

Download & Win Campaign Terms & Conditions

1. Download & Win Campaign ("Campaign") is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (known as AFFIN BANK and AFFIN ISLAMIC). 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 and/or Director of Community Banking
2. The Campaign shall run from **1 December 2020 until 30 September 2021**, both dates inclusive. ("Campaign Period")
3. The Campaign is open to all citizens and permanent residents of Malaysia ("Participant(s)").
4. Employees of AFFIN BANK and AFFIN ISLAMIC are not eligible to participate in the Campaign.
5. Participants must meet the qualifying criteria to entitle for the voucher(s)

Campaign Mechanics

6. Participant(s) must meet qualifying criteria during the Campaign Period to be eligible for the vouchers as stated below:

Qualifying Criteria	Vouchers
a. Download SME Colony Mobile App via Google Play Store, Apple Store, Huawei AppGallery and/or QR code provided. b. Obtain passcode from Relationship Manager and key in through the App. c. Register via SME Colony Mobile App by providing the required information(s). <i>(Upon registration, the participants hereby have read and understood the campaign information and/or any marketing collateral contents)</i>	RM20.00* Voucher(s) per participant(s).

**Note: The voucher allocation is subject to the voucher(s) denomination provided by providers.*

7. The voucher(s) allocation is subject to the requirement provided by every partner i.e. different voucher denomination.
8. The Bank and/or Management reserves the right to forfeit and/or withdraw the voucher(s) eligibility if Participant(s) has been found to be invalid or false information given or otherwise.
9. The voucher(s) is on a first-come, first-serve basis and subject to availability.
10. All voucher(s) are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein.
11. Fulfilment/Delivery of the voucher(s) shall be within 14 working days upon fulfilling the qualifying criteria during the Campaign Period
12. Delivery of Vouchers will be based on the Participants(s) e-mail address.
13. Any voucher(s) which have exceeded the validity period shall not be replaced.

General Terms & Conditions

14. 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.affinonline.com/www.affinislamic.com.my. By participating in this Campaign, the Participant(s) agree to be bound by the said T&C.
15. 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 prior notice via its website.
16. Please refer to our Group Policy Notice available by walk-in at any of the Bank's offices or branches or on the website at "<http://www.affinonline.com>" and <http://www.affinislamic.com.my>.
17. This T&C including any amendments, deletions or additions, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.
18. 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 Participant(s) or any other parties for any loss or damage of whatsoever nature suffered by the Participant(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.
19. 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 Participant(s) resulting directly or indirectly from the Participant(s) participation in the Campaign or otherwise unless directly caused by the Bank's negligence, default or fraud.
20. 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.
21. All Participant(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 Prize(s) and the Campaign.
22. 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 Participant(s). The Participant(s) agrees that continued participation in the Campaign shall constitute their acceptance of this T&C. The Participant(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.
23. The Bank reserves the right to substitute and/or replace the Prize(s) with other prizes of similar or equivalent cost(s) by giving prior notice.
24. This T&C shall be governed by the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
25. 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 where the request is made by the Participants(s), 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.
26. The Participant(s) is hereby reminded 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 Participant(s) does not understand, the Participant(s) is hereby advised to discuss further with the Bank's staff, representative or agent.