

Fixed Deposit Campaign

Terms and Conditions

- Affin Bank Berhad (“AFFIN BANK”) Fixed Deposit Campaign (“the Campaign”) commences on 8 March 2021 to 31 March 2021 or ends upon reaching the Campaign Cap Amount, whichever comes first (“Campaign Period”). All placements must be made within the Campaign Period. Any extension thereafter will be decided at the discretion of AFFIN BANK / AFFIN ISLAMIC (hereinafter collectively referred as “the Bank”).
- This Campaign is open to all new and existing AFFIN BANK individual customers, including employees of the Bank, subject to the eligibility criteria stated under the Campaign Details (“Eligible Customer”). However, there will be no preferential rate for employees of the Bank.

CAMPAIGN DETAILS

A. eFixed Deposit (“eFD”) Promotional Rates

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

Channel	Details
Retail Internet Banking (RIB) affinonline.com website	All placement(s) of eFD must be made through fund transfers from existing Current Account Saving Account (CASA)/ Current Account Saving Account-i (CASA-i) maintained with the Bank.

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

Minimum Placement Amount For Each Certificate	Maximum Placement Amount For Each Certificate	eFD Tenure	Promotional Rate per annum (p.a.)	Interest Payment
RM10,000	RM200,000	1	1.90%	Upon maturity
		3	2.20%	Upon maturity
		6	2.35%	Upon maturity
		8	2.35%	Upon maturity
		12	2.35%	Upon maturity

B. Fixed Deposit (“FD”) Promotional Rates

- To FD promotional rates, the Eligible Customer will be entitled for FD promotional rates as per table below:

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

6. 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™ FD Promotional Rates

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

Total Minimum Balance in AFFIN INVIKTA™ Account	Minimum Placement Amount	Maximum Placement Amount	Tenure (Months)	FD 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. Interest from AFFIN INVIKTA™ promotional rates above will be credited into Eligible Customer's AFFIN INVIKTA™ Account.
10. For Early Payment (Premature Withdrawal), no interest shall be paid to the Customer.
11. Partial withdrawal of FD is not allowed.
12. Upon maturity, the FD shall be automatically renewed with the same tenure at the Bank's prevailing board rate.
13. Should there be Overnight Policy Rate (OPR) changes, the promotional rate may be revised. The revision of rate may impact any of the promotional interest rates for new creation of FD account made by Customer under this Campaign.

**Clause 10, 11, 12 and 13 will also be made applicable for item A, B & C.*

GENERAL TERMS

14. The Generic Terms and Conditions applicable for all deposit accounts/products/services ("Generic Terms and Conditions") shall be applicable at all-times. The Generic Terms and Conditions are available at www.affinonline.com
15. AFFIN Bank Group reserves the rights, upon giving reasonable notice, to amend, delete and/or add to any of these terms and conditions ("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 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, Customer agrees to be bound by these Terms and Conditions.
18. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.
19. This Campaign ends on 31 March 2021. However, AFFIN Bank Group reserves the right to cease the Campaign once the Campaign has reached the Campaign Cap Amount even if it is before the Campaign end date. Any extensions thereafter will be decided at the discretion of AFFIN Bank Group.
20. 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 Terms and Conditions.
21. Please refer to Group Privacy Notice available by walk-in at any AFFIN BANK/AFFIN ISLAMIC offices or branches or on the website at www.affinonline.com
22. The Bahasa Malaysia version of the terms and conditions is available at www.affinonline.com
23. AFFIN Bank Group 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.
24. The Customer is hereby reminded to read and understand these Terms and Conditions. In the event there are any Terms and Conditions that the Customer does not understand, the Customer is hereby advised to discuss further with the Bank's staff, representative or agent.

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