



Terms and Conditions

AFFIN DUO Apply and Win a New Exclusive Proton Campaign

1.0 Definition

1.1 The **AFFIN DUO Apply and Win a New Exclusive Proton Campaign** (“Campaign”) is organised by Affin Bank Berhad (“the Bank”). The Campaign is subject to the respective Terms and Conditions set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:

- 1.1.1 “**AFFINBANK**” shall mean Affin Bank Berhad [197501003274 (25046-T)]
- 1.1.2 “**AFFIN DUO**” refers to AFFIN Visa Cash Back and AFFIN Mastercard Rewards.
- 1.1.3 “**Cardmember(s)**” refers to holders of AFFIN DUO issued by the Bank per Clause 1.1.2.

2.0 Campaign Period

2.1 The Campaign is valid from **28 August 2020 to 28 February 2021** both dates inclusive, or such other period(s) as may be determined by the Bank (“Campaign Period”) from time to time.

3.0 Eligibility

- 3.1 The Campaign is open to Cardmembers who meets the criteria below (“Eligible Cardmember”)
- 3.1.1 All New To Bank (NTB) AFFIN DUO Principal Cardmembers whose credit card account approved during the Campaign Period.
 - 3.1.2 Hold a valid AFFIN DUO and whose account is in good standing during the Campaign Period and at the time of winner selection.
- 3.2 The following person are NOT eligible to participate in the Campaign:
- 3.2.1 Existing AFFINBANK Cardmembers who applied and issued with AFFIN DUO as an additional credit card.
 - 3.2.2 Permanent and contract employees of Affin Bank Berhad and Affin Islamic Bank Berhad;
 - 3.2.3 Cardmembers of AFFIN DUO who is in default of any payment and facilities granted by the Bank, or credit card account(s) have been suspended, blacklist, cancelled or terminated at any time during the Campaign Period or at the time of winner selection, subject to the Bank’s discretion; and
 - 3.2.4 Cardmembers who have committed any fraudulent or wrongful acts in relation to his/her credit card account at any facility of service granted by the Bank.

4.0 Campaign Mechanics

- 4.1 Eligible Cardmembers must perform retail transactions using their newly approved AFFIN DUO to earn entry(ies) (“Qualifying Entry”) as per Qualifying Spend Criteria below:

Qualifying Spend Criteria	Number of Entry(ies)
Spend minimum cumulative RM100 within 45 days from card approved date.	1

- 4.2 Qualified Retail Spend for this Campaign shall include local, online and/or overseas retail transactions charged to any of the Eligible Cardmember’s AFFIN DUO card during the Campaign Period (“Qualified Retail Spend”).
- 4.3 Qualified Retail Spend by Supplementary Cardmember(s) shall be aggregated and considered as the Principal Cardmember’s total Qualified Retail Spend.

Example:

Scenario 1: Principal Cardmember only

Card Approved Date	Card Type	Last date to spend cumulative RM100	Qualified Retail Spend (RM) within 45 days	Number of Entry(ies)
3 September 2020	AFFIN Visa Cash Back	17 October 2020	RM200	1
	AFFIN Mastercard Rewards		RM110	1
Total Entries				2

Scenario 2: Principal Cardmember with Supplementary Cardmember

Card Approved Date	Card Type	Last date to spend cumulative RM100	Qualified Retail Spend (RM) within 45 days	Number of Entry(ies)
5 September 2020	AFFIN Visa Cash Back (Principal Card)	19 October 2020	RM200	1
	AFFIN Mastercard Rewards (Principal Card)		RM0	0
	AFFIN Visa Cash Back (Supplementary Card)		RM150	1
	AFFIN Mastercard Rewards (Supplementary Card)		RM100	1
Total Entries				3

- 4.4 The following shall NOT be considered as Qualified Retail Spend:
- 4.4.1 Unlawful transaction e.g. illegal online betting, gambling or gaming transactions etc;
 - 4.4.2 Cash withdrawal, cash advance, balance transfer;
 - 4.4.3 Monthly instalments for any instalment payment facilities by the Bank;
 - 4.4.4 Fees and charges e.g. interest payment, annual fee, cash withdrawal fee, compensation charges of late payment;
 - 4.4.5 Outstanding balance payment, and
 - 4.4.6 Refunds, void/reversed, disputed, unauthorized or fraudulent transaction.
- 4.5 For avoidance of doubt, each Number of Entry allocated will entitle the Eligible Cardmember to be in the running for Prize under the Campaign, subject to Clause 5.2.

