

**Credit Card**  
**Effective October 2025**

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| Item            | Fees and Charges                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                              |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| Finance Charges |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Finance Charge (per annum)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                              |
|                 | Credit Card                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Retail Transaction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Cash Advance Transaction                                     |
|                 | <ul style="list-style-type: none"><li>AFFIN DIVENTIUM</li><li>AFFIN INVIKTA Visa Infinite</li><li>AFFIN INVIKTA World Mastercard</li><li>AFFIN World Mastercard</li><li>AFFIN AVANCE™ Visa / Mastercard</li><li>AFFIN AVANCE™ Affiliate</li><li>AFFIN AVANCE™ Visa / Mastercard with Overdraft Facility</li><li>AFFIN DUO+ (AFFIN DUO+ Visa and AFFIN DUO+ Mastercard)</li><li>AFFIN Visa Business Platinum</li><li>AFFIN MPN</li><li>AFFIN DUO (AFFIN DUO Visa Cash Back and AFFIN DUO Mastercard Rewards)</li><li>AFFIN UKM Alumni Premier World/ AFFIN UKM Alumni Mastercard</li><li>AFFIN UiTM</li><li>AFFIN BHPetrol Mastercard</li><li>AFFIN Mastercard Gold</li><li>AFFIN Visa Gold</li><li>AFFIN Mastercard Classic</li><li>AFFIN Visa Classic</li><li>AFFIN Mastercard Basic</li><li>AFFIN Visa Basic</li></ul> | <ul style="list-style-type: none"><li><b>Tier 1</b> - 15% per annum if the Cardmember promptly settles the minimum payment due for twelve (12) consecutive months.</li><li><b>Tier 2</b> - 17% per annum if the Cardmember promptly settles the minimum payment due for at least ten (10) months in a twelve (12) month cycle.</li><li><b>Tier 3</b> - 18% per annum if the Cardmember's payment record is not within the above categories.</li></ul>                                                                                                                 | 18% per annum of amount withdrawn until full repayment date. |
|                 | <ul style="list-style-type: none"><li>AFFIN AURA</li><li>AFFIN BORNEO</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"><li><b>First year</b> - 8% per annum</li><li><b>Second year onwards:</b><ul style="list-style-type: none"><li><b>Tier 1</b> – 9% per annum if the Cardmember promptly settles the minimum payment due for twelve (12) consecutive months.</li><li><b>Tier 2</b> – 12% per annum if the Cardmember promptly settles the minimum payment due for at least ten (10) months in a twelve (12) month cycle.</li><li><b>Tier 3</b> - 18% per annum if the Cardmember's payment record is not within the above category</li></ul></li></ul> | 18% per annum of amount withdrawn until full repayment date. |

