

BARAKAH CAMPAIGN

(“TERMS AND CONDITIONS”)

1. Affin Islamic Bank Berhad (“AFFIN ISLAMIC” or “the Bank”) Barakah Campaign (“the Campaign”) commences on 1 August 2021 until 30 November 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 sole discretion of Affin Islamic Bank Berhad and Affin Bank Berhad (hereinafter collectively referred as “the Bank”). The Campaign is subject to the Terms and Conditions (“T&C”) set out herein.
2. This Campaign is open to all new and existing individual customers of the Bank, including employees of the AFFIN Group subject to the eligibility criteria stated under the Campaign Details during the Campaign Period (“Eligible Customer”).
3. For the purpose of this Campaign, all deposits must be made either or through any of the following channel:

Channel	Details
Over the Counter at Branch	Deposit placement made via Cash or InterBank transfer at Branch
Online transfer i.e. Interbank GIRO (IBG), Instant Transfer and DuitNow from other Banks	<ul style="list-style-type: none"> ▪ Deposit placement made via online transfer from other banks. ▪ Eligible Customer must contact Branch upon placement has been made to participate in the Campaign.

4. The sources of funds that are placed under this Campaign shall be from New Funds only.
5. New Funds is defined as:
 - 5.1 Cash, Interbank transfer which includes Interbank GIRO (IBG), Instant Transfer and DuitNow, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks which are deposited within one week from the date of deposit.
 - 5.2 Proceeds arising from redemption of Equity and Unit Trust Funds that are re-deposited into any Current or Savings Account/Account-i (CASA/CASA-i).
6. The following shall not be considered as New Funds:
 - 6.1 Intra bank transfer of fund i.e. transfer of funds from another AFFIN BANK/AFFIN ISLAMIC account (whether Saving Account/Saving Account-i, Current Account/Current Account-i, Fixed Deposit, Term Deposit-i and/or General Investment Account-i) under the same accountholder.
 - 6.2 Inter branch transfer within the Bank under the same account name.

CAMPAIGN DETAILS

7. To participate in the Campaign, Eligible Customer shall perform the following transaction on the same day within the Campaign Period:
 - 7.1 Open or maintain AFFIN Barakah Charity Account-i (ABCA-i)

- 7.2 Deposit minimum fresh fund amount into ABCA-i to be eligible for the complimentary gift per Eligible Customer as per the Table below.

Complimentary Gift	ABCA-i Minimum Amount
Jute Bag	RM300

8. The complimentary gift will be given to the Eligible Customer subject to stock availability and upon “First-Come, First-Served Basis” and while stock lasts.
9. Each **Eligible Customer is entitled for one Complimentary Gift** only throughout the Campaign Period as per illustration below:

Customer	Deposit Amount	No. of Complimentary Gift
A	RM300	1
B	RM1,000	1
C	RM700	1

10. The Bank reserves the right to substitute the gift with gift of equivalent similar retail value with prior notice. All gift received by the Eligible Customers are non-transferable, refundable nor exchangeable for cash or credit at any kind.
11. ABCA-i is offered based on Shariah concept of Tawarruq/Commodity Murabahah.
12. Please refer to Specific Terms and Conditions of ABCA-i for further details on the product. The Specific Terms and Conditions are available at www.affinislamic.com.my

GENERAL TERMS

13. The Generic Terms and Conditions applicable for all deposit accounts/products/services (“Generic Terms and Conditions”) shall at all-time be applicable. The Generic Terms and Conditions are available at www.affinislamic.com.my. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to this Campaign.
14. The Bank reserves the rights to amend, delete and/or add any of the Terms and Conditions stated herein by giving twenty-one (21) days prior notice to the Eligible Customer. Any amendments to these Terms and Conditions will be notified to the Eligible Customers via www.affinonline.com or www.affinislamic.com.my or through the Bank branches.
15. The Eligible Customer agrees that continued participation in the Campaign shall constitute their acceptance of these Terms and Conditions. The Eligible 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.

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, Eligible Customer agrees to be bound by these Terms and Conditions.
18. These Terms and Conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
19. This Campaign end on 30 November 2021. However, the Bank reserves the right to withdraw, cancel or suspend the Campaign earlier than the Campaign Period or extend the Campaign beyond the Campaign Period by giving twenty-one (21) days prior notice via www.affinislamic.com.my.
20. The Eligible Customer hereby confirms that he/she has read, understood and agreed to be bound by the Group Privacy Notice of the Bank which is available at the Bank branches or on the website at www.affinonline.com or www.affinislamic.com.my Unless the Eligible 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 Eligible Customer(s). For avoidance of doubt, the Eligible Customer agrees that the said Group Privacy Notice shall be deemed to be incorporated by reference into this T&C.
21. The Terms and Conditions in Bahasa Malaysia is available at www.affinislamic.com.my.
22. The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign or otherwise unless directly caused by the Bank's negligence, default or fraud.
23. 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. In the event photographs are taken pursuant to the Campaign, such photographs may be used for internal or external publication.
25. The Eligible Customer is reminded to read and understand the terms and conditions of these Terms and Conditions. In the event there are any terms and conditions in these Terms and Conditions that the Eligible Customer does not understand, the Eligible Customer is hereby advised to discuss further with the Bank's representative.

ABCA-i is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor. AFFIN ISLAMIC is a member of PIDM.