

Frequently Asked Questions (FAQs)
**AFFIN AVANCE Visa with Overdraft Facility /
 AFFIN AVANCE Mastercard with Cash Line Facility**

1. Who can apply for AFFIN AVANCE Visa with Overdraft Facility/AFFIN AVANCE Mastercard with Cash Line Facility (“Card”)?

Customer may apply for the Card if meet the following criteria:

- i. Malaysian or Permanent Resident of Malaysia, and;
- ii. Age 21 to 65 years old; and
- iii. Earning minimum income of RM84,000 per annum.

2. What is the difference between AFFIN AVANCE Visa with Overdraft Facility and AFFIN AVANCE Mastercard with Cash Line Facility?

AFFIN AVANCE Visa with Overdraft Facility is a conventional product, whereas AFFIN AVANCE Mastercard with Cash Line Facility is an Islamic product. No difference on the benefits offered for both products.

3. What are the benefits of holding the Card?

You could enjoy the following benefits with the Card:

Annual Fee	Lifetime waiver
Rewards	3X AFFIN Rewards Points on: <ul style="list-style-type: none"> • Dining transactions • Transactions at Professional Bodies in Malaysia 1X AFFIN Rewards Point for any other retail spends.
Exclusive Easy Instalment Plan (EiPlan)	0% EiPlan of up to 24 months instalment with minimum retail purchase of RM3,000 in a single receipt.
Overdraft / Cash Line Facility	Overdraft/Cash Line Facility at Standardised Base Rate (SBR) + 1.50% per annum (p.a)

4. Do I have to pay Sales and Service Tax (SST) for the Card?

Yes. RM25 SST is applicable.

5. Is there any limit on AFFIN Rewards Points that I could earn with the Card?

There is no limit on points that you could earn with the Card. The more you spend on the card, the more AFFIN Rewards Points you could earn.

6. Is there an expiry to AFFIN Rewards Points?

Yes, AFFIN Rewards Points will expire after 3 years (36 months) from the points issuance date.

7. How do I check my AFFIN Rewards Points?

You can refer to your Card monthly statement or check your current balance online at <https://rewards.affinbank.com.my>.

8. What can I do with my AFFIN Rewards Points?

You could redeem merchandise(s), voucher(s) and/or airmiles points with your AFFIN Rewards Points at <https://rewards.affinbank.com.my>.

Overdraft/Cash Line Facility

9. What is the Overdraft/Cash Line Facility limit that I could get with the Card?

The Overdraft/Cash Line Facility limit is 30% of your overall total approved Card limit.

Example:

Overall total approved Card limit: RM18,000

Final Card limit: RM12,600

Overdraft/Cash Line Facility limit: RM5,400

Note:

If you are an existing AFFIN Cardmembers, your other credit card/credit card-i existing limit will be reduced by 30% upon approval of the AFFIN AVANCE Visa with Overdraft/AFFIN AVANCE Mastercard with Cash Line Facility to be given to overdraft/cash line facility.

10. Can I assign my own Overdraft/Cash Line Facility ("Facility") limit?

No. The Facility limit is fixed at 30% of your overall total Card limit.

11. How does the Facility being disbursed to me?

The Facility will be disbursed to you via Affin Bank Current Account/Affin Islamic Current Account-i. As such, you are required to open Affin Bank Current Account/Affin Islamic Current Account-i with the Bank upon approval of your Card. You can perform normal banking transactions such as ATM withdrawal and spending via debit card from your Overdraft/Cash Line Current Account as long as within the Facility approved limit.

12. What are the fees and charges that I need to pay for the Facility?

Item	Fees and Charges	
	Overdraft Facility	Cash Line Facility
Finance/Profit Charges	Standardised Base Rate (SBR) + 1.50% per annum (p.a)	
Excess Over Limit Fee / Administration Cost	7.00% above the BR per annum will be charged on any amount in excess of your approved overdraft limit. This additional interest is computed on a daily balance basis and will be charges to your overdraft account(s) monthly	<p>Prior approval must be obtained from the Bank if you want to draw any accesses over the approved Facility limit. In the event such excesses over the limit are approved, an Administration Cost at the following rate will be imposed:</p> <ul style="list-style-type: none"> i. Excess Over Limit due to profit charging: 7.00% per annum above the Standardised Base Rate, capped at RM70.00 per occurrence*; ii. Excess Over Limit not due to profit charging: 7.00% per annum above the Standardised Base Rate, capped at RM1,040.00 for 3 days; iii. Amount in excess is to be adjusted within 2 days after occurrence. iv. The Administration Cost will be calculated on daily rest on the excess amount until the excess is adjusted. <p>*occurrence is defined as the situation where you are unable to settle the Excess Over Limit in a timely manner.</p>
Additional loan/financing statement (per request)	RM10.00	
Commitment Fee	1% per annum will be charged on the unutilised portion of the overdraft if or when all the overdraft facilities granted to you by the Bank exceed RM250,000 at any time. This non-refundable fee will be charged to your overdraft account(s) at the end of every month.	
Brokerage/Agent Fee	Not applicable	RM5.00 per RM1 million on pro-rate basis

13. What is the tenure of the Facility?

Tenure of the facility as follows:

Overdraft Facility	Cash Line Facility
The facility will be offered as long as the AFFIN AVANCE Visa remains active with the Bank.	10 years

14. Can I fully settle the Facility before its maturity?

Yes. The Bank does not impose a lock-in period for this Facility and there is no fee imposed for early settlement before maturity. The Bank shall grant rebate (ibra') which is equivalent to the deferred profit at the point of settlement for Cash Line Facility.

15. Can I cancel my Card and maintain the Facility with the Bank?

No, the Card and Facility come together. The Facility will be cancelled in the event the Card is cancelled/terminated with the Bank and same goes with the other.