| Item       | Fees and Charges                                                                                                                                                                                                                                                                                       |                          |                             |                    |                                                                                                       |
|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------------------|--------------------|-------------------------------------------------------------------------------------------------------|
| Annual Fee | Product                                                                                                                                                                                                                                                                                                | Annual Fee Waiver        | Subsequent year (per annum) |                    | Subsequent year annual fee waiver* is subject to the below:                                           |
|            |                                                                                                                                                                                                                                                                                                        |                          | Principal                   | Supplementary      | (A) Cumulative minimum spends per annum**<br>(B) Number of retail transactions per annum (any amount) |
|            | <b>AFFIN Private Banking</b><br>• AFFIN DIVENTIUM                                                                                                                                                                                                                                                      | Not Applicable           | RM500                       | RM400              | RM100,000<br>Not Applicable                                                                           |
|            | <b>AFFIN Premier Wealth</b><br>• AFFIN INVIKTA Visa Infinite<br>• AFFIN INVIKTA World Mastercard                                                                                                                                                                                                       | Waived for life          | Waived for life             | Waived for life    | Not Applicable<br>Not Applicable                                                                      |
|            | <b>Public</b><br>• AFFIN INVIKTA Visa Infinite<br>• AFFIN INVIKTA World Mastercard                                                                                                                                                                                                                     | Waived for first year    | RM500                       | RM400              | RM100,000<br>Twelve (12)                                                                              |
|            | • AFFIN World Mastercard                                                                                                                                                                                                                                                                               | Waived for first year    | RM500                       | RM400              | RM48,000<br>Twelve (12)                                                                               |
|            | • AFFIN AVANCE™ Visa / Mastercard<br>• AFFIN AVANCE™ Affiliate<br>• AFFIN AVANCE™ Visa / Mastercard with Overdraft Facility<br>• AFFIN MPN<br>• AFFIN UKM Alumni Premier World / Alumni Mastercard<br>• AFFIN UiTM<br>• AFFIN AURA<br>• AFFIN BORNEO<br>• AFFIN Mastercard Basic<br>• AFFIN Visa Basic | Waived for life          | Waived for life             | Waived for life    | Not Applicable<br>Not Applicable                                                                      |
|            | • AFFIN DUO+ (AFFIN DUO+ Visa and AFFIN DUO+ Mastercard)                                                                                                                                                                                                                                               | Waived for first 3 years | RM100 for each card         | RM50 for each card | Not Applicable<br>Twelve (12)                                                                         |
|            | • AFFIN Visa Business Platinum                                                                                                                                                                                                                                                                         | Waived for first 2 years | RM300                       | Not Applicable     | RM36,000<br>Twelve (12)                                                                               |
|            | • AFFIN DUO (AFFIN DUO Visa Cash Back and AFFIN DUO Mastercard Rewards)                                                                                                                                                                                                                                | Waived for first 3 years | RM75 for each card          | RM30 for each card | Not Applicable<br>Twelve (12)                                                                         |
|            | • AFFIN BHPetrol Mastercard                                                                                                                                                                                                                                                                            | Waived for first year    | RM150                       | RM75               | RM2,400<br>Twelve (12)                                                                                |

| Item                                                                                                                                                                                                                                                         | Fees and Charges                                                                                                                                                                                                                                                    |                       |                                        |                      |                                                             |                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------------------------|----------------------|-------------------------------------------------------------|----------------------------------------------------------|
| Annual Fee                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                     |                       | Subsequent year (per annum)            |                      | Subsequent year annual fee waiver* is subject to the below: |                                                          |
|                                                                                                                                                                                                                                                              | Product                                                                                                                                                                                                                                                             | Annual Fee Waiver     | Principal                              | Supplementary        | (A) Cumulative minimum spends per annum**                   | (B) Number of retail transactions per annum (any amount) |
|                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>AFFIN Mastercard Gold</li> <li>AFFIN Visa Gold</li> </ul>                                                                                                                                                                    | Waived for first year | RM150                                  | RM75                 | RM24,000                                                    | Twelve (12)                                              |
|                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>AFFIN Mastercard Gold and AFFIN Visa Gold</li> </ul>                                                                                                                                                                         | Waived for first year | First card: RM150<br>Second card: RM75 | RM150 for both cards | First card: RM24,000<br>Second card: RM12,000               | Twelve (12)                                              |
|                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>AFFIN Mastercard Classic</li> <li>AFFIN Visa Classic</li> </ul>                                                                                                                                                              | Waived for first year | RM50                                   | RM35                 | RM12,000                                                    | Twelve (12)                                              |
|                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>AFFIN Mastercard Classic and AFFIN Visa Classic</li> </ul>                                                                                                                                                                   | Waived for first year | First card: RM50<br>Second card: RM25  | RM70 for both cards  | First card: RM12,000<br>Second card: RM6,000                | Twelve (12)                                              |
| <p>* Subsequent year annual fee waiver is subject to either (A) or (B), whichever comes first.</p> <p>**Accumulated minimum spending per annum (between the credit card issuance and renewