PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your AFFIN Business Card.

Other customers have read this PDS and found it helpful; **you should read it too.**

AFFIN BANK

AFFIN BANK BERHAD 197501003274 (25046-T)

Date: 12 May 2026

1. WHAT IS AFFIN BUSINESS CARD?

- The AFFIN Business Card is a business credit card facility designed for corporates, SMEs, and registered companies, providing a revolving line of credit granted by the Bank to support working capital requirements.
- The business credit card may be used for business expenses including Travel and Entertainment (T&E) and Business-to-Business (B2B) payments. It offers flexibility in managing day-to-day operational spending while helping businesses optimise cash flow.
- Any outstanding balance that is not fully settled on or before the payment due date will be subject to finance charges in accordance with the Bank's prevailing Terms & Conditions.

2. KNOW YOUR OBLIGATIONS

- <u>Minimum monthly payment</u>

Minimum monthly payment	• Calculated at 5% of the *Current Balance* or a minimum of RM50 (whichever is higher) + 100% Service Tax (if any) + 100% of *Monthly Instalments* (if any) + 100% *Past Due Amount* (if any); • *Current Balance* is Retail transaction (if any) + Cash Advance amount (if any) + Finance charges and/or Late Payment charges and any other fees and charges (if any). • *Monthly Instalment* refers to Fixed Payment Plan (FPP) and Easy Payment Plan (EPP). • *Past Due Amount* is the unpaid Minimum Payment Due from previous months.
Interest free period for retail transactions	• Twenty (20) days from the statement date if you pay the previous statement Current Balance in full and on time. • If you do not pay the Current Balance in full and on time, finance charges on retail transactions will be calculated from the date the transaction is posted into the Bank's system. • No interest free period on balance transfer or cash advances.
Payment allocation	• Payment received shall be allocated to settle balance outstanding that attracts higher finance charge first.

It is your responsibility to:

- Read and understand the key terms in the contract before you sign it.
- Pay at least the minimum monthly repayment amount by the due date.
- Contact us immediately, after having discovered the loss or unauthorised use of your card.

- You are required to check your Credit Card account/statement carefully and promptly and notify the Bank of any error or possible unauthorised transaction(s) in relation to the Credit Card within fourteen (14) days from the statement date.
- You must always exercise reasonable care in safeguarding your Credit Card from loss and theft and disclosure of PIN to a third party. Please call the Bank immediately at **03-8230 2222** upon discovering that your Credit Card is lost, stolen or PIN is compromised and follow up with a written confirmation. If your Credit Card is used for unauthorised transaction(s), a copy of a police report must be submitted to the Bank within seven (7) calendar days from the date the unauthorised transaction(s) occurred.
- You shall be liable for all transactions incurred by you and your Supplementary Cardmember(s).
- <u>Finance Charge</u>

	Annual Rate	
Finance Charges	15% per annum	For prompt minimum monthly payments of 12/12 months
	17% per annum	For prompt minimum monthly payments of 10/12 months
	18% per annum	For prompt minimum monthly payments of less than 10/12 months

Fees and Charges	**Amount**
Annual fee	RM300 per annum, waived for first two (2) years. Subsequent year annual fee will be waived subject to either (a) cumulative spend of RM36,000 per annum or (b) twelve (12) retail transactions per annum, whichever comes first.
Service Tax	RM25 per card Note: Service Tax will be imposed on the Credit Card activation date and every subsequent anniversary of the activation date.
Late payment penalty	1% of the total outstanding balance or minimum RM10 up to a maximum of RM100, whichever is higher.
Replacement Credit Card fee	RM50 per card
Copy of statement fee*	RM5 per copy
Copy of sales draft fee*	RM10 per copy
Conversion Rate	When you use the Credit Card outside Malaysia, the transaction incurred will be converted to Ringgit Malaysia where the exchange rate is determined by Visa/Mastercard International at the date it is processed by Visa/Mastercard International plus 1% foreign exchange spread (previously known as administration cost).
Card courier	Minimum of RM5 will be charged for Credit Card delivery upon request. The fee will be determined by location and weight of the item.
Over limit fee*	RM50 if the total outstanding balance exceeds the Credit Card Limit (due to transactions).
Card statement fee*	RM1 per month for each hard copy Credit Card statement (applicable to Cardmembers who opted for hard copy statement with the exclusion of Cardmembers aged 60 and above).
Stamp Duty	As per Stamp Act 1949 (Revised 1989)
Legal fees	As charged by solicitor

**Fees and charges subject to Service Tax*

3. KNOW YOUR RISKS

What happens if you fail to pay the minimum monthly repayment amount?

