

Frequently Asked Questions (FAQs)

AFFIN DUO – AFFIN DUO VISA CASH BACK AND AFFIN DUO MASTERCARD REWARDS

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

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

2. What are the benefits of holding the AFFIN DUO Credit Cards/-i?

You can enjoy the following benefits with AFFIN DUO:

AFFIN DUO									
AFFIN DUO Visa Cash Back	AFFIN DUO Mastercard Rewards								
<p>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.</p>	<p>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.</p>								
<p>3% cash back* for e-Commerce/online, eWallets and auto-billing transactions of up to RM50 per month with the following conditions:</p> <ul style="list-style-type: none"> - Up to RM50 for Cardmembers with previous balance RM3,000 and above of your AFFIN DUO Visa Cash Back credit card/-i statement. - Up to RM30 for Cardmembers with previous balance below RM3,000 of your AFFIN DUO Visa Cash Back credit card/-i statement. <p>Note: Maximum cash back earned from e-Wallet transactions is at RM30 per month for the above two(2) conditions.</p> <p>*Not applicable for cash advance/cash withdrawal and charity related transactions, government services and payment via JomPAY, FPX and Mail Order/Telephone Order (MOTO).</p>	<p>3X AFFIN Rewards Points for every RM1 spent on the following transactions:</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Merchant Category Code (MCC)</th> </tr> </thead> <tbody> <tr> <td>Dining (F&B)</td> <td>5811, 5812, 5814</td> </tr> <tr> <td>Groceries</td> <td>5411</td> </tr> <tr> <td>Petrol</td> <td>5541, 5542</td> </tr> </tbody> </table>	Category	Merchant Category Code (MCC)	Dining (F&B)	5811, 5812, 5814	Groceries	5411	Petrol	5541, 5542
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Dining (F&B)	5811, 5812, 5814								
Groceries	5411								
Petrol	5541, 5542								

AFFIN DUO VISA CASH BACK

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

All Principal and Supplementary Cardmembers who perform e-Commerce/online, eWallet and auto-billing transactions (“Eligible Transactions for Cash Back”) using AFFIN DUO Visa Cash Back Card/-i 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 Cash Back Principal Card account.

4. What does the previous balance refer to?

The previous balance refers to the carried forward balance of the AFFIN DUO Visa Cash Back Credit Card/-i statement that appears in your current month's credit card/-i statement. Refer to "YOUR PREVIOUS BALANCE" in your AFFIN DUO Visa Cash Back Credit Card/-i statement.

5. What is the maximum cash back that I can earn with AFFIN DUO Visa Cash Back Credit Card/-i?

Maximum cash back you can earn is up to RM50 per month from the transactions made on the three (3) categories for Card/-i account with previous balance of RM3,000 and above in your AFFIN DUO Visa Cash Back credit card/-i statement.

Illustration of the calculation based on the previous balance:

Statement Date	16 February 2023	Statement Date	16 March 2023
PREVIOUS BALANCE	RM3,000	PREVIOUS BALANCE	RM2,426.50
Retail Transactions Example made from e-Wallet, Online and Recurring Transaction)	RM2,700	Retail Transactions Example made from e-Wallet, Online and Recurring Transaction)	RM1,800
Billed Annual Fee Reversal	(RM250)	NIL	NIL
Billed Finance Charge Reversal	(RM23.50)	NIL	NIL
CURRENT BALANCE	RM2,426.50	CURRENT BALANCE	RM1,800
Cash Back from Retail Transactions	RM81	Cash Back from Retail Transactions	RM54
Total Cashback Payout based on Previous Balance that is \geqRM3,000	RM50	Total Cashback Payout based on Previous Balance that is $<$RM3,000	RM30

Retail transactions, fees, and charges will sum up to your previous balance. In the event, any of the below examples occur, please note that your current balance for the month will be impacted. Hence, your current balance will be carried forward as the "previous balance" in the following month.

- Waiver on fees and charges e.g., annual fees, late payments, etc.
- Credit refund made by the merchant.
- Reversal due to unauthorized transactions.

6. How is the cash back awarded?

Cash back is awarded based on the three (3) spend categories made **on e-Commerce/online, e-Wallet and Auto-Billing** transactions. The cash back is capped up to RM50 per month, subject to the previous balance of AFFIN DUO Visa Cash Back Credit Card/-i statement.

Example: Statement cycle period : 13 March to 12 April 2023
Statement date : 12 April 2023

Illustration for Cash Back revision

Spend & Cash Back	Cardmember A	Cardmember B	Cardmember C	Cardmember D
3 spend categories transactions (A)	RM2,800	RM3,000	RM1,000	RM750
3% Cash Back 3% x (A)	RM84.00	RM90.00	RM30.00	RM22.50
Previous balance	RM3,200	RM2,900	RM3,000	RM1,000
Cash Back Payout	RM50.00	RM30.00	RM30.00	RM22.50
	Earn RM50 maximum cash back based on transaction amount on three (3) spend categories and have the previous balance of RM3,200	Earn only RM30 cash back based on transaction amount on three (3) spend categories due to the previous balance of RM2,900	Earn only RM30 cash back based on transaction amount on three (3) spend categories even though have the previous balance of RM3,000	Earn RM22.50 cash back based on transaction amount on three (3) spend categories due to the previous balance of RM1,000

Note:

Maximum cash back earned from e-Wallet transactions is at RM30 per month.

The cash back earned resulted from this revision will be reflected in April's statement cycle onwards.

7. When will the cash back be credited?

Cash back will be credited on statement cycle date of AFFIN DUO Visa Cash Back Card/-i 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.

For example:

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

8. Which eWallets are eligible for cash back?

3% cash back will be rewarded for eWallets transaction/reload with the following eWallets:

- BigPay
- Boost
- Gkash eWallet
- GrabPay
- KiplePay / KiplePark
- Lazada Wallet
- Mcash
- Setel
- ShopeePay
- Touch 'n Go Prepaid Card
- Touch 'n Go eWallet
- Zapp

9. What is auto-billing transaction referring to?

Auto-billing transaction refers to authorised periodic, automatic payment made during a set amount of time representing an agreement between Cardmember and merchant to purchase goods or services provided over a period of time such as utility bills, telco bills and etc. This includes online monthly subscriptions such as Spotify, Netflix, iflix and etc.

10. Will I also earn AFFIN Rewards Points on AFFIN DUO Visa Cash Back Credit Card/-i?

No. The AFFIN DUO Visa Cash Back Card/-i will only award cash back for every RM1 spent on Eligible Transactions for Cash Back.

AFFIN DUO MASTERCARD REWARDS

11. How can I earn AFFIN Rewards Points with AFFIN DUO Mastercard Rewards Credit Card/-i?

You could earn 3X AFFIN Rewards Points for every RM1 spend made on dining (F&B), groceries and petrol with AFFIN DUO Mastercard Rewards Credit Card/-i.

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

There is no limit on points that you could earn with AFFIN DUO Mastercard Rewards Credit Card/-i. The more you spend on dining (F&B), groceries and petrol with AFFIN DUO Mastercard Rewards Credit Card/-i, the more AFFIN Rewards Points you could earn.

13. Is there an expiry to AFFIN Rewards Points?

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

14. 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>.

15. 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>.