

Digital Payroll @ AFFIN Campaign 2021 Terms & Conditions

1. Digital Payroll @ AFFIN Campaign 2021 (“Campaign”) is organized by Affin Bank Berhad and Affin Islamic Bank Berhad (known as AFFIN BANK and AFFIN ISLAMIC & hereinafter collectively referred as the Bank). The Campaign is subject to the respective Terms and Conditions (“T&C”) set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:
 - a) “Management” refers to Director of Corporate Banking and/or Director of Enterprise Banking.
2. The Campaign shall run from **1st July 2021 until 31st December 2021**, both dates inclusive. (“Campaign Period”).
3. This Campaign is open to all new and existing (1) Enterprise Banking (EB) and (2) Corporate Banking (CB) AFFIN Bank and AFFIN ISLAMIC customers who sign up for Transaction Package under AFFINMAX and perform Salary Payment using AFFINMAX Autopay (“Eligible Customer”).
4. This Campaign is **not eligible** for any **Government Agencies/Government Body** customers.

General Campaign Requirement

5. This general Campaign requirement will be applicable for both Eligible Customer(s) categories.
6. To be eligible for the Campaign, every Eligible Customer(s) need to perform the followings: -
 - a) **Open AFFIN Current Account under Conventional (CACO) or Islamic (CACO-i TWQ*) and subscribes with AFFINMAX under Transaction Package;**
 - b) To **perform Salary Payment** through AFFINMAX Payroll Solution; and
 - c) To subscribe with **AFFIN360 Payroll solutions and AFFINWRKFZ Privilege Package.**

AFFIN CACO-i TWQ offered under the Shariah concept of Tawarruq

7. Member of **Perbadanan Insurans Deposit Malaysia (PIDM)**.
8. Deposit products are protected by **PIDM** up to **RM250,000** for each depositor.

Specific Campaign Requirement

9. This specific Campaign requirement will be applicable for every Eligible Customer(s) according to the respective category.
10. For Eligible Customer(s) under Enterprise Banking segment, all Eligible Customer(s) need to ensure the followings: -
 - a) To maintain a **minimum monthly Deposit Balance for CACO/CACO-i TWQ** amounting **RM20,000 during Campaign Period;** and
 - b) Perform monthly salary payment through AFFINMAX Payroll Solution to a minimum of **two (2) employees** per month during the Campaign Period.
11. As for the Eligible Customer(s) under Corporate Banking segment, all Eligible Customer(s) need to ensure the followings:
 - a) To maintain a **minimum monthly Deposit Balance for CACO/CACO-i TWQ** of **RM350,000** during the Campaign Period;
 - b) Perform monthly salary payment through AFFINMAX Payroll Solution to a minimum of **fifty (50) employees** per month during the Campaign Period.

12. Individual employee (permanent / contract) for every Eligible Customer(s) who open **AFFIN Savings Account Conventional** or **Savings Account-i*** with **minimum monthly balance of RM500.00** and **received the monthly salary payment** during the Campaign Period will be entitled for One-Off Cash Reward.

AFFIN Savings Account-i offered under the Shariah concept of Tawarruq

Campaign Rewards

13. Eligible Customer(s) is entitled for **monthly fee charges** waiver of **RM20.00** per month and **token charge** of **RM40.00** for Digital Token & **RM150.00** for Physical Token throughout the Campaign Period.
14. Enjoy **Zero Transaction Fees** for **DuitNow Instant Transfer** and **Inter-Bank GIRO (IBG)** throughout the Campaign Period.
15. Entitle for **AFFINWRKFZ** program offerings i.e. Business Protection, Business Planning, Business Progress and Business Privileges as well for Staffs Benefits program under **AFFIN360** i.e. special financing / loan rate for all retail product (Personal Loan/Financing, Mortgage Loan/Financing, Hire Purchase and etc).
16. Eligible Customer(s) under Enterprise Banking segment is entitled for;-
- Monthly Bonus Reward** worth of RM1,000 for every Top 10 company with the **highest deposit CACO/CACO-i TWQ balance** and **highest total number of Salary Payment transactions** perform through AFFINMAX.
 - Stand a chance to win a Cash Reward worth **RM50,000** at the end of the Campaign Period by **maintaining the Highest Average CACO/-i Deposit Balance** and **highest Salary Payment transactions** performed through AFFINMAX during the Campaign Period.

Note: Average Deposit CACO/CACO-i TWQ Balance will be the main indicator to determine the ranking of the winner at the end of Campaign Period.

17. Eligible Customer(s) under Corporate Banking segment is entitled for an **onboarding charges** waiver specifically on the Host to Host Solution and Virtual Account services.
18. For every individual employee (permanent / contract) will receive One-Off Cash Reward as per below capping at the end of the Campaign Period: -

Reward	Capping
RM 20.00	• Monthly Salary : RM3,000.00 to RM4,999.00
RM 30.00	• Monthly Salary : RM5,000.00 to RM9,999.00
RM 50.00	• Monthly Salary : RM10,000 & above

General Terms & Conditions

19. This T&C shall be supplemental to the existing Generic and Specific T&C Applicable to all Bank's products and/or services and the said T&C shall at all times be applicable. The Generic and Specific T&C is available at www.affinbank.com.my or www.affinislamic.com.my and www.affinonline.com.my. By participating in this Campaign, the Eligible Customer(s) agree to be bound by the said T&C.
20. This T&C including any amendments, deletions or additions, thereof shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.

21. The Bank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank for the purposes of the Campaign) shall not be liable to any Eligible Customer(s) or any other parties for any loss or damage of whatsoever nature suffered by the Eligible Staff(s) or any other party (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to the participation or non-participation in the Campaign.
22. 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 Customer(s) resulting directly or indirectly from the Eligible Customer(s)'s participation in the Campaign or otherwise unless directly caused by the Bank's negligence, default or fraud.
23. The Bank shall not also 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.
24. All Eligible Customer(s) shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any, and installation costs, where applicable in relation to the Campaign.
25. The Bank reserves the rights, upon giving reasonable notice, to amend, delete, add and/or alter ("the Amendment") to any of this T&C by giving twenty-one (21) days prior notice to the Eligible Customer(s). The Eligible Customer(s) agrees that continued participation in the Campaign shall constitute their acceptance of this T&C. The Eligible Customer(s) agrees to access the Bank's website at regular time intervals to view the T&C and ensure to be kept up to date on any change or variation to the T&C.
26. This T&C shall be governed by the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
27. If there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of this T&C herein, the English version of the T&C herein shall prevail. Notwithstanding the request is made by the Eligible Customer(s) and noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of the T&C shall govern the operation of the Campaign, then the Bahasa Malaysia version of the T&C shall prevail.
28. The Eligible Customer(s) is hereby reminded to read and understand of this T&C. In the event there are any terms and conditions that the Eligible Customer(s) does not understand, the Eligible Customer(s) is hereby advised to discuss further with the Bank's staff, representative or agent.
29. In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.
30. The Bank reserves the right to cease the Campaign before the Campaign end date. Any extensions thereafter will be decided by the Bank.
31. For more information, please visit the website www.affinbank.com.my or www.affinislamic.com.my and www.affinonline.com.my or call our Contact Centre at 03 - 8230 2222.