

## Terms and Conditions Pay Zakat Online Campaign

### 1.0 Definition

1.1 The **Pay Zakat Online Campaign** (“Campaign”) is organised by Affin Islamic Bank Berhad (“the Bank”). The Campaign is subject to the respective Terms and Conditions set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:

- 1.1.1 “**AFFIN ISLAMIC**” shall mean Affin Islamic Bank Berhad (200501027372/ 709506-V)
- 1.1.2 “**AFFIN Credit Card(s)**” refers to Credit Card-i issued by the Bank except for AFFINBANK/AFFIN ISLAMIC Visa Business Platinum, AFFINBANK Mastercard Basic, Visa Basic and AFFIN ISLAMIC Mastercard Basic.
- 1.1.3 “**Cardmember(s)**” refers to holder of Credit Card-i issued by the Bank per Clause 1.1.3
- 1.1.4 “**Rewards Points**” refer to the points awarded to the Cardmember under AFFIN Rewards Points Programme

### 2.0 Campaign Period

2.1 The Campaign is valid from **28 April to 24 May 2021** both dates inclusive, or such other period(s) as may be determined by the Bank (“Campaign Period”) from time to time.

### 3.0 Eligibility

3.1 The Campaign is open to Cardmembers who hold a valid Credit Card and the Credit Card account is in good standing during the Campaign Period.

3.2 The following person are NOT eligible to participate in the Campaign:

- 3.2.1 Cardmembers of Credit Card/Credit Card-i Basic and Business Platinum;
- 3.2.2 Cardmembers of Credit Cards who is in default of any payment and facilities granted by the Bank, or card account(s) have been suspended, blacklist, cancelled or terminated at any time during the Campaign Period, subject to the Bank’s discretion, or
- 3.2.3 Cardmembers who have committed any fraudulent or wrongful acts in relation to his/her Credit Card account at any facility of service granted by the Bank.

### 4.0 Campaign Mechanics

4.1 Principal Cardmembers are eligible to get five (5) Rewards Points for every RM1 zakat payment made with AFFIN Credit Card at any of the following zakat institution (“Eligible Zakat”):

Zakat Institution	Official Website
Majlis Agama Islam Kelantan	<a href="http://www.e-maik.my">www.e-maik.my</a>
Pusat Zakat Melaka	<a href="https://www.izakat.com">https://www.izakat.com</a>
Zakat Wilayah Persekutuan	<a href="https://www.zakat.com.my">https://www.zakat.com.my</a>

4.2 The following shall NOT be considered as an Eligible Zakat under the Campaign:

- 4.2.1 Other reload or online transaction not listed in Clause 4.1; and
- 4.2.2 Refunds, void, reversed, disputed, unauthorised or fraudulent transaction.

- 4.3 Total Rewards Points under the Campaign is capped at 1 million Rewards Points on a first-come, first-served basis (“Campaign Capping”).
- 4.4 Eligible Zakat by Supplementary Cardmember(s) under the same Eligible Cardmember shall be computed and treated as the Eligible Cardmember’s Eligible Transaction(s).
- 4.5 All Rewards Points for the Campaign will be automatically credited to the Eligible Cardmember’s AFFIN Rewards Point account within eight (8) weeks from the date the Eligible Eligible Zakat is transacted, subject to the Campaign Capping per Clause 4.3. and will be reflected in Credit Card Statement of Account following the Rewards Points crediting date.
- 4.6 Rewards Points are not transferable to any other person or entity and redemption of Rewards Points is subject to the AFFIN Rewards Programme Terms and Conditions.
- 4.7 The Bank at any time at its own discretion reserves the right to forfeit the Rewards Points in the event where the reversal of Eligible Zakat or cancellation or termination of Eligible Cardmember’s Credit Card or non-compliance or breach of these Terms and Conditions stated herein or Cardmember Agreement and AFFIN Rewards Programme Terms and Conditions
- 4.8 The Bank’s decisions on all matters related to the Campaign and Prizes shall be final, conclusive and binding on all Eligible Cardmember. No further correspondence and/or appeal to dispute the same will be entertained.

## **5.0 Adherence to the Campaign Terms and Conditions**

- 5.1 All Eligible Cardmembers shall be required to adhere to the Campaign Terms and Conditions.
- 5.2 All Terms and Conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and parties are subject to the exclusive jurisdiction of the Courts of Malaysia.
- 5.3 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 Eligible Cardmembers resulting directly or indirectly from the Eligible Cardmembers’ participation in the Campaign or otherwise save and except losses caused by negligence, default or breach by the Bank. 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, outbreak of disease, pandemic, fire, flood, drought, storm or any event beyond the control of the Bank.
- 5.4 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 subject to the availability of funds by giving twenty-one (21) days prior notice via its website.
- 5.5 By participating with this campaign, Eligible Cardmember agrees to access the Bank’s website at [www.affinbank.com.my](http://www.affinbank.com.my) or [www.affinislamic.com.my](http://www.affinislamic.com.my) on regular basis to view the terms and conditions and to ensure that they are kept-up-to-date with any changes or variations made to the terms and conditions.
- 5.6 The Bank reserves the right to change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and such changes/amendments/modifications will be

announced with at least twenty-one (21) calendar days on the Bank's website at [www.affinonline.com](http://www.affinonline.com) and [www.affinislamic.com.my](http://www.affinislamic.com.my).

- 5.7 The Bank reserves the right to cease this Campaign once it 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 Bank.
- 5.8 Please refer to our Group Policy Notice available by walk-in at any AFFIN Bank offices or branches or on the website at [www.affinonline.com](http://www.affinonline.com) and [www.affinislamic.com.my](http://www.affinislamic.com.my).
- 5.9 The Eligible Cardmember shall comply with the provisions of the Financial Services Act 2013, Islamic Financial Services Act 2013, the Foreign Exchange Administration Rules issued by Bank Negara Malaysia and regulations, notices and guidelines thereto and shall arrange, coordinate, manage, and obtain all necessary consents, licenses, approvals or authorisations required in connection with the execution, performance, validity or enforceability of the Transaction Documents.
- 5.10 For any assistance and/or feedback related to the Campaign, Cardmember may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN INVIKTA Visa Infinite, World Mastercard and Visa Signature).
- 5.11 The Bahasa Malaysia version of the Terms and Conditions is available at [www.affinonline.com](http://www.affinonline.com) and [www.affinislamic.com.my](http://www.affinislamic.com.my).
- 5.12 The Eligible Cardmember is hereby reminded to read and understand the Terms and Conditions in this document. In the event there are any Terms and Conditions in this document that the Eligible Cardmember does not understand, the Eligible Cardmember is advised to discuss further with the Bank's representative.