

Terms and Conditions AFFIN INVIKTA Tactical Campaign

1.0 Definition

- 1.1 The **AFFIN INVIKTA™ Tactical Campaign** (“Campaign”) is organised by Affin Bank Berhad and Affin Islamic 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 **“AFFIN BANK”** shall mean Affin Bank Berhad (197501003274/ 25046-T)
 - 1.1.2 **“AFFIN ISLAMIC”** shall mean Affin Islamic Bank Berhad [200501027372/(709506-V)]
 - 1.1.3 **“AFFIN INVIKTA Card”** refers to AFFIN INVIKTA Credit Card/Credit Card-i issued by the Bank.
 - 1.1.4 **“Cardmember(s)”** refers to holder of AFFIN INVIKTA Card per Clause 1.1.3
 - 1.1.5 **“Rewards Points”** refer to the points awarded to the Cardmember under AFFIN Rewards Points Programme
 - 1.1.6 **“EIPLAN”** refers to AFFIN BANK Easy Instalment Plan/AFFIN Islamic Easy Instalment Plan

2.0 Campaign Period

- 2.1 The Campaign is valid from **1 June to 31 December 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 Principal and Supplementary AFFIN INVIKTA Cardmembers.
 - 3.1.2 Hold a valid AFFIN INVIKTA Card and whose account is in good standing during the Campaign Period and at the same point of rewards fulfillment.
- 3.2 The following person are NOT eligible to participate in the Campaign:
- 3.2.1 Cardmembers of AFFIN INVIKTA Card who is in default of any payment and facilities granted by the Bank, or AFFIN INVIKTA Card account(s) have been suspended, blacklist, cancelled or terminated at any time during the Campaign Period or at the time of prize fulfillment, subject to the Bank’s discretion; and
 - 3.2.2 Cardmembers who have committed any fraudulent or wrongful acts in relation to his/her AFFIN INVIKTA Card account at any facility of service granted by the Bank.

4.0 Campaign Mechanics

- 4.1 Principal Cardmembers are eligible to three (3) times Rewards Points for every spend as below:
- 4.1.1 Selected MCC category for Dining, Groceries and Online transactions

Category	MCC Description	MCC
Dining	Caterers	5811
	Eating places and restaurants	5812
	Fast food restaurants	5814
Groceries	Grocery Stores / Supermarkets	5411

For online transaction, the Rewards Points is excluding charity related transaction, government services and payment via Jompay, online banking, FPX and Mail Order/Telephone Order (MOTO).

4.1.2 0% EIPLAN with a minimum purchase of RM2,000 in a single receipt for 6, 12 or 24 months.

4.2 AFFIN Rewards Points

4.2.1 AFFIN Rewards Points will be credited into your AFFIN Rewards account once the particular retail transaction is being processed by the merchant (posted retail transaction) approximately in one-week time.

4.2.2 Rewards Points are not transferable to any other person or entity and redemption of Rewards Points is subject to the AFFIN Rewards Programme Terms and Conditions.

4.3 0% EiPLAN

4.3.1 The Cardmember may convert their retail purchases of RM2,000 and above in a single receipt ("Retail Purchase") that has been debited to their INVIKTA Credit Cardmember's account into monthly instalment for 6, 12 or 24 months with 0% interest/profit.

4.3.2 Cardmember may participate in EiPlan provided:

- The Retail Purchases in a single transaction is not less than minimum amount specified in this Campaign
- The available Credit or Facility Limit of the Cardmember's Card Account, excluding any temporary Credit/Facility Limit increase, is sufficient to earmark the Retail Purchases.

4.4 Eligible Transaction(s) by Supplementary Cardmember(s) under the same Eligible Cardmember shall be computed and treated as the Eligible Cardmember's Eligible Transaction(s).

4.5 The Bank at any time at its own discretion reserves the right to forfeit the Rewards Points in the event where the reversal of Eligible Transaction or cancellation or termination of Eligible Cardmember's Credit Card or non-compliance or breach of these Terms and Conditions stated herein, Cardmember Agreement, AFFIN Rewards Programme and/or EIPLAN Terms and Conditions.

5.0 Adherence to the Campaign Terms and Conditions

5.1 All Eligible Cardmembers shall be required to adhere to the Campaign Terms and Conditions, which are in addition to and are to be read together with AFFIN Rewards Programme and EiPLAN Terms and Conditions. In the event of any discrepancy or inconsistency between the Terms and Conditions, the Campaign Terms and Conditions shall prevail to the extent they apply to the Campaign.

5.2 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.

- 5.3 The Bank reserves the right to change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and such changes/amendments/ modifications will be announced on the Bank's website at www.affinonline.com and www.affinislamic.com.my
- 5.4 The Bank reserves the rights, upon giving reasonable notice, to withdraw, cancel or suspend the Campaign by giving 21 calendar days prior notice via its website. The Eligible Cardmember agrees that continued participation in the Campaign shall constitute their acceptance of these Terms and Conditions.
- 5.5 By participating in this Campaign, the Eligible Cardmember acknowledges and agrees that the Bank may collect personal data/information submitted by participants and use the information pursuant to its privacy policy available at the Bank official website. If the customer is a minor who is below eighteen (18) years old, his/her parent or legal guardian consents to the collection, use and disclosure of the customer's personal data in accordance with this clause on his/her behalf.
- 5.6 Please refer to our Group Policy Notice available by walk-in at any AFFIN Bank Group offices or branches or on the website at www.affinonline.com and www.affinislamic.com.my.
- 5.7 In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.
- 5.8 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 the Eligible Cardmember resulting directly or indirectly from the Eligible Cardmember'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.
- 5.9 The Eligible Cardmember shall comply with the provisions of the Financial Services Act 2013, Islamic Financial Services Act 2013, the Foreign Exchange Administration Rules 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.
- 5.10 For any assistance, feedback and/or complaints related to this Campaign, Eligible Cardmember may contact the Bank at following channels:
- Dedicated number for AFFIN Premium Cards at 03-8230 2323
 - Contact Centre at 03-8230 2222; or
 - Email to cardservices@affinbank.com.my
- 5.11 The Bahasa Malaysia version of the Terms and Conditions is available at www.affinonline.com and www.affinislamic.com.my
- 5.12 The Eligible Cardmember 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 Cardmember does not understand, the Eligible Cardmember is hereby advised to discuss further with the Bank's representative.