

OMG 'OH MY GADGET' CAMPAIGN 2021 ("TERMS AND CONDITIONS")

1. Affin Bank Berhad (AFFIN BANK) OMG 'Oh My Gadget' Campaign 2021 ("the Campaign") commences on 1 May 2021 until 31 December 2021 (inclusive of both dates) ("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 "the Bank").
2. This Campaign is open to all new and existing AFFIN BANK individual customers who open, deposit or spend with the following products with AFFIN BANK during the Campaign Period ("Eligible Customer").
 - 2.1 The following products are collectively referred as "AFFIN CASA":
 - i. Basic Current Account
 - ii. Individual Current Account
 - iii. Affin Gold
 - iv. Affin Plus
 - v. Basic Savings
 - vi. Ordinary Savings (Passbook Based)
 - vii. Statement Savings
 - viii. Affin eSaver
 - ix. Junior Saver
 - x. Affin Avance™ Savvy
 - xi. Affin Invikta™ Account
 - 2.2 The following products are collectively referred as "Debit Card"
 - i. Affin Bank Visa Debit Card
 - ii. Affin Avance™ Debit Card
 - iii. Affin Invikta™ Debit Card
 - 2.3 Retail Internet Banking (RIB)
3. The following persons are **NOT ELIGIBLE** to participate in this Campaign:
 - 3.1 Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) and their immediate family members (spouses, children, parents, parents-in-law); and/or
 - 3.2 Permanent and/or contract employees of advertising agencies (including its subsidiaries and related companies) and their immediate family members (spouses, children, parent, parents-in-law).
4. The sources of funds that are placed under this Campaign shall be from New Fund only.
5. New Fund is defined as:
 - 5.1 Cash, Interbank GIRO, New Fund received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks within one (1) week from the date of deposit.

5.2 Proceeds arising from redemption of equity and Unit Trust Funds that are re-deposited into any Current or Savings Account/Account-i (CASA/CASA-i).

6. The following shall not be considered as New Funds:

6.1 Intra bank transfer of fund i.e. transfer of funds from another AFFIN BANK/AFFIN ISLAMIC account (whether Saving Account/Saving Account-i, Current Account/Current Account-i, Fixed Deposit, Term Deposit-i and/or General Investment Account-i) under the same accountholder.

6.2 Inter branch transfer within the Bank under the same account name.

CAMPAIGN DETAILS

OMG 'OH MY GADGET LUCKY DRAW

7. To earn entry for OMG 'OH MY GADGET' Lucky Draw, Eligible Customer must meet the following Campaign Criteria as per Table 1:

Table 1:

OMG 'OH MY GADGET' LUCKY DRAW		
Campaign Criteria		No. of Entries
AFFIN CASA	<u>New Customer</u> <ul style="list-style-type: none"> Open AFFIN CASA ; and Maintain minimum Month End Balance (MEB) of RM 1,000 in AFFIN CASA within one (1) month from the date of account opening 	5
	<u>Existing Customer</u> <ul style="list-style-type: none"> Every RM1,000 increase in Monthly Average Balance (MAB) of AFFIN CASA 	5
Retail Internet Banking (RIB)	<ul style="list-style-type: none"> Every RM100 per transaction (fund transfer or bill payment) performs via RIB 	3
Debit Card	<ul style="list-style-type: none"> Every RM100 per transaction charged to the Debit Card 	3

8. Monthly Average Balance (“**MAB**”) refers to the sum of end day balances for the month divided by number of days within the month.

9. “**Baseline MAB**” refers to the MAB for the month prior to the Campaign Period i.e. MAB of April 2021.

10. “**Incremental MAB**” refers to MAB of the Eligible Customer’s AFFIN CASA for the month minus the Baseline.

