

## “PIN & PAY TO WIN RM30 CASH VOUCHER” USAGE PROGRAMME

### Terms and Conditions

The terms and conditions herein (“Programme Terms and Conditions”) are in addition to and are to be read together with the AFFIN BANK BERHAD <sup>(25046-T)</sup> and/or AFFIN ISLAMIC BANK BERHAD <sup>(709506-V)</sup> (collectively referred to as “The Bank”) relevant Card Terms & Conditions which govern the use of the Credit and/ or Debit Card(s) issued by The Bank. In the event of any discrepancy or inconsistency between these Programme Terms and Conditions and the Card Terms & Conditions, the Programme Terms and Conditions shall prevail in so far as it relates to the Programme.

### Definition

Except where the context otherwise requires, or unless these Programme Terms and Conditions otherwise provide, all words, names and expressions defined in the Agreement when used or referred to in these Programme Terms and Conditions shall have the same meaning as that provided in the Cards Terms & Conditions.

“**Eligible Cardmember**” means the Customers of The Bank who has applied and has been issued a Credit and/or Debit Card during the Programme Period as herein described.

“**Bank’s Card**” means the AFFIN BANK Credit and/or Debit Card and/or AFFIN ISLAMIC BANK Debit Card.

“**The Programme**” means ““**PIN & PAY TO WIN RM30 CASH VOUCHER**” programme organized by The Bank in accordance with the Programme Terms and Conditions as herein stipulated. Words denoting person shall include living persons and, if and where applicable, body or persons incorporated or unincorporated.

### The Programme

1. The “**PIN & PAY TO WIN RM30 CASH VOUCHER**” programme (“Programme”) commences on 1 March 2017 and ends on 30 June 2017 (“Programme Period”), both dates inclusive or such other period(s) as may be determined at the discretion of The Bank with at least 21 days prior notice.
2. AFFIN BANK Credit and/or Debit Cardmember and/or AFFIN ISLAMIC BANK Debit Card Cardmember (inclusive of supplementary cardmembers, permanent, contract and/or temporary staff or employees of The Bank (including its affiliated and related companies) and their immediate family members (children, parents, brothers and sisters, including spouses) are entitled to participate on an independent basis with the exception of:
  - a. Cardmembers whose Card accounts have been dormant, cancelled or terminated for whatsoever reasons during the Programme Period or during the fulfilment of the prizes.

### Programme Participation and Eligibility

3. To be eligible for the prizes, Eligible Cardmembers are required to perform three (3) retail transactions in a programme month using AFFIN BANK Credit and/ or Debit Card and/or AFFIN ISLAMIC BANK Debit and key-in their 6-digit PIN at the point-of-sale (POS) (Eligible Transactions). Retail transaction shall mean purchase transactions for goods and services incurred for personal consumption and not for business purposes and shall not include betting or gaming transactions. Eligible transactions are:
  - a. Transactions made at a merchant that is processed by international schemes; MasterCard/ VISA gateway
  - b. PIN transaction which is a 6-digit secret code that is selected by Eligible Cardmember and to be keyed into the POS or any type of payment device that requires input of the 6-digit secret code, in order to authenticate and complete a payment transaction via the MasterCard/ VISA gateway.

- c. The PIN transaction is also defined as local and/or overseas retail transactions charged to The Banks' Credit Card and/or Debit Card within the Programme Period that is posted in Ringgit Malaysia (RM).
4. All Eligible Transactions (as per clause 3) must be posted to the Eligible Cardmember's Card account within the Campaign Period based on The Bank's system date and time to be eligible for the Prizes. The Bank will allow five (5) calendar days for the Eligible Transactions made to be posted into the Eligible Cardmember's Card account. The Bank is not responsible in any manner whatsoever for any late posting to Eligible Cardmember's account by merchants and/or third party which may result in the Cardmember's transaction being omitted from the Programme.

**Prize Category**

- 5. Each eligible cardmember shall only be entitled to win a maximum of one (1) Prize throughout the campaign period.
- 6. The Bank will notify all winners via telephone of their winning transactions for which the contact number shall be the number maintained in The Bank's system. Notwithstanding the foregoing, The Bank reserves the right to use any other method or medium The Bank deems fit at its sole and absolute discretion for the purpose of announcing the winners. All prizes for the campaign will be given within three (3) months after the announcement of the winners is made on [www.affinbank.com.my](http://www.affinbank.com.my) and/or [www.affinislamic.com.my](http://www.affinislamic.com.my)

Duration	1 – 31 March '17	1 – 30 April '17	1 – 31 May '17	1 – 30 June '17
Prizes	500 X Winners: RM30 Cash Voucher	500 X Winners: RM30 Cash Voucher	500 X Winners: RM30 Cash Voucher	500 X Winners: RM30 Cash Voucher

**Disqualification**

- 7. The Bank reserves the absolute right to **disqualify participation of Eligible Cardmembers** for the purpose of this Campaign without having to notify or alert the Cardmember based on the following:-
  - a. All transactions received before and after the stipulated Programme Period.
  - b. Refunded, disputed, unsuccessful, reversed, unauthorized, fraudulent or unlawful transactions;
  - c. All transactions carried out through domestic debit card scheme gateway; MyDebit
  - d. The Eligible Cardmember's Card account shall not be in default of facilities granted at any time during the Programme Period, subject to The Bank's discretion; and/or holder(s) of The Bank's Card(s) whose accounts have been closed before the notification of the winners.

**Language**

- 8. In the event of any discrepancy or conflict in the interpretation of these Terms and Conditions, the English and Bahasa Malaysia versions of each of these Terms and Conditions shall be construed as equivalent and each of the Terms and Conditions stipulated shall carry the same meaning.

**Adherence to the Programme Terms & Conditions**

- 9. All Eligible Cardmember shall be required to adhere to the Programme Terms and Conditions.
- 10. The Bank reserves the right to forfeit the Prizes in the event any of the Terms and Conditions are not adhered to.
- 11. All Terms and Conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur.

12. The Eligible Cardmember has read and understood all the Terms and Conditions specified herein and The Bank may change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and any changes will be announced with at least 21 calendar days on The Bank's website at [www.affinbank.com.my](http://www.affinbank.com.my) and/or [www.affinislamic.com.my](http://www.affinislamic.com.my)
13. For any assistance, feedback and/or complaints related to this Programme, Cardmembers may contact The Banks' Contact Centre at +603-5522 3000 or email to [cardservices@affinbank.com.my](mailto:cardservices@affinbank.com.my).
14. Please refer to our Group Privacy Notice available by walk-in at any Affin Holdings Group offices or branches or on the website at [www.affinbank.com.my](http://www.affinbank.com.my) and/or [www.affinislamic.com.my](http://www.affinislamic.com.my)