

## Frequently Asked Questions (FAQs)

### AFFIN INVIKTA World Mastercard

#### 1. Who can apply for AFFIN INVIKTA World Mastercard?

Customer can apply for AFFIN INVIKTA World Mastercard if meet one of the following criteria:

- i. An AFFIN INVIKTA Premier Banking customer, OR
- ii. Meeting minimum income of RM180,000 per annum.

#### 2. What are the benefits of holding AFFIN INVIKTA World Mastercard?

You could enjoy the following benefits with AFFIN INVIKTA World Mastercard:

Category	AFFIN INVIKTA Premier Banking Customer	Public
Annual Fee	Lifetime waiver	<b>First year</b> waiver. Subsequent year: waived with minimum spend of RM100,000 per year.
Rewards	<b>5X</b> AFFIN Rewards Points for overseas retail transactions.  <b>1X</b> AFFIN Rewards Point for local retail transactions.	<b>5X</b> AFFIN Rewards Points for overseas retail transactions.  <b>1X</b> AFFIN Rewards Point for local retail transactions.
Golf Privilege	<b>Unlimited</b> Complimentary Green Fees* and exclusive access to the finest golf courses in Malaysia and selected Southeast Asia countries.	<b>Unlimited</b> Complimentary Green Fees* and exclusive access to the finest golf courses in Malaysia and selected Southeast Asia countries.
Lounge Access	<b>Unlimited</b> Complimentary Access* to Plaza Premium Lounge located in Malaysia and selected countries around the world.	<b>Unlimited</b> Complimentary Access* to Plaza Premium Lounge located in Malaysia and selected countries around the world.

*\*Applicable to Principal Cardmember with a minimum retail spend of RM2,500 in the latest month's AFFIN INVIKTA World Mastercard credit card-i statement.*

#### 3. Do I have to pay Sales and Service Tax (SST) for AFFIN INVIKTA World Mastercard?

Yes. RM25 SST is applicable.

#### 4. Is there any limit on AFFIN Rewards Points that I could earn with AFFIN INVIKTA World Mastercard?

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

**5. Is there an expiry to AFFIN Rewards Points?**

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

**6. How do I check my AFFIN Rewards Points?**

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

**7. 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>.