An illustration on Incremental MAB calculation:

Baseline MAB	= $\frac{\text{Sum of end day balances from 1 – 30 April 2021}}{\text{Total number of days in April 2021}}$
(April 2021 MAB)	= $\frac{\text{RM1,000+RM1,000+RM1,000+RM1,000...+RM1,000}}{30}$
	= RM30,000/30

	= RM1,000
MAB in June 2021	$= \frac{\text{Sum of end day balance from 1 – 30 June 2021}}{\text{Total number of days in June 2021}}$ $= \frac{\text{RM5,000} + \text{RM5,000} + \text{RM5,000} + \text{RM5,000} \dots + \text{RM5,000}}{30}$ $= \text{RM150,000}/30$ $= \text{RM5,000}$
Incremental MAB	$= \text{MAB in June 2021} - \text{Baseline MAB}$ $= \text{RM5,000} - \text{RM1,000}$ $= \text{RM4,000}$

11. The following are examples of how entries are calculated:

New Customer

Customer	Campaign Criteria	MEB	MAB	Transaction via RIB	Spend via Debit Card	TOTAL ENTRIES
		Five (5) entries for minimum MEB of RM1,000	Five (5) entries for every RM1,000	Three (3) entries for every RM100 transaction made via RIB	Three (3) entries for every RM100 spend	
MAY 2021						
New Customer		MEB RM5,000 in AFFIN CASA	N/A	RM200 transaction per month	Total spend per month = RM500	
Entries Earned		= 5 entries x 1 = 5 entries	N/A	= 3 entries x 2 = 6 entries	= 3 entries x 5 = 15 entries	26
JUNE 2021						
Existing Customer		N/A	MAB = RM10,000 Baseline MAB (April 2021) = RM0 Incremental MAB = RM10,000 – RM0 = RM10,000	RM450 transaction per month	Total spend per month = RM2,000	
Entries Earned		N/A	= 5 entries x 10 = 50 entries	= 3 entries x 4 = 12 entries	= 3 entries x 20 = 60 entries	122

JULY 2021					
Existing Customer	N/A	MAB = RM9,500	RM100 transaction per month	Total spend per month = RM300	
		Baseline MAB (April 2021) = RM0 Incremental MAB = RM9,500 – RM0 = RM9,500			
Entries Earned	N/A	= 5 entries x 9 = 45 entries	= 3 entries x 1 = 3 entries	=3 entries x 3 = 9 entries	57
ACCUMULATED ENTRIES FOR GRAND PRIZE					205

Existing Customer

Campaign Criteria	MEB	MAB	Transaction via RIB	Spend via Debit Card	TOTAL ENTRIES
	Five (5) entries for minimum MEB of RM1,000	Five (5) entries for every RM1,000	Three (3) entries for every RM100 transaction made via RIB	Three (3) entries for every RM100 spend	
MAY 2021					
	N/A	MAB = RM20,000	RM500 transaction per month	Total spend per month = RM500	
		Baseline MAB (April 2021) = RM1,000 Incremental MAB = RM20,000 – RM1,000 = RM19,000			
Entries Earned	N/A	= 5 entries x 19 = 95 entries	= 3 entries x 5 =15 entries	=3 entries x 5 = 15 entries	125
JUNE 2021					
		MAB = RM15,500	RM200		

		Baseline MAB (April 2021) = RM1,000 Incremental MAB = RM15,500 – RM1,000 = RM14,500	transaction per month	Total spend per month = RM100	
Entries Earned	N/A	= 5 entries x 14 = 70 entries	= 3 entries x 2 = 6 entries	= 3 entries x 1 = 3 entries	79
JULY 2021					
		MAB = RM5,000 Baseline MAB (April 2021) = RM1,000 Incremental MAB = RM5,000 – RM1,000 = RM4,000	RM400 transaction per month	Total spend per month = RM100	
Entries Earned	N/A	= 5 entries x 4 = 20 entries	= 3 entries x 4 = 12 entries	= 3 entries x 1 = 3 entries	35
ACCUMULATED ENTRIES FOR GRAND PRIZE					239

12. To qualify for the Grand Prize, the Eligible Customer has to maintain at least three (3) consecutive months incremental MAB of RM500 in AFFIN CASA from October 2021.

