

## 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 18 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**

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

#### **A. Option 1**

<b>CASA</b>						
<b>Total Minimum Placement</b>	<b>Total Maximum Amount</b>	<b>Percentage for FD Placement</b>	<b>Percentage Earmarked for CASA</b>	<b>Tenure (Months)</b>	<b>FD Promotional Rates (p.a.)</b>	<b>*Effective Rate for CASA (p.a.)</b>
RM10,000	RM1,000,000	90%	10%	3	2.17%	2.06%
				6	2.33%	2.21%
				12	2.53%	2.39%
				18	2.61%	2.46%
				24	2.67%	2.51%

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

AFFIN Avance™ Savvy						
Total Minimum Placement	Total Maximum Amount	Percentage for FD Placement	Percentage Earmarked for CASA	Tenure (Months)	FD Promotional Rates (p.a.)	Effective Rate for AFFIN Avance™ Savvy (p.a.)
RM10,000	RM1,000,000	90%	10%	3	2.19%	2.08%
				6	2.36%	2.23%
				12	2.54%	2.40%
				18	2.62%	2.47%
				24	2.68%	2.52%

AFFIN Invikta™						
Total Minimum Placement	Total Maximum Amount	Percentage for FD Placement	Percentage Earmarked for CASA	Tenure (Months)	FD Promotional Rates (p.a.)	Effective Rate for AFFIN Invikta™ (p.a.)
RM50,000	RM2,500,000	90%	10%	3	2.22%	2.11%
				6	2.39%	2.26%
				12	2.56%	2.41%
				18	2.64%	2.49%
				24	2.70%	2.54%

5. 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.

#### B. Option 2

CASA			
Total Minimum Placement	Total Maximum Amount	Tenure (Months)	FD Promotional Rates (p.a.)
RM10,000	RM1,000,000	3	2.05%
		6	2.20%
		12	2.38%
		18	2.45%
		24	2.50%

AFFIN Avance™ Savvy			
Total Minimum Placement	Total Maximum Amount	Tenure (Month)	FD Promotional Rates (p.a.)
RM10,000	RM1,000,000	3	2.07%
		6	2.22%
		12	2.39%
		18	2.46%
		24	2.51%

<b>AFFIN Invikta™</b>			
<b>Total Minimum Placement</b>	<b>Total Maximum Amount</b>	<b>Tenure (Months)</b>	<b>FD Promotional Rates (p.a.)</b>
RM50,000	RM2,500,000	3	2.10%
		6	2.25%
		12	2.40%
		18	2.48%
		24	2.53%

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

#### **Other Terms and conditions**

- For Early Payment (Premature Withdrawal), no interest shall be paid to the Customer.
- Partial withdrawal of FD is not allowed.
- The interest earned will be credited to the Nominated CASA as selected by the Eligible Customer upon maturity of the FD.
- Upon maturity, the FD shall be automatically renewed with the same tenure at the Bank's prevailing board rate.
- 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.

#### **GENERAL TERMS**

- 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](http://www.affinonline.com).
- 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 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.
- 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.
- By participating in this Campaign, Customer agrees to be bound by these Terms and Conditions.
- All Terms and Conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
- This Campaign ends on 5 May 2021. However, the Bank reserves the right to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part with prior notice.

18. 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](http://www.affinonline.com) or [www.affinislamic.com.my](http://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 T&C.
19. The Bahasa Malaysia version of these Terms and Conditions is also available at [www.affinonline.com](http://www.affinonline.com) / [www.affinislamic.com.my](http://www.affinislamic.com.my) .
20. 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.
21. In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.
22. 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 Avance™ Savvy/AFFIN INVIKTA™ Account and AFFIN CASA are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.**