

Frequently Asked Questions (FAQ) AFFIN DUO for Graduates Program

1. Q: What is this Program about?

A: AFFIN DUO for Graduates is an exclusive Program by the Bank for young graduates to own a credit card namely AFFIN DUO.

2. Q: Who is eligible for the program?

A: Minimum age of 21 years old and up to 25 years old.

3. Q: What are the Program requirements?

A: What you need to do is to pledge Savings Account (SA) with Affin Bank.

4. Q: What is the minimum or maximum pledge?

A: The minimum pledge of SA is at RM500 and the maximum pledge is RM10,000.

5. Q: Where can I do the SA pledge?

A: You can walk in to any Affin Bank branches near you to find out more information and do the SA pledge.

6. Q: Why does the Program allow SA pledge only?

A: Only SA pledge is applicable for the Program as it would best fit the target segment, that could help them to inculcate modest credit card spending and saving whilst enjoying perks and benefits of the credit card.

7. Q: What is the credit limit for credit card under this Program?

A: Credit limit will be granted based on the pledge amount made and will be shared between AFFIN DUO Credit Card (AFFIN DUO Visa Cash Back and AFFIN DUO Mastercard Rewards).

8. Q: Do I need to pay in full for the credit card used under this Program?

A: You do not have to pay your credit card in full. You just need to pay the minimum payment before your credit card payment due date just like any other credit card.

9. Q: How do I make credit card payment?

A: You can make your credit card payment via following channels:

- Retail Internet Banking (RIB) at www.affinonline.com;
- Online transfer from any of your preferred Online Banking website;
- AFFIN Cash Deposit Machines (CDMs);
- AFFIN Automatic Teller Machines (ATMs) from your AFFIN account.

10. Q: What will happen if I do not pay my credit card?

A: Your credit card will be blocked for usage in the event of minimum payment not being paid within 30 days of your credit card payment due date.

In the event of minimum payment not being paid within 60 days of your credit card payment due date, your credit card outstanding balances will be offset from the pledge amount.

11. Q: How do I cancel my credit card?

A: You can put up your credit card cancellation request by writing to us, contacting us or walk in to any Affin Bank branches near you for credit card cancellation.

12. Q: Where can I get more information about AFFIN credit card?

A: You can log on to our website at www.affinonline.com, walk in to any Affin Bank branches near you or call us at 03-8230 2222 to find out more information about AFFIN credit card.

13. Q: What will happen to my SA pledged upon credit card cancelation?

A: The credit card lien to your SA will be removed upon your credit card cancellation. Your SA pledged will remain and will be only uplift only upon your request.

14. Q: What will happen if I cancel my SA pledge?

A: Your credit card will be automatically terminated upon your SA pledge uplift.