Customer	MAB Oct 2021	MAB Nov 2021	MAB Dec 2021	Eligibility for Grand Prize
A	RM1,500	RM700	RM500	√
B	RM500	RM500	RM500	√
C	RM100	RM10,000	RM5,000	X
D	RM7,000	RM15,000	RM200	X

13. Eligible Customer who meet the Campaign Criteria as per Table 1 will stand a chance to win the following prizes:

Table 2

Category	No. of Winners	Prizes								
Grand Prize										
First (1 st) Prize	5	Apple iPhone 12 Pro Max 256GB								
Second (2 nd) Prize	5	Apple Mac Book Pro								
Third (3 rd) Prize	6	Apple Mac Book Air								
Fourth (4 th) Prize	10	Apple iPad Pro								
Fifth (5 th) Prize	12	Apple iPhone 12 256GB								
Monthly Prize										
May 2021 – August 2021	80	Apple Watch Series 6								
	<table border="1"> <tr> <td><i>May'21</i></td> <td><i>June'21</i></td> <td><i>Jul'21</i></td> <td><i>Aug'21</i></td> </tr> <tr> <td>20</td> <td>20</td> <td>20</td> <td>20</td> </tr> </table>		<i>May'21</i>	<i>June'21</i>	<i>Jul'21</i>	<i>Aug'21</i>	20	20	20	20
	<i>May'21</i>		<i>June'21</i>	<i>Jul'21</i>	<i>Aug'21</i>					
20	20	20	20							
<table border="1"> <tr> <td><i>Sep'21</i></td> <td><i>Oct'21</i></td> <td><i>Nov'21</i></td> <td><i>Dec'21</i></td> </tr> <tr> <td>20</td> <td>20</td> <td>20</td> <td>20</td> </tr> </table>	<i>Sep'21</i>	<i>Oct'21</i>	<i>Nov'21</i>	<i>Dec'21</i>	20	20	20	20		
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20	20	20	20							
September 2021 – December 2021	80	Apple iPad 128GB								
	<table border="1"> <tr> <td><i>Sep'21</i></td> <td><i>Oct'21</i></td> <td><i>Nov'21</i></td> <td><i>Dec'21</i></td> </tr> <tr> <td>20</td> <td>20</td> <td>20</td> <td>20</td> </tr> </table>		<i>Sep'21</i>	<i>Oct'21</i>	<i>Nov'21</i>	<i>Dec'21</i>	20	20	20	20
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20	20	20	20							

14. All prizes for OMG Lucky Draw will be presented within two (2) months after the announcement of the winners has been made on the AFFIN BANK/AFFIN ISLAMIC website at www.affinonline.com and/or www.affinislamic.com.my. The Bank will notify the winners on the manner and timeline as stipulated by the Bank. Notwithstanding the foregoing, the Bank reserves the right to use any method or medium the Bank deems fit at its discretion for the purpose of announcing the winners.
15. Notwithstanding the above, the Bank reserves the right to substitute the above prizes with other item(s) of similar cost by giving prior notice. All prizes won by the winners are non-transferable, refundable nor exchangeable for cash or credit at any kind.
16. Any prizes unclaimed three (3) months after notification of winners has been made will be forfeited.

WINNERS SELECTION FOR OMG 'OH MY GADGET' LUCKY DRAW

17. To determine the winners, Eligible Customer will be randomly selected based on the accumulated entries during the Campaign Period.
18. The selection of prize winners under this Campaign is as follows:
 - 18.1 Monthly Prizes
 - 18.1.1 Each monthly winner will be entitled to win Apple Watch Series 6 or Apple iPad 128GB as per Table 2. In total, there will be hundred and sixty (160) monthly winners during this Campaign.
 - 18.1.2 The winner's AFFIN CASA must be active at the time when the winners are identified otherwise the said winners will be disqualified.

