes will be credited into the winner's Fixed Deposit Account/ General Investment Account (GIA) – 12 months, based from the customer's winning Deposit Account. This FD/ GIA should entitle double interest rates/ profits (for one time only) and be hold until maturity. Upon renewal the interest rates/profit will be changed to the normal rate. All interest will be forfeited for any early redemption.
- 6.1.4. The winner's Conventional or Islamic Deposit Account must be active within AFFINBANK Group's definition at the time when the winners are identified otherwise the said winners will be disqualified.
- 6.1.5. Monthly Cash Prizes will be given out within 4 to 6 weeks from the end of each month.

6.2. Grand Prizes

- 6.2.1. Three (3) winners will be selected at the end of the Campaign subject to the criteria stated in Clauses 3 and 5.
- 6.2.2. The Grand Prizes will be paid cash in form of Fixed Deposit/ General Investment Account – 12 months and car prizes under the winner's name. The cash prizes will be credited into the winner's Fixed Deposit Account/ General Investment Account (GIA) – 12 months, based from the customer's winning Deposit Account. This FD/ GIA should entitle double interest rates/ profits (one time only) and be hold until maturity. Upon renewal the interest rates/profit will be changed to the normal rate. All interest will be forfeited for any early redemption.
- 6.2.3. The Grand Prize winner's Conventional or Islamic Deposit Account must be active within AFFINBANK Group's definition at the time when the winner is identified otherwise the said winner will be disqualified.
- 6.2.4. The Grand Prizes will be given out within 6 to 8 weeks from the end of the Campaign on 31st December 2011.

An example on the computation of the Monthly Prizes and Grand Prizes is illustrated below:

Campaign Illustration

New Customer

	May 2011 (Benchmark MAB)	Month 1*	Month 2*	Month 3	Month 4
		Jun-11	Jul-11	Aug-11	Sept-11
Monthly Average Balance (MAB) (RM)	0	500	500	200	500
Incremental MAB (RM)	-	500	500	200	500
Each incremental MAB of RM500 = 1 Contest Entry	-	2	2	0	1
	May 2011 (Benchmark MAB)	Month 5	Month 6	Month 7	Grand Prizes
		Oct-11	Nov-11	Dec-11	Dec-11
Monthly Average Balance (MAB) (RM)	0	1000	1500	1000	
Incremental MAB (RM)	-	1000	1500	1000	
Each incremental MAB of RM500 = 1 Contest Entry	-	2	3	2	12

Existing Customer

	May 2011 (Benchmark MAB)	Month 1*	Month 2*	Month 3	Month 4
		Jun-11	Jul-11	Aug-11	Sept-11
Monthly Average Balance (MAB) (RM)	5000	5500	5500	6000	5000
Incremental MAB (RM)		500	500	1000	0
Each incremental MAB of RM500 = 1 Contest Entry	-	2	2	2	0
	May 2011 (Benchmark MAB)	Month 5	Month 6	Month 7	Grand Prizes
		Oct-11	Nov-11	Dec-11	Dec-11
Monthly Average Balance (MAB) (RM)	5000	5000	5500	6000	
Incremental MAB (RM)	-	0	500	1000	
Each incremental MAB of RM500 = 1 Contest Entry	-	0	1	2	9

***All customers shall entitle double entries for Month 1 and Month 2 for each incremental MAB of RM500 in CASA & RM2000 for FD/ GIA.**

Note: Eligible participant must maintain at least RM500 incremental MAB in CASA whilst RM2,000 incremental in FD throughout the Campaign for at least three (3) consecutive months to be eligible for the Grand Prizes.

7. WINNERS SELECTION MECHANISM/PROCESS

7.1 Further to Clauses 5 and 6, each CE will be assigned a serialized computer generated number and translated as an entry in the system. All the serialized computer generated numbers will be compiled and stored in the system to short-list the potential winners.

7.1.1 Monthly Prize Winner Selection:

- 7.1.1.1 The total count of all the serialized computer generated numbers at the end of the respective months will be compiled to short-list the potential winners for the Monthly Prizes.
- 7.1.1.2 A mechanism running on a Microsoft EXCEL function will randomly extract the serialized computer generated numbers to be the winning numbers. The 12 potential winners together with 12 reserve list will be randomly picked at one time.
- 7.1.1.3 The Monthly Prizes will be paid in form of FD/GIA. The winner's relevant Conventional or Islamic Deposit Account must be active.
- 7.1.1.4 In the event a winner is disqualified, AFFINBANK Group reserves the right to select another Eligible Participant starting from the top of the reserve list to be the winner. The routine will be repeated until the determination of all the winners for the Monthly Prizes are concluded.
- 7.1.1.5 The above will be repeated in the subsequent months to determine the Monthly Prize winners.

