

## RIANG RAYA SIHAT SEJAHTERA TERM DEPOSIT-i (TD-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 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 Islamic Bank Berhad and Affin Bank Berhad (hereinafter collectively referred as "the Bank").
2. This Campaign is open to all new and existing individual customers of the Bank, 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 Current Account;
    - iii. AFFIN Barakah Charity Account-i;
    - iv. AFFIN AVANCE™ Savvy-i;
    - v. 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**

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

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

<b>AFFIN Grow-i CASA/AFFIN Barakah Charity Account-i</b>						
<b>Total Minimum Amount</b>	<b>Total Maximum Amount</b>	<b>Percentage for TD-i Placement</b>	<b>Percentage Earmarked for CASA-i</b>	<b>Tenure (months)</b>	<b>TD-i Promotional Rates</b>	<b>*Effective Rates (p.a.)</b>
RM10,000	RM1,000,000	90%	10%	3	2.17%	2.06%
				6	2.33%	2.21%
				12	2.51%	2.37%
				18	2.58%	2.43%
				24	2.63%	2.48%

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

<b>AFFIN Avance™ Savvy-i</b>						
Total Minimum Amount	Total Maximum Amount	Percentage for TD-i Placement	Percentage Earmarked for CASA-i	Tenure (months)	TD-i Promotional Rates	Effective Rates (p.a.)
RM10,000	RM1,000,000	90%	10%	3	2.19%	2.08%
				6	2.36%	2.23%
				12	2.52%	2.38%
				18	2.59%	2.44%
				24	2.64%	2.49%

<b>AFFIN INVIKTA™ Account-i</b>						
Total Minimum Amount	Total Maximum Amount	Percentage for TD-i Placement	Percentage Earmarked for CASA-i	Tenure (months)	TD-i Promotional Rates	Effective Rates (p.a.)
RM50,000	RM2,500,000	90%	10%	3	2.22%	2.11%
				6	2.39%	2.26%
				12	2.53%	2.39%
				18	2.61%	2.46%
				24	2.67%	2.51%

6. 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. 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.

### B. Option 2

<b>*Mass Customer</b>			
Total Minimum Amount	Total Maximum Amount	Tenure (months)	TD-i Promotional Rates
RM10,000	RM1,000,000	3	2.05%
		6	2.20%
		12	2.36%
		18	2.42%
		24	2.47%

*\*Mass Customer refers to Eligible Customer who open or maintain AFFIN Grow-i CASA and AFFIN Barakah Charity Account-i.*

<b>AFFIN AVANCE™ Savvy-i Customer</b>			
Total Minimum Amount	Total Maximum Amount	Tenure (months)	TD-i Promotional Rates
RM10,000	RM1,000,000	3	2.07%
		6	2.22%
		12	2.37%
		18	2.43%
		24	2.48%

<b>AFFIN INVIKTA™ Account-i Customer</b>			
<b>Total Minimum Amount</b>	<b>Total Maximum Amount</b>	<b>Tenure (months)</b>	<b>TD-i Promotional Rates</b>
RM50,000	RM2,500,000	3	2.10%
		6	2.25%
		12	2.38%
		18	2.45%
		24	2.50%

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

#### Other Terms and Conditions

8. 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.
9. Partial withdrawal of TD-i is not allowed.
10. 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](http://www.affinislamic.com.my).
11. Profit from TD-i promotional rates above will be credited into Eligible Customer's AFFIN CASA-i upon maturity.
12. 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**

13. 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](http://www.affinonline.com) / [www.affinislamic.com.my](http://www.affinislamic.com.my). 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.
14. AFFIN Group reserves the rights, upon giving reasonable notice, to amend these Terms and Conditions by giving prior notice to the Eligible Customer. Any amendments to these Terms and Conditions will be notified to the Eligible Customers via [www.affinonline.com](http://www.affinonline.com) or [www.affinislamic.com.my](http://www.affinislamic.com.my) or through the Bank branches.
15. 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.
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, Eligible Customer agrees to be bound by this Terms and Conditions.
18. All 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 reserves the right to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part with prior notice.
20. 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.
21. 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) .
22. 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.
23. In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.
24. CASA-i/TD-i products are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.
25. 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.