18.2 Grand Prizes

18.2.1 Thirty-eight (38) winners will be selected at the end of the Campaign to win the Grand Prize.

18.2.2 The winner's AFFIN CASA must be active at the time when the winners are identified otherwise the said winners will be disqualified.

19. Winners of Monthly Prize still stand a chance to win the Grand Prize (i.e. First Prize, Second Prize, Third Prize, Fourth Prize or Fifth Prize).
20. Entries earned monthly shall not carry forward to the following month's Monthly Prize draw. For example, entries earned in May 2021 shall not be used in June 2021 for Monthly Prize draw.
21. In the event a winner is disqualified, the Bank reserves the right to select another customer starting from the top of the reserve list to be the winner. The routine will be repeated until the determination of the winner for the Grand prize is concluded.
22. The Bank reserves the right to substitute the above prizes with other item(s) of similar cost by giving prior notice. All prizes won by the winners are non-transferable, refundable nor exchangeable for cash or credit at any kind.
23. Winners hereby acknowledge and agree that the Bank is not liable for all warranty and/or liability in connection with the awarded prize(s) and/or the Campaign. 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 prizes or any terms and conditions in respect thereof. Winners shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from their participation in the Campaign, redemption and/or usage of the prize(s). The Bank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the Winners except such loss, damage or injury caused by negligence, default or misconduct by the Bank.
24. All costs and expenses incurred in collecting and redeeming the prize are the sole responsibility of and shall be borne by the winners. In connection with the claiming or redeeming of the prize, the Bank shall be entitled to request proof from each winner of him/her being a participant and valid identification in order for that winners to prize category, failing which the Bank reserves the right to disqualify that winners and forfeit the prize awarded to that winner

GENERAL TERMS

25. The Generic Terms and Conditions applicable for all deposit accounts/products/services ("Generic Terms and Conditions") shall at all-time be applicable. The Generic Terms and Conditions are available at www.affinonline.com .In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to this Campaign.
26. AFFIN Bank Group reserves the rights, upon giving reasonable notice, to amend these Terms and Conditions by giving twenty one (21) days prior notice to the Eligible Customer. Any amendments to these Terms and Conditions will be notified to the Eligible Customers via www.affinonline.com or through the Bank branches.
27. The Eligible Customer agrees that continued participation in the Campaign shall constitute their acceptance of these Terms and Conditions. The Eligible 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.

28. 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.
29. By participating in this Campaign, Eligible Customer agrees to be bound by this Terms and Conditions.
30. All Terms and Conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
31. This Campaign ends on 31 December 2021. However, 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 by giving twenty one (21) days prior notice via www.affinonline.com
32. For the avoidance of doubt, cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customer(s) to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act cancellation, termination, suspension or extension save and except losses or damages caused by negligence, default or breach by the Bank
33. The Eligible Customer hereby confirms that he/she has read, understood and agreed to be bound by the Group Privacy Notice of the Bank which is available at the Bank branches or on the website at www.affinonline.com or www.affinislamic.com.my .Unless the Eligible 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 Eligible Customer(s). For avoidance of doubt, the Eligible Customer agrees that the said Group Privacy Notice shall be deemed to be incorporated by reference into this Terms and Conditions.
34. The Bahasa Malaysia version of these Terms and Conditions is also available at www.affinonline.com .
35. The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign or otherwise unless such loss, damage or injury is caused by the Bank's fault, negligence or misconduct. 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, pandemic, epidemic or any event beyond the control of the Bank.
36. In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.
37. AFFIN CASA products is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.
38. The Eligible Customer is reminded to read and understand the terms and conditions of these Terms and Conditions. In the event there are any terms and conditions in these Terms and Conditions that the Eligible Customer does not understand, the Eligible Customer is hereby advised to discuss further with the Bank's representative.