

Riang Raya Sihat Sejahtera Term Deposit-i (TD-i) + AFFIN CASA-i Campaign Terms and Conditions

1. Affin Islamic Bank Berhad Riang Raya Sihat Sejahtera Term Deposit-i (TD-i) + AFFIN CASA-i 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 Islamic Bank Berhad and Affin Bank Berhad (hereinafter collectively referred as “the Bank”).
2. This Campaign is open to all new and existing Affin Islamic Bank Berhad individual customers, including employees of the Bank, subject to the eligibility criteria stated under the Campaign Details (“Eligible Customer” or “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 The following products are collectively referred as “AFFIN CASA-i”:
 - i. AFFIN Grow-i Saving Account;
 - ii. AFFIN Grow-i Savings Account;
 - iii. AFFIN Grow-i Current Account;
 - iv. AFFIN Barakah Charity Account-i;
 - v. AFFIN AVANCE Savvy-i;
 - vi. AFFIN INVIKTA™ Account-i;
 - 3.2 Term Deposit-i (“TD-i”)
4. AFFIN CASA-i is offered based on Shariah concept of Tawarruq/Commodity Murabahah.

CAMPAIGN DETAILS

(A) TD-i Promotional Rates

5. To be eligible for TD-i promotional rates, Eligible Customer must meet the following criteria:

Total Minimum Amount (CASA-i + TD-i)	Total Maximum Amount (CASA-i + TD-i)	Percentage for TD-i Placement	Percentage Earmarked for CASA-i	Tenure (Months)	TD-i 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-i product*

(B) AFFIN INVIKTA™ TD-i Promotional Rates

6. To be eligible for AFFIN INVIKTA™ TD-i promotional rates, Eligible Customer must open AFFIN

INVIKTA™ Account-i and maintain RM50,000 in the account during the tenure of TD-i.

7. For AFFIN INVIKTA™ TD-i promotional rates, the Eligible Customer will be entitled for TD-i promotional rates as per table below:

Total Minimum Amount (AFFIN INVIKTA™ Account-i + TD-i)	Total Maximum Amount (AFFIN INVIKTA™ Account-i + TD-i)	Percentage for TD-i Placement	Percentage Earmarked for AFFIN INVIKTA™ Account-i	Tenure (Months)	TD-i 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-i.

Other Terms and Conditions

8. Eligible Customer must earmark the AFFIN CASA-i for a period of TD-i tenure placement. In the event Eligible Customer performs early upliftment of the earmark amount on AFFIN CASA-i before the completion of the tenure, Eligible Customer is no longer entitled for the TD-i Promotional Rate/ AFFIN INVIKTA™ TD-i Promotional Rate. Eligible Customer may proceed to request for early upliftment of the earmark amount and perform necessary transactions for example, withdrawal or closing of AFFIN CASA-i.
9. For Early Payment (TD-i Premature Withdrawal), Eligible Customer shall agree to grant Ibra' (rebate) on all of the contracted profit in the event of withdrawal prior to maturity date. No profit shall be paid to the Customer.
10. Partial withdrawal of TD-i is not allowed.
11. Upon maturity, the TD-i shall be automatically renewed with the same tenure at the Bank's prevailing board rate as published at Affin Islamic Bank Berhad/Affin Bank Berhad branches or on the website at www.affinislamic.com.my.
12. Profit from TD-i and AFFIN INVIKTA™ TD-i promotional rates above will be credited into Eligible Customer's AFFIN CASA-i and AFFIN INVIKTA™ Account-i upon maturity.
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 profit rates for new creation of TD-i account made by Eligible Customer in this Campaign.

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.affinislamic.com.my.
15. The Bank 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. These “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.affinislamic.com.my.
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 which is available by walk-in at any Affin Islamic Bank Berhad/ Affin Bank Berhad offices, branches or on the website at www.affinislamic.com.my.
22. The Terms and Conditions in Bahasa Malaysia is available at www.affinislamic.com.my.
23. The Bank 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 Customer’s 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 reminded 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.

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