

Riang Raya Sihat Sejahtera Fixed Deposit (FD) + AFFIN CASA Campaign

Terms and Conditions

1. Affin Bank Berhad (“AFFIN BANK”) Riang Raya Sihat Sejahtera Fixed Deposit (FD) + AFFIN CASA Campaign (“the Campaign”) commences on 1 April 2021 until 5 May 2021 or ends upon reaching the Campaign set target, whichever comes first (“Campaign Period”). All applications must be made within the Campaign Period. Any extension thereafter will be decided at the discretion of Affin Bank Berhad and Affin Islamic Bank Berhad (hereinafter collectively referred as “AFFIN Bank Group”).
2. This Campaign is open to all new and existing AFFIN BANK individual customers, including employees of the Bank, subject to the eligibility criteria stated under the Campaign Details (“Eligible Customer”). However, there will be no preferential rate for employees of the Bank.
3. Eligible Customer must maintain or open the following accounts during the Campaign Period:
 - 3.1 Current or Savings Account (CASA)
 - a) Basic Savings
 - b) Basic Current
 - c) Ordinary Savings
 - d) Statement Savings
 - e) Affin ESaver
 - f) Affin Gold
 - g) Affin Avance Savvy
 - h) Affin Invikta™ Account
 - 3.2 Fixed Deposit (“FD”).

CAMPAIGN DETAILS

A. Fixed Deposit (“FD”) Promotional Rates

4. To be eligible for FD promotional rates, Eligible Customer must meet the following criteria:

Total Minimum Amount (CASA + FD)	Total Maximum Amount (CASA + FD)	Percentage for FD Placement	Percentage Earmarked for CASA	Tenure (Months)	FD Promotional Rate (p.a.)	Effective Rate* (p.a.)
RM10,000	RM1,000,000	90%	10%	3	2.33%	2.21%
				6	2.40%	2.27%
				12	2.50%	2.36%

**Effective Rate is depending on type of CASA product*

5. Eligible Customer is required to open or maintain Current Account/Current Account-i or Saving Account/Saving Account-i (CASA/CASA-i) with the Bank for profit crediting purposes.

B. AFFIN INVIKTA™ FD Promotional Rates

6. To be eligible for AFFIN INVIKTA™ FD promotional rates, Eligible Customer must open AFFIN INVIKTA™ Account and maintain RM50,000 in the account during the tenure of FD.
7. For AFFIN INVIKTA™ FD promotional rates, the Eligible Customer will be entitled for FD promotional rates as per table below:

Total Minimum Amount (AFFIN INVIKTA™ Account + FD)	Total Maximum Amount (AFFIN INVIKTA™ + FD)	Percentage for FD Placement	Percentage Earmarked for AFFIN INVIKTA™ Account	Tenure (Months)	FD Promotional Rate (p.a.)	Effective Rate* (p.a.)
RM100,000	RM5,000,000	90%	10%	3	2.38%	2.25%
				6	2.45%	2.32%
				12	2.55%	2.41%

*Effective Rate is based on AFFIN INVIKTA™ Account

8. Interest from AFFIN INVIKTA™ promotional rates above will be credited into Eligible Customer's AFFIN INVIKTA™ Account.
9. Eligible Customer must earmark the CASA for a period of FD tenure placement. In the event customer performs early upliftment of the earmark amount on the CASA before the completion of the tenure, customer is no longer entitled for the FD Promotional Rate/ AFFIN INVIKTA™ FD Promotional Rate Customer may proceed to request for early upliftment of the earmark amount and perform necessary transactions for example, withdrawal or closing of CASA.
10. For Early Payment (Premature Withdrawal), no interest shall be paid to the Customer.
11. Partial withdrawal of FD is not allowed.
12. Upon maturity, the FD shall be automatically renewed with the same tenure at the Bank's prevailing board rate.
13. Should there be an Overnight Policy Rate (OPR) changes, the offer rates may be revised. The revision of rate may impact any of the promotional rates for new creation of FD account made by Customer in this Campaign and the effective rates may be revised.

*Clause 10, 11, 12, 13 and 14 will also be made applicable for item A & B.

GENERAL TERMS

14. The Generic Terms and Conditions applicable for all deposit accounts/products/services shall at all-time be applicable. The Generic Terms and Conditions are available at www.affinonline.com
15. AFFIN Bank Group reserves the rights, upon giving reasonable notice, to amend, delete and/or add to any of these "Terms and Conditions" by giving 21 days prior notice to Customer. The Customer agrees that continued participation in the Campaign shall constitute their acceptance of these "Terms and Conditions". The Customer agrees to access the Bank's website at regular time intervals to view the "Terms and Conditions" and ensure to be kept up-to-date on any

change or variation to the “Terms and Conditions”.

16. 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.
17. By participating in this Campaign, Customer agrees to be bound by these “Terms and Conditions”.
18. All “Terms and Conditions” stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
19. This Campaign ends on 5 May 2021. However, the Bank, at 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 on the website at www.affinonline.com
20. The Customer hereby confirms that he/she has read, understood and agreed to be bound by the Group Privacy Notice of the Bank and the clauses herein, as may relate to the processing of his/her personal information. Unless the Customer(s) expressly opt-out by contacting any of our branches, the Bank shall be at liberty to market the products of its Group or that of its associate/sister companies to the Customer(s). For avoidance of doubt, the Customer agrees that the said Group Privacy Notice shall be deemed to be incorporated by reference into this T&C.
21. Please refer to Group Privacy Notice available by walk-in at any AFFIN BANK/ AFFIN ISLAMIC offices or branches or on the website at www.affinonline.com
22. The Bahasa Malaysia version of the terms and conditions is available at www.affinonline.com
23. AFFIN Bank 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 unless directly caused by the Bank’s negligence, default or fraud. Furthermore, the Bank 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 control of the Bank.
24. In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.
25. The Eligible Customer is hereby to read and understand the terms and conditions of this “Terms and Conditions”. In the event there are any terms and conditions in this “Terms and Conditions” that the Eligible Customer does not understand, the Customer is hereby advised to discuss further with the Bank’s representative.

Fixed Deposit, AFFIN INVIKTA™ Account and AFFIN CASA/AFFIN CASA-i are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.