TERMS AND CONDITIONS OF AUTO BALANCE CONVERSION PROGRAMME ("ABC")

1. By participating in this Affin Bank Berhad and Affin Islamic Bank Berhad ("the Bank") Auto Balance Conversion Programme ("ABC Programme or Programme"), Principal Cardmember ("Cardmember") agrees to be bound by this terms and conditions ("Agreement") and any other rules, procedures or instructions which the Bank may issue from time to time. The following words and expression shall have the following meaning, unless the context otherwise requires:
   a. "AFFIN BANK" shall mean Affin Bank Berhad (25046-T)
   b. "AFFIN ISLAMIC" shall mean Affin Islamic Bank Berhad (709506-V)

2. ABC Programme is only open to selected Cardmember of credit card issued by AFFIN BANK and AFFIN ISLAMIC except AFFIN BANK Visa Business Platinum Card, AFFIN ISLAMIC Visa Business Platinum Card, AFFIN BANK Single Purpose Card and AFFIN BANK Government Business Platinum Card.

3. To participate in this ABC Programme, Cardmember must:
   a. Be a Malaysian.
   b. Earn annual income of not exceeding RM60,000 (as per record with the Bank).
   c. Have average payment ratio does not exceed 10% (Payment ratio = Total payment over last 12 months/total statement balance over last 12 months).
   d. Be a consistent revolver for the past 12 months (cardmember did not made full payment on the statement balance for the past 12 months).
   e. Card account current and is not delinquent.

4. The Cardmember who meets the criteria stipulated in clause 3 and with outstanding balances more than RM1,000 (Ringgit Malaysia One Thousand) will be automatically enrolled into the ABC Programme ("Eligible Cardmember").

5. The Eligible Cardmember will receive a Short Message Service ("SMS") notification on the enrolment of ABC Programme. Cardmember who wants to opt out from the Programme may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 one month before the conversion.

6. Outstanding balances will be automatically converted into the ABC Programme the following month after the SMS notification.

7. Upon the effective of the ABC Programme, the outstanding balances ("Conversion Amount") will be converted to a term loan/financing with fixed monthly instalment tenure of thirty-six (36) months. The ABC programme monthly instalment form part of the cardmember's minimum payment and must be paid in full. In the event the Cardmember does not settle the current balance in full, ABC monthly instalment will be subject to Finance Charge/Profit Rate, calculated from the posting date in the statement of account until full payment is received.

8. For successful Conversion Amount, it will be booked on your total available credit/facility limit. The credit/facility limit will be progressively restored and made available to the Cardmember's available credit/facility limit once the monthly instalment is repaid.

9. The Cardmember is given a thirty (30) days of grace period to cancel the conversion for their first-time conversion. If the conversion has been cancelled, the Conversion Amount will be reversed to Cardmember's account and must be paid in full. In the event the Cardmember does not settle the current balance in full, the outstanding balances will be subject to Finance Charge/Profit Rate, calculated from the posting date in the statement of account until full payment is received.

10. In the event of any changes in the Cardmember's Card Account number, the ABC Amount will be automatically debited to the Cardmember's new Card Account which will be issued under the conversion of card, lost and stolen card or replacement of card or other circumstances that may occurred.

11. For Cardmember who are participating in ABC Programme, the Bank will assess the Cardmember's eligibility for automatically enrolment 12 months after the last assessment took place.

12. All ABC transactions are not entitled for AFFIN Rewards Point.

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13. For cancellation of the Cardmember's conversion or early settlement before the tenure end, the Cardmember required to contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 by giving not less than thirty (30) days prior notice. The Cardmember is required to pay the remaining balance of the Conversion Amount.

14. The Cardmember has read and understood the details of the ABC Agreement herein specified. This ABC Agreement is in addition to the Cardmember Agreement which regulates the provision of credit card/credit card-i facilities by AFFIN BANK/AFFIN ISLAMIC. In the event of inconsistency between these ABC Agreement and the said Cardmember Agreement, these ABC Agreement shall prevail in so far as they apply to the ABC and only to the extent of such consistency.

15. Expressions defined in this ABC Agreement shall, unless the context requires otherwise, have the same meanings as those described to them in the said Cardmember Agreement.

16. All Terms and Conditions stipulated here 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

17. Cardmember has read and understood all the Terms and Conditions specified herein and AFFIN BANK/AFFIN ISLAMIC shall have the right to change, amend and/or modify these Terms and Conditions from time to time by giving out twenty-one (21) calendar days prior notice, via posting on www.affinalways.com or a written notice to the Cardmember. Cardmember is advised to refer to the updated Terms and Conditions at www.affinalways.com from time to time. The latest Terms and Conditions made available on the website shall supersede all previous Terms and Conditions made between AFFIN BANK/AFFIN ISLAMIC and the Cardmember.

18. For any assistance and/or feedback related to the ABC Programme, Cardmember may contact AFFIN BANK/AFFIN ISLAMIC via one of following channels:
    a. Call AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN BANK/AFFIN ISLAMIC World Mastercard/Visa Signature); or
    b. E-mail to yourvoice@affinbank.com.my.

19. Please refer to our Group Privacy Notice available by walk-in at any AFFIN Bank Group ("ABG") offices or branches or on the website at www.affinalways.com.

20. The Bahasa Malaysia version of the terms and conditions is available at www.affinalways.com.

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