7.1.2 Grand Prizes Winner Selection:

- 7.1.2.1 The total count of all the serialized computer generated numbers at the end of the Campaign Period will be compiled to short-list the potential winner for the Grand Prizes.
- 7.1.2.2 A mechanism running on a Microsoft EXCEL function will randomly extract the serialized computer generated number to be the winning number to determine three potential Grand Prize winners. Another 10 serialized computer generated numbers will also be extracted using the same mechanism to form a reserve list.
- 7.1.2.3 Grand Prizes will be paid in form of FD/GIA. The winner's relevant Conventional or Islamic Deposit Account must be active.
- 7.1.2.4 In the event a winner is disqualified, AFFINBANK Group reserves the right to select another Eligible Participant starting from the top of the reserve list to be the winner. The routine will be repeated until the determination of the winners for the Grand Prizes are concluded.

7.2 Pursuant to Clauses 7.1, 7.1.1 and 7.1.2, AFFINBANK Group reserves the right at its absolute discretion to vary/revise/amend the selection mechanism/process as it deems fit at anytime without prior notice. The selection mechanism/process shall be solely determined by AFFINBANK Group and shall not be questioned on any account whatsoever. AFFINBANK's Group decision shall be final and conclusive and any dispute thereof will not be entertained.

GENERAL

8. All customers who have maintained monthly average balance of RM5,000 in the participating savings/ current account will get two times free MEPS access per month at ATMs nationwide during the Campaign period. The MEPS charges shall be refunded in the following month from the date of charges incurred.
9. The winner(s) shall be responsible to pay any applicable Government taxes including but not limited to personal income tax, if applicable and charges, expenses, costs of whatsoever nature and description and however incurred/accrued or levies, if any relating to the Monthly Cash Prizes and/or the Grand Prizes.
10. The maximum number of prizes that an Eligible Participant is entitled to win under this Campaign is one (1) Monthly Cash Prize and One (1) Grand Prize.
11. Once the Campaign winners are identified, the cash prizes will be automatically credited into the respective winners' FD/ GIA Account. All winners will be notified by telephone and/or mail. Names of winners will also be posted on AFFINBANK Group Website at www.affinbank.com.my.
12. The winners of the Campaign will at the sole and absolute discretion of AFFINBANK Group be required to attend and participate in a prize-giving ceremony and/or other related events organized by AFFIN Group and if the Winners fail to attend such ceremonies and/or events, AFFINBANK Group reserve the right to forfeit the Prizes and select another winner.
13. AFFINBANK Group reserves the right to publish or display the name, photograph, identification number and other information of the winners of the Campaign for advertising and publicity purposes. By participating in this Campaign, the winners hereby consent to and agree that AFFINBANK Group shall be at liberty to publish their personal particulars for advertising and publicity purposes. Winners hereby agree that they can be contacted for marketing and sales campaign by AFFINBANK Group at any time in the future.
14. In no event will AFFINBANK Group be liable for any loss or damages (including without limitation to), loss of income, profits, goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties, howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Campaign and/or the Monthly Cash Prizes and/or the Grand Prizes. Even if AFFINBANK Group has been advised of the possibility of such damages in advance, all such damages are expressly excluded.
15. AFFINBANK Group reserves the right to extend, cancel, terminate or suspend this Campaign at any time without assigning any reasons whatsoever without any prior notice. For the avoidance of doubt, extension, cancellation, termination or suspension by AFFINBANK Group of this Campaign shall not entitle the Eligible Participant to any claim or compensation against AFFINBANK Group for any and/or all losses or damage suffered or incurred by the Eligible Participant as a direct or indirect result of the act of extension, cancellation, termination or suspension.
16. AFFINBANK Group 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 Eligible Participant agree that continued participation in the Campaign shall constitute their acceptance of these terms and conditions (as modified and varied from time to time)
17. 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.
18. In the event of any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the English and Bahasa Malaysia version of these "Terms and Conditions", the English version shall prevail.

19. By participating in this Campaign, Eligible Participant agreed to be bound by these "Terms and Conditions".
20. AFFINBANK Group's decision on all matters relating to this Campaign, including the decisions in determining the winners will be final and binding and no further correspondences, queries, appeals or attempts to dispute such decisions will be entertained.
21. All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
22. This Campaign ends on 31 Dec 2011. Any extensions thereafter will be decided at the sole discretion of AFFINBANK Group.