

## **Terms and Conditions for AFFIN Term Investment Account-i Campaign 2.0**

This **AFFIN Term Investment Account-i Campaign 2.0** (“**Campaign**”) is organised by Affin Islamic Bank Berhad (“**the Bank**”) and commences from 24 March 2025 until 31 May 2025 (both dates inclusive), or such other dates as determined by the Bank from time to time (“**Campaign Period**”). The terms and conditions below shall govern this Campaign (“**T&C**”).

### **Definition**

- a. **AFFIN** refers to Affin Bank Berhad and the Bank.
- b. **AFFIN TIA-i** refers to AFFIN Term Investment Account-i opened and maintained with the Bank.
- c. **New Fund**
  1. New Fund is defined as:
    - 1.1 Funds or monies that are newly transferred from other banks into AFFIN TIA-i during the Campaign Period. The transfer of the New Fund may be performed via interbank transfer which includes Interbank GIRO (“IBG”), Instant Transfer, DuitNow and/or any other method determined by the Bank; and/or
    - 1.2 Proceeds received pursuant to the redemption of equity and unit trust funds that are re-deposited into AFFIN TIA-i.
  2. The following shall not be considered as New Fund:
    - 2.1 Intra bank transfer of funds i.e. monies or funds received from the Affin Bank Berhad and/or the Bank accounts (including current account/-i or saving account/-i (“CASA/-i”), Fixed Deposit, Term Deposit-i and/or General Investment Account-i) of the same account holder.
    - 2.2 Inter branch transfer within the Bank under the same customer/account holder.

### **Eligibility**

3. This Campaign is open to all AFFIN TIA-i opened by new and existing individual customers of the Bank, including permanent and contract employees of AFFIN, during the Campaign Period, who meet the criteria and placement amount set out in the Campaign Mechanism below (“**Eligible Customer(s)**”). However, there will be no preferential rate for employees of AFFIN.
4. The following persons are NOT eligible to participate in this Campaign:
  - 4.1 Customers who are in default of any payment and/or facilities granted by AFFIN, or whose account(s) have been suspended, blacklisted, cancelled, or terminated at any time during the Campaign Period or at the time of profit-crediting; or
  - 4.2 Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any facilities granted by AFFIN; or
  - 4.3 Customers who have been adjudicated bankrupt (pursuant to a petition by AFFIN or other financial institutions or by any third party or is subject to any bankruptcy proceedings at any time prior to or during the Campaign Period); or
  - 4.4 Customers whose accounts held with AFFIN are in delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period; or
  - 4.5 Non-individual customers, i.e., partnerships, corporate entities, associations, clubs, schools and/or societies.

### **Campaign Mechanism**

5. To participate in this Campaign, Eligible Customer(s) must open and maintain an AFFIN TIA-i with a minimum investment amount of Ringgit Malaysia Fifty Thousand (RM50,000) with no maximum limit during the Campaign Period.
6. The sources of funds that are placed under this Campaign shall be from New Fund only.
7. The placement of AFFIN TIA- i must be made through the Over the Counter (“OTC”) channel at any of the Bank’s branches only.
8. Eligible Customer(s) will be entitled to the Campaign Indicative Profit Rate as stated in Table 1 below:

**Table 1: Campaign Indicative Profit Rate**

Minimum Investment Amount	Tenure (Months)	Profit Sharing Ratio (“PSR”)		Campaign Indicative Profit Rate (p.a.)
		Investor	Bank	
RM50,000	3	65 %	35 %	3.43 %
	6	72 %	28 %	3.79 %
	10	73 %	27 %	3.85 %
	12	74 %	26 %	3.90 %

**\*IMPORTANT:**

- 1) The actual profit rate may vary based on the actual performance of the investment.
  - 2) Should there be an Overnight Policy Rate (“OPR”) change, the Campaign Indicative Profit Rate may be revised with immediate effect upon issued notice by the Bank.
  - 3) Campaign Indicative Profit Rate is the estimated profit rate that may be granted to the Eligible Customer(s) based on PSR as shown in Table 1 above during the Campaign Period.
9. The Eligible Customer(s) will receive a copy of the investment slip, which will contain all the necessary details upon completion of the placement.
  10. Subject to Specific Terms & Conditions Applicable for AFFIN Term Investment Account-i, the Bank is entitled to increase the PSR in favor of the Eligible Customer(s) during the Campaign Period or investment tenure. The Bank shall notify Eligible Customers of this change either by posting it on the Bank’s website at [AffinAlways.com](http://AffinAlways.com) or through written notice to the Eligible Customer(s). If the Eligible Customer(s) is not agreeable to such revision, they shall notify the Bank in writing of the same within twenty-one (21) working days of the notification. Eligible Customer(s) who wish to end their relationship with the Bank can do so by closing their AFFIN TIA-i.
  11. The Campaign Indicative Profit Rate is only applicable for one (1) cycle on AFFIN TIA-i placement for the 3<sup>rd</sup>, 6<sup>th</sup>, 10<sup>th</sup> or 12<sup>th</sup> month tenure during the Campaign Period. Thereafter, any renewals shall be subject to the prevailing indicative board rate applicable at the time of renewal, as published on [AffinAlways.com](http://AffinAlways.com).
  12. Pre-mature withdrawal is allowed. Where AFFIN TIA-i is uplifted before maturity, the Investor agrees to forego or waive any profit from the date of placement until the date of upliftment under the Shariah principle of Tanazul. No profit shall be paid to the Eligible Customer for any AFFIN TIA-i that has not completed its respective investment tenure.
  13. Partial withdrawal during the Campaign Period is **not allowed**.

