

## FREQUENTLY ASKED QUESTIONS (FAQs) AFFIN BHPETROL MASTERCARD CREDIT CARD

**1. What is the benefit of holding the AFFIN BHPetrol Mastercard Credit Card?**

You can enjoy 2% cash back on weekday and up to 10% cash back on weekend for spend made at BHPetrol stations capped at RM50 per month and 1X AFFIN Rewards Point for other retail transactions.

**2. Who can earn 2% cash back on weekday and up to 10% cash back on the weekend from AFFIN BHPetrol Mastercard?**

All Principal and Supplementary Cardmembers who spend at BHPetrol stations using the AFFIN BHPetrol Mastercard is eligible for cash back. However, eligible transactions for cash back made by Supplementary Cardmembers will be included in the computation of the Principal Cardmember's Eligible Transactions for cash back and the cash back will only be credited to the AFFIN BHPetrol Mastercard's principal card account.

**3. What is the maximum cash back that I can earn with AFFIN BHPetrol Mastercard?**

Maximum cash back you can is 10% on the weekend from the spend made at BHPetrol stations for Card account with previous balance of RM3,000 and above in your AFFIN BHPetrol Mastercard credit card statement and capped at RM50 per month.

**4. How is the cash back awarded?**

Cash back is awarded based on the spend made at BHPetrol stations. The weekend cash back of 10% or 5% is subject to the previous balance of AFFIN BHPetrol Mastercard Credit Card statement.

Spend & Cash Back	Cardmember A	Cardmember B	Cardmember C	Cardmember D
Previous Balance	RM3,000	RM2,900	RM3,500	RM120
Total spend made at BHPetrol stations	RM105.00	RM90.00	RM200.00	RM75.00
Weekday Spend (a)	RM50.00			
Cash back on weekday 2% x (a)	RM1.00			
	Entitled for 2% cash back regardless of the previous balance amount			
Weekend Spend (b)	RM55.00	RM40.00	RM150.00	RM25.00
Cash back on weekend 5% or 10% x (b)	RM5.50	RM2.00	RM15.00	RM1.25
	Entitled for 10% cash back based on transaction amount and previous balance of RM3,000	Entitled for 5% cash back based on transaction amount and previous balance of RM2,900	Entitled for 10% cash back based on transaction amount and previous balance of RM3,500	Entitled for 5% cash back based on transaction amount and previous balance of RM120
Total cash back payout (weekday + weekend)	<b>RM6.50</b>	<b>RM3.25</b>	<b>RM16.00</b>	<b>RM2.25</b>

**5. When will the cash back be credited?**

Cash back will be credited on statement date cycle date of AFFIN BHPetrol Mastercard and it will be reflected in Principal Cardmember's current month statement.

If the Eligible Transactions for Cash Back are posted on the same day of its statement cycle date, the cash back for those transactions will be credited in the next statement and subject to next statement monthly cash back capping.

**6. How can I earn AFFIN Rewards Points with AFFIN BHPetrol Mastercard Card?**

You could earn 1X AFFIN Rewards Points for every RM1 spend made on other retail transactions with AFFIN BHPetrol Mastercard Card.

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

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

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

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

**9. What can I do with my AFFIN Rewards Points?**

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