

Term Deposit-i Campaign

Terms and Conditions

- Affin Islamic Bank Berhad Term Deposit-i Campaign (“the Campaign”) commences on 8 March 2021 until 31 March 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 AFFIN ISLAMIC/AFFIN BANK).
- This Campaign is open to all new and existing Affin Islamic Bank Berhad individual customers, including employees of the Bank, subject to the eligibility criteria stated under the Campaign Details (“Eligible Customer”). However, there will no preferential rate for employees of the Bank.

CAMPAIGN DETAILS

(A) eTerm Deposit-i (“eTD-i”) Promotional Rates

- For the purpose of eTD-i promotional rates, all eTD-i placement(s) must be made through the following channel:

| Channel | Details |
|---|--|
| Retail Internet Banking platform (AffinOnline) at www.affinonline.com | All placement(s) of eTD-i must be made through fund transfers from existing Current Account Saving Account-i (CASA-i)/ Current Account Saving Account (CASA) maintained with the Bank. |

- The Eligible Customer will be entitled for eTD-i promotional rates as per table below:

| Minimum Placement Amount for Each Certificate | Maximum Placement Amount for Each Certificate | eTD-i Tenure (Months) | Promotional Rate per annum (p.a.) | Profit Payment |
|---|---|-----------------------|-----------------------------------|----------------|
| RM10,000 | RM200,000 | 1 | 1.90% | Upon Maturity |
| | | 3 | 2.20% | |
| | | 6 | 2.35% | |
| | | 8 | 2.35% | |
| | | 12 | 2.35% | |

(B) Term Deposit-i (“TD-i”) Promotional Rates

- For TD-i promotional rates, the Eligible Customer will be entitled for TD-i promotional rates as per table below:

| Minimum Placement Amount | Maximum Placement Amount | Tenure (Months) | TD-i Promotional Rate (p.a.) |
|--------------------------|--------------------------|-----------------|------------------------------|
| RM10,000 | RM1,000,000 | 1 | 1.90% |
| | | 3 | 2.20% |
| | | 6 | 2.35% |
| | | 8 | 2.35% |
| | | 12 | 2.35% |

- 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.

(C) AFFIN INVIKTA™ TD-i Promotional Rates

7. To be eligible for AFFIN INVIKTA™ TD-i promotional rates, Eligible Customer must open AFFIN INVIKTA™ Account-i and maintain RM50,000 in the account during the tenure of TD-i.
8. For AFFIN INVIKTA™ TD-i promotional rates, the Eligible Customer will be entitled for TD-i promotional rates as per table below:

| Total Minimum Balance in AFFIN INVIKTA™ Account-i | Minimum Placement Amount in TD-i | Maximum Placement Amount in TD-i | Tenure (Months) | TD-i Promotional Rate (p.a.) |
|---|----------------------------------|----------------------------------|-----------------|------------------------------|
| RM50,000 | RM100,000 | RM5,000,000 | 1 | 1.90% |
| | | | 3 | 2.25% |
| | | | 6 | 2.40% |
| | | | 8 | 2.40% |
| | | | 12 | 2.40% |

9. Profit from AFFIN INVIKTA™ promotional rates above will be credited into Eligible Customer's AFFIN INVIKTA™ Account-i.
10. AFFIN INVIKTA™ Account-i is offered based on Shariah concept of Tawarruq/ Commodity Murabahah.

Other Terms and Conditions on TD-i

11. 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.
12. Partial withdrawal of TD-i is not allowed.
13. 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.
14. 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

15. 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.affinislamic.com.my.
16. The Bank reserves the rights, upon giving reasonable notice, to change, amend and/or modify 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 these "Terms and Conditions" and ensure to be kept up-to-date on any change or variation to these "Terms and Conditions".
17. The Bank, at its discretion, may withdraw, cancel, suspend the Campaign earlier than the Campaign Period or extend the Campaign beyond the Campaign Period by giving prior notice via its website.
18. By participating in this Campaign, Customer agrees to be bound by these "Terms and Conditions".

19. These “Terms and Conditions” stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
20. This Campaign ends on 31 March 2021. However, the Bank reserves the right to cease the Campaign once the Campaign has reached its required capping even if it is before the Campaign end date. Any extensions thereafter will be decided at the discretion of the Group.
21. The Customer hereby confirms that he/she has read, understood and agreed to be bound by the Group Privacy Notice of the Bank and the clauses herein, as may relate to the processing of his/her personal information. Unless the 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 Customer(s). For avoidance of doubt, the Customer agrees that the said Group Privacy Notice shall be deemed to be incorporated by reference into this T&C.
22. Please refer to Group Privacy Notice which is available by walk-in at any Affin Islamic Bank Berhad/ Affin Bank Berhad offices, branches or on the website at www.affinislamic.com.my.
23. The Terms and Conditions in Bahasa Malaysia is available at www.affinislamic.com.my.
24. 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 customers resulting directly or indirectly from the customers’ 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.
25. The Eligible Customer 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 Eligible Customer does not understand, the Customer is hereby advised to discuss further with the Bank’s staff, representative or agent.

TD-i/eTD-i, AFFIN INVIKTA™ Account-i and CASA/CASA-i are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.