

Frequently Asked Questions (FAQs)

AFFIN AVANCE Visa Credit Card/AFFIN AVANCE Mastercard Credit Card-i

1. What is the difference between AFFIN AVANCE Visa Credit Card and AFFIN AVANCE Mastercard Credit Card-i?

AFFIN AVANCE Visa Credit Card is a conventional credit card, whereas AFFIN AVANCE Mastercard Credit Card-i is an Islamic credit card. No difference on the benefits offered for both cards.

2. What are the benefits of holding AFFIN AVANCE Credit Card?

You could enjoy the following benefits with AFFIN AVANCE Credit Card:

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| Annual Fee | Lifetime annual fee waiver |
| Rewards | 3X AFFIN Rewards Points on: <ul style="list-style-type: none"> • Dining transactions • Transactions at Professional Bodies in Malaysia 1X AFFIN Rewards Points for any other retail spends |
| Exclusive Easy Instalment Plan (EiPlan) | 0% EiPlan of up to 24 months instalment with minimum retail purchase of RM3,000 in a single receipt. |

3. What are the Professional Bodies in Malaysia that earn 3X AFFIN Rewards Points?

The following Professional Bodies in Malaysia that will earn 3X AFFIN Rewards Points as follows:

- Malaysian Institute of Accountants (MIA)
- Malaysian Medical Association (MMA)
- The Incorporated Society of Planters (ISP)
- The Institution of Engineers, Malaysia (IEM)
- The Malaysian BAR Council (Malaysian BAR)
- The Malaysian Dental Association (MDA)
- The Malaysian Institute of Certified Public Accountants (MICPA)
- Financial Planning Association of Malaysia (FPAM)
- Islamic Financial Planner (IFP)
- Institute of Chartered Accountants in England and Wales (ICAEW)

4. What is EiPlan and how do I apply for 0% EiPlan?

EiPlan is a feature that gives you the flexibility to use your AFFIN AVANCE Credit Card to better manage your expenses by converting your retail purchases of RM3,000 and above in a single receipt transacted at any merchants into affordable monthly instalment. You just need to call our Contact Centre at 03-8230 2222 three (3) days before your AFFIN AVANCE Credit Card statement date to convert your purchases into monthly instalment.

5. Do I have to pay Sales and Service Tax (SST) for AFFIN AVANCE Credit Card?

Yes. RM25 SST is applicable.

6. Is there any limit on AFFIN Rewards Points that I could earn with AFFIN AVANCE Credit Card?

There is no limit on points that you could earn with AFFIN AVANCE Credit Card. The more you spend on dining (F&B), Professional Bodies and other retail, the more AFFIN Rewards Points you could earn.

7. Is there an expiry to AFFIN Rewards Points?

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

8. How do I check my AFFIN Rewards Points?

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