5.0 Campaign Prize

- 5.1 Each Eligible Cardmember is in a running to win one (1) brand new exclusive Proton car worth up to RM90,000 (excluding insurance and road tax. The final price is subject to Proton's announcement upon the launch of the new exclusive Proton variant in Malaysia's market).
- 5.2 Prize given on an "As-Is" basis, which are strictly non-exchangeable, in cash or kind in part or in full. The Bank reserves the right to substitute the Prize with other item(s) of similar value for whatsoever reason.
- 5.3 The Bank gives no assurance or satisfaction guarantee regarding the Prize. It will be direct arrangement/settlement between the Winner and the supplier without any resource to the Bank for any dispute in relation to quality or warranty of the Prize or any terms and conditions in respect thereof.
- 5.4 The Bank will not provide any replacement or substitute of Prize if the Winner rejects the Prize and/or request for alternative option(s).
- 5.5 Picture(s) of the Prize shown in any advertisement, promotional and other materials relating the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Prize (if applicable) and does not include any optional accessories.

6.0 Winner Selection and Prize Fulfilment

- 6.1 Based on Number of Entries recorded and allocated, Eligible Cardmembers shall be shortlisted by a computerized random selection for the Prize.
- 6.2 The shortlisted Eligible Cardmembers will be contacted by the Bank's representative at the contact number(s) registered or recorded in the Bank's system at any time during office hours to answer one (1) question.

- 6.3 The shortlisted Eligible Cardmember will be deemed as Winner of the Prize if he/she is able to answer the question correctly.
- 6.4 If the Shortlisted Eligible Cardmember is not able to answer the question correctly, the next Eligible Cardmember in sequence will be shortlisted and contacted to answer the question.
- 6.5 In the event the shortlisted Eligible Cardmember is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted Eligible Cardmember wish to withdraw from the Campaign upon being contacted by the Bank's representative, he/she shall be disqualified from the Campaign.
- 6.6 In the event the Eligible Cardmember terminates the AFFIN DUO credit card account during the Campaign Period or at the time of winner selection, the Bank reserves the right to disqualify the Eligible Cardmember from the Campaign.
- 6.7 The Bank reserves the right to select the next shortlisted Eligible Cardmember per the selection sequence to substitute shortlisted Eligible Cardmember who may be ineligible or disqualified for any reason whatsoever.
- 6.8 Winner will be notified by telephone and/or any other method(s) deemed suitable by the Bank within twelve (12) weeks from the end of the Campaign Period.
- 6.9 The Prize distribution method will be determined by the Bank.
- 6.10 The winner may be required to attend a Prize Giving Ceremony or other public events at a location to be confirmed by the Bank, as and when required at their own costs and expenses. The Bank reserves the exclusive right to publish or display the name and photographs of the Winner in the media, marketing or advertising materials or Bank's website for publicity purposes of this Campaign.
- 6.11 The Bank's decisions on all matters related to the Campaign and Prize shall be final, conclusive and binding on all Eligible Cardmember. No further correspondence and/or appeal to dispute the same will be entertained.

7.0 Adherence to the Campaign Terms and Conditions

- 7.1 All Eligible Cardmembers shall be required to adhere to the Campaign Terms and Conditions.
- 7.2 All Terms and Conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and legal disputes shall be commenced and heard in courts in Kuala Lumpur.
- 7.3 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 Eligible Cardmembers resulting directly or indirectly from the Eligible Cardmembers' participation in the Campaign except losses caused by negligence, default or breach by the Bank.

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.

- 7.4 The Bank, at its 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 prior notice via its website.
- 7.5 By participating with this campaign, Eligible Cardmember agrees to access the Bank's website at www.affinonline.com from time to time to view the terms and conditions and to ensure that they are kept-up-to-date with any changes or variations made to the terms and conditions.
- 7.6 The Bank reserves the right to change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and such amendments will be announced with prior notice on the Bank's website at www.affinonline.com.
- 7.7 By participating in the Campaign, Eligible Cardmember(s) agree and consent to the processing of the Eligible Cardmember(s) personal data by the Bank and the Bank hereby agrees to collect it and use it for the purpose of the Campaign. Unless the Eligible Cardmember(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 Eligible Cardmember(s).
- 7.8 Please refer to our Group Policy Notice available by walk-in at any AFFIN Bank offices or branches or on the website at www.affinonline.com.
- 7.9 The Eligible Cardmember shall comply with the provisions of the Financial Services Act 2013, the Foreign Exchange Notices issued by Bank Negara Malaysia and regulations, notices and guidelines thereto and shall arrange, coordinate, manage, and obtain all necessary consents, licences, approvals or authorisations required in connection with the execution, performance, validity or enforceability of the Transaction Documents.
- 7.10 For any assistance, feedback and/or complaints related to this Campaign, Eligible Cardmember may contact the Bank at following channels:
- Contact centre at 03-8230 2222; or
 - E-mail to cardservices@affinbank.com.my
- 7.11 The Eligible Cardmember is hereby reminded to read and understand this Terms and Conditions. In the event there are any terms and conditions in this Terms and Conditions that the Eligible Cardmember does not understand, the Eligible Cardmember is hereby advised to discuss further with the Bank's staff, representative or agent.
- 7.12 Bahasa Malaysia version of the Terms and Conditions is available at www.affinonline.com.