

**Frequently Asked Questions (FAQs)**  
**AFFIN DUO+ Credit Card/-i**  
**(AFFIN DUO+ Visa and AFFIN DUO+ Mastercard)**

**1. How many credit card/-i will be issued to me when I apply for AFFIN DUO+?**

You will be issued with two (2) credit card/-i – AFFIN DUO+ Visa and AFFIN DUO+ Mastercard when you applied for AFFIN DUO+.

**2. What are the benefits of holding the AFFIN DUO+ Credit Card/-i?**

You can enjoy the following benefits with AFFIN DUO+:

AFFIN DUO+	
AFFIN DUO+ Visa	AFFIN DUO+ Mastercard
3 years annual fee waiver.  Annual fee for the subsequent year will be waived with minimum 12 times spend on retail transactions in a year.	3 years annual fee waiver.  Annual fee for the subsequent year will be waived with minimum 12 times spend on retail transactions in a year.
3% cash back* for contactless transaction of up to RM100 per month with the following conditions: <ul style="list-style-type: none"> <li>- Up to RM100 for Cardmembers with previous balance of RM8,000 and above of your AFFIN DUO+ Visa credit card/-i statement.</li> <li>- Up to RM50 for Cardmembers with previous balance of below RM8,000 of your AFFIN DUO+ Visa credit card/-i statement.</li> </ul>	3X AFFIN Rewards Points on the following transactions: <ul style="list-style-type: none"> <li>• Airlines</li> <li>• e-Commerce/Online</li> <li>• Duty free</li> <li>• Hotels</li> <li>• Overseas transactions</li> </ul>

**AFFIN DUO+ Visa**

**3. Who can earn 3% cash back from AFFIN DUO+ Visa Credit Card/-i?**

All Principal and Supplementary Cardmembers who perform contactless transactions using your AFFIN DUO+ Visa are eligible for cash back. However, Eligible Transactions for cash back made by Supplementary Cardmember 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 DUO+ Visa's principal card account.

**4. What is the maximum cash back that I can earn with AFFIN DUO+ Visa Credit Card/-i?**

Maximum cash back you can earn is RM100 per month from the contactless transactions made for Card Accounts with previous balance of RM8,000 and above in your AFFIN DUO+ Visa credit card/-i statement.

#### 5. What does the previous balance refer to?

The previous balance refers to the carried forward balance of AFFIN DUO+ Visa Credit Card/-i statement that appears in your current month credit card statement. Refer to **“YOUR PREVIOUS BALANCE”** in your AFFIN DUO+ Visa Credit Card/-i statement.

#### 6. How is the cash back awarded?

Cash back is awarded based on contactless transactions. The cash back is capped at RM100 per month, subject to the previous balance of AFFIN DUO+ Visa credit card/-i statement.

Spend & Cash Back	Cardmember A	Cardmember B	Cardmember C	Cardmember D
Contactless transactions <b>(a)</b>	RM3,500.00	RM3,000.00	RM1,000.00	RM2,500.00
3% cash back <b>3% x (a)</b>	<b>RM105.00</b>	<b>RM90.00</b>	<b>RM30.00</b>	<b>RM75.00</b>
Previous balance	RM8,000.00	RM2,900.00	RM8,300.00	RM1,000.00
Total Cash Back Payout	<b>RM100.00</b>	<b>RM50.00</b>	<b>RM30.00</b>	<b>RM50.00</b>
	Earned RM100 maximum cash back based on contactless transaction amount and have the previous balance of RM8,000	Earned only RM50 cash back based on contactless transaction amount due to the previous balance of RM2,900	Earned only RM30 cash back based on contactless transaction amount even though have the previous balance of RM8,300	Earned RM50 cash back based on contactless transaction amount due to the previous balance of RM1,000

#### 7. When will the cash back be credited?

Cash back will be credited on credit card statement cycle date of AFFIN DUO+ Visa and it will be reflected in Principal Cardmember’s current month credit card/-i statement.

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

For example:

Scenario 1	Scenario 2
Statement Cycle Date: 18 November 2023	Statement Cycle Date: 18 November 2023
Cardmember spent RM100 at Jaya Supermarket on 15 November 2023 and the transaction posted in the card system on 16 November 2023.	Cardmember spent RM100 at Jaya Supermarket on 15 December 2023 but the transaction posted in the card system on 18 November 2023.
RM3 cash back will be credited and reflected in Cardmember’s current month credit card/-i statement dated 18 November 2023.	RM3 cash back will be credited and reflected in Cardmember’s next month credit card/-i statement dated 18 December 2023.

**8. What is contactless transaction?**

Contactless transaction is a transaction made by tapping/waving AFFIN DUO+ Visa in front of the Contactless Reader and without having to insert or swipe the card whenever you see the universal contactless symbol.

**9. Is the contactless transaction safe?**

Yes. This contactless is secured by 3D Secure Merchants and you are allowed to perform contactless purchase of up to RM250 per transaction.

**10. Why is my contactless transaction declined even though I have sufficient credit/facility limit?**

Your AFFIN DUO+ Visa comes with a variety of safety and security measures to ensure you are always protected. At certain contactless usage intervals, you are required to key in your PIN to ensure that the card is safely in your hands.

**11. I am an existing AFFIN Visa Signature cardmember. Will I be given AFFIN DUO+ Visa when I apply for AFFIN DUO+?**

As an existing AFFIN Visa Signature cardmember, you only are given AFFIN DUO+ Mastercard when you apply for AFFIN DUO+. Your existing AFFIN Visa Signature will be tagged as AFFIN DUO+, and you will be enjoying 3 years annual fee waiver. Your existing AFFIN Visa Signature card will be replaced with AFFIN DUO+ Visa upon AFFIN Visa Signature card renewal date.

In the event, you are currently holding both AFFIN Visa Signature and AFFIN DUO+ Visa, your AFFIN Visa Signature card will be cancelled with prior notification from AFFIN. Any outstanding balance on the card will be transferred to your AFFIN DUO+ Visa.

**12. I am an existing AFFIN Visa Signature cardmember and my card is going to expire soon. What will happen to my card?**

You will be issued with two (2) credit cards that are jointly issued namely AFFIN DUO+, consisting of AFFIN DUO+ Visa and AFFIN DUO+ Mastercard for any AFFIN Visa Signature renewal cards.

## **AFFIN DUO+ Mastercard**

**13. How can I earn AFFIN Rewards Points with AFFIN DUO+ Mastercard?**

You could earn 3X AFFIN Rewards Points for every spend made on the following transactions

- Airlines
- E-Commerce/Online
- Duty Free
- Hotels
- Overseas transactions

**14. Is there any limit on AFFIN Rewards Points that I could earn with AFFIN DUO+ Mastercard Credit Card/-i?**

There is no limit on points that you could earn with AFFIN DUO+ Mastercard. The more you spend on airlines, e-commerce/online, duty free, hotels and overseas transactions with AFFIN DUO+ Mastercard, the more AFFIN Rewards Points you could earn.

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

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

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

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

**17. 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>.