- You will incur late payment charges and compounded finance charges.
- The Bank may set-off any credit balance in any account you maintain with the Bank against your outstanding card balance.
- Failure to comply with the Terms & Conditions may result in termination of your card facility by the Bank.
- The Bank reserves the right to take legal action to recover the outstanding amount.
- Joint & Several Liability applies: The Company and the Cardmember shall be jointly and severally liable for all charges, fees and liabilities arising from all transactions effected using the Credit Card.

What are the major risks of a Credit Card?

Using a Credit Card involves certain financial and security risks. You should be aware of the following:

- If you pay only the minimum amount due each month, it will take longer to fully settle your outstanding balance and will cost you more due to accumulated finance charges. Always consider your repayment capacity before making payment with your Credit Card.
- Using your Credit Card to repay other financing or loans may result in higher overall costs, as credit card finance charges are generally higher than other forms of financing.
- If you experience difficulty in repaying your Credit Card balance, you should contact the Bank early to discuss possible repayment alternatives or assistance options.
- You must notify the Bank immediately if your Credit Card is lost or stolen, an authorised transaction has occurred, or your PIN has been compromised.

4. OTHER KEY TERMS

What should I avoid doing with my Credit Card?

You must not use your Credit Card for any unlawful or prohibited activities, including but not limited to illegal online betting or gambling actvities. If the Bank discovers that your Credit Card has been used for unlawful purposes, the Bank reserves the right to terminate your Credit Card facility immediately, in accordance with the applicable Terms & Conditions.

You will be liable for PIN-based unauthorised transactions if it is proven that you have:

a. Acted fraudulently;
b. Failed to notify the Bank as soon as reasonably practicable after discovering the loss of your Credit Card or any unauthorised use;
c. Voluntarily disclosed your PIN to another person; or
d. Recorded your PIN on the Credit Card or on any item kept in close proximity to the Credit Card.

What do I need to do if there are changes to my contact details?

It is important that you promptly inform the Bank of any changes in your contact details, including your address, telephone number, or email address. This ensures that all statements, notices, and other communications from the Bank are delivered to you accurately and in a timely manner.

Digital Disclosure and Consent for Use of Customer Information

The PDS is available digitally in English and Bahasa Melayu. It will be provided prior to application, at the point of contracting, and during the term via our AffinAlways website. We will notify you of material product changes and revised installments via our communication channels.

Where can I get further information or assistance?

If you have any enquiries, please contact the Bank via one of the following channels:	If your problem or complaint is not resolved by the indicative timeline given, you may contact:	If you have difficulties in making payment or need credit counseling and debt restructuring, you may seek services from:	Scan the QR Code below to explore our Bank's financing solutions
Online at: AffinAlways.com **Contact Centre**: 03-8230 2222 **Email address**: Yourvoice@affingroup.com **Online feedback**: www.affingroup.com/en/affin-customer-care Or visit your nearest AFFIN BANK/AFFIN ISLAMIC branches	**Bank Negara Malaysia (BNM)** BNMLINK: 1-300-88-5465 Web eForm: https://bnmlink.bnm.gov.my Fax: 03-2174 1515 **Laman Informasi Nasihat dan Khidmat (LINK)** Bank Negara Malaysia, Peti Surat 10922, 50929 Kuala Lumpur.	**AFFIN BANK Asset Quality Management** Tel: 03-2301 6904 / 6905 / 6906 / 6908 Operation Hour: Monday to Thursday from 8:45am to 5:45pm Friday from 8:45am to 4:45pm **Agensi Kaunseling dan Pengurusan Kredit (AKPK)** Tel: 03-2616 7766	

CUSTOMER'S ACKNOWLEDGEMENT*

Ensure you are filling this section yourself and aware what you are placing your signature for.

☐ I acknowledge that Affin Bank Berhad has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

****A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek Redress in the event of subsequent dispute over the product terms and conditions.***

Name:
Date:

The information provided in this disclosure sheet is valid as at May 2026.