

Zero Transaction Fees for Interbank GIRO (IBG) Campaign 2021 Terms & Conditions

1. Zero Transaction Fees for Interbank GIRO (IBG) Campaign 2021 (“Campaign”) is organised 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 June 2021 until 31st December 2021**, both dates inclusive. (“Campaign Period”).
3. This Campaign is open to all new and the existing Enterprise Banking (EB) and Corporate Banking (CB) customers who sign up for Transaction Package under AFFINMAX and perform transaction using Inter-Bank Giro (IBG) (“Eligible Customer”).
4. During the Campaign Period, no transaction fee will be charged to the Eligible Customer(s) for all IBG transactions (“Payment”) performed by Eligible Customer(s) through AFFINMAX. The transaction fee waiver shall be referred as the “Fee Waiver”.
5. This Campaign is eligible for all EB and CB customer who subscribed with AFFINMAX under transaction package.
6. Please refer to the table below for the comparisons on the IBG transfer fee treatment during the Campaign Period:

Payment	Transaction Fee charges for Per Transaction Existing IBG Transaction Fee		Fee Waiver During Campaign Period
	Enterprise Customer	Corporate Customer	
IBG	RM 0.10 per txn	RM 0.10 per txn	RM 0.00

General Terms & Conditions

7. 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 be applicable at all times. 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.
8. 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.
9. 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 www.affinbank.com.my or www.affinislamic.com.my and www.affinonline.com.my.
10. 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.

11. 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 Customer(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 whether directly or indirectly, in relation to the participation or non-participation in the Campaign unless directly caused by the Bank's negligence, default or fraud.
12. The Bank shall not be liable for any default of its obligation under the Campaign due to any force major 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.
13. 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.
14. 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.
15. This T&C shall be governed by the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
16. 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 where 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.
17. 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.
18. 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.