

Frequently Asked Questions (FAQs)

AFFIN INVIKTA Visa Infinite

1. Who can apply for AFFIN INVIKTA Visa Infinite Credit Card?

Customer can apply for AFFIN INVIKTA Visa Infinite Credit Card if meet one of the following criteria:

- i. An AFFIN INVIKTA Premier Banking customer, OR
- ii. Meeting minimum income of RM180,000 per annum.

2. What are the benefits of holding AFFIN INVIKTA Visa Infinite Credit Card?

You could enjoy the following benefits with AFFIN INVIKTA Visa Infinite Credit Card:

Category	AFFIN INVIKTA Premier Banking Customer	Public
Annual Fee	Lifetime waiver	First year waiver. Subsequent year: waived with minimum spend of RM100,000 per year.
Rewards	5X AFFIN Rewards Points for overseas retail transactions. 1X AFFIN Rewards Point for local retail transactions.	5X AFFIN Rewards Points for overseas retail transactions. 1X AFFIN Rewards Point for local retail transactions.
Golf Privilege	Unlimited Complimentary Green Fees* and exclusive access to the finest golf courses in Malaysia and selected Southeast Asia countries.	Unlimited Complimentary Green Fees* and exclusive access to the finest golf courses in Malaysia and selected Southeast Asia countries.
Lounge Access	Unlimited Complimentary Access* to Plaza Premium Lounge located in Malaysia and selected countries around the world.	Unlimited Complimentary Access* to Plaza Premium Lounge located in Malaysia and selected countries around the world.

**Applicable to Principal Cardmember with a minimum retail spend of RM2,500 in the latest month's AFFIN INVIKTA Visa Infinite credit card statement.*

3. Do I have to pay Sales and Service Tax (SST) for AFFIN INVIKTA Visa Infinite Credit Card?

Yes. RM25 SST is applicable.

4. Is there any limit on AFFIN Rewards Points that I could earn with AFFIN INVIKTA Visa Infinite Credit Card?

There is no limit on points that you could earn with AFFIN INVIKTA Visa Infinite Credit Card. The more you spend on the card, the more AFFIN Rewards Points you could earn.

5. Is there an expiry to AFFIN Rewards Points?

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

6. How do I check my AFFIN Rewards Points?

You can refer to your AFFIN INVIKTA Visa Infinite Credit Card monthly statement or check your current balance online at <https://rewards.affinbank.com.my>.

7. 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>.