14. Upon maturity, AFFIN TIA-i shall be automatically renewed for the same tenure as the initial placement, at the Bank's prevailing board rate as published on [AffinAlways.com](https://www.affin.com.my/AffinAlways).

The Eligible Customer(s)' AFFIN TIA-i must be linked to the Eligible Customer(s)' CASA/-i for the purpose of facilitating profit payment and withdrawal of the AFFIN TIA-i ("Designated CASA/-i"). Profits will be paid upon maturity of the placement and credited into Eligible Customer's Designated CASA/-i, in accordance with PSR. For the avoidance of doubt, the Bank reserves the right to determine which of the Eligible Customer(s)' CASA/-i can be selected as the Designated CASA/-i if the Eligible Customer(s) has more than one CASA/-i maintained with the Bank.

### **GENERAL TERMS AND CONDITIONS**

15. By participating in this Campaign, the Eligible Customer(s) agrees to be bound by this T&C, including any amendments or variations made hereto.
16. The Generic Terms and Conditions applicable for all Deposit Accounts/ Products/ Services ("GTC") and Specific Terms & Conditions ("STC") applicable for AFFIN Term Investment Account-i shall at all-time be applicable. The GTC and STC are available at [AffinAlways.com](https://www.affin.com.my/AffinAlways). In the event of any inconsistencies or discrepancies between the GTC and this T&C, this T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
17. The Bank reserves the rights to change, amend and/or modify any terms of this T&C, stipulated herein, wholly or in part from time to time, by giving twenty-one (21) calendar days' prior notice to the Eligible Customer(s). Any amendments, alteration, modification, change or variation to this T&C will be notified to the Eligible Customer(s) via [AffinAlways.com](https://www.affin.com.my/AffinAlways) or through the Bank's branches.
18. The Bank shall not be responsible and/or liable, nor shall it accept any form of liability arising or suffered by the Eligible Customer(s) resulting directly or indirectly from the Eligible Customer(s)'s participation in this Campaign or otherwise, unless such loss, damage or injury is caused by the Bank's fault, negligence or misconduct. Furthermore, the Bank shall not be liable for any default of its obligation under this Campaign due to any force majeure event, which includes but is not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.
19. This Campaign ends on 31 May 2025. However, the Bank reserves the right to withdraw, cancel, suspend, or terminate this Campaign earlier than the Campaign Period or to extend the Campaign beyond this Campaign Period by giving twenty-one (21) calendar days' prior notice via [AffinAlways.com](https://www.affin.com.my/AffinAlways).
20. By participating in this Campaign, the Eligible Customer(s) agrees to access the Bank's website via [AffinAlways.com](https://www.affin.com.my/AffinAlways) on a regular basis to view this T&C and ensure to be kept up-to-date on any changes or variations to this T&C.
21. 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, only insofar as they are relevant and applicable to the Campaign.
22. The Eligible Customer(s) hereby confirms that he/ she has read, understood and agreed to be bound by the Privacy Notice of the Bank, which is available at the Bank's branches or on the Bank's website at [AffinAlways.com](https://www.affin.com.my/AffinAlways). Unless the Eligible Customer(s) expressly opt-out by contacting any of the Bank's branches, the Bank shall be at liberty to market the products of its Group (as defined in the Privacy Notice) or those of its associate/sister companies to the Eligible Customer(s). For the avoidance of doubt, the Eligible Customer(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.

23. This T&C shall be governed by and construed in accordance with the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
24. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or the Campaign Period shall not entitle the Eligible Customer(s) to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act cancellation, termination, suspension or extension save and except such losses or damages caused by negligence, default or breach by the Bank.
25. The Bahasa Malaysia version of this T&C is also available at [AffinAlways.com](https://www.affinalways.com). If there is any inconsistency, conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or any language of this T&C, the English version will prevail. Notwithstanding the aforementioned, where a request is made by the Eligible Customer and it is noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of this T&C shall govern the operation of this Campaign, then the Bahasa Malaysia version of this T&C shall prevail.
26. In the event photographs are taken pursuant to this Campaign, such photographs may be used for internal or external publication. If the Eligible Customer(s) is under the age of eighteen (18) years old, the parent or legal guardian must own the copyright of the image and warrant to the Bank that it has obtained all relevant consents of third parties contained in the image with respect to the use and publication of the image.
27. AFFIN TIA-i is not protected by Perbadanan Insurans Deposit Malaysia.
28. The Bank's decisions on all matters related to this Campaign shall be final, conclusive, and binding on all Eligible Customer(s). No further correspondence and/or appeals to dispute the same will be entertained.
29. The Eligible Customer(s) is reminded to read and understand the T&C. If there are any terms and conditions in this T&C that the Eligible Customer(s) does not understand, the Eligible Customer(s) is advised to seek independent advice and/or discuss further with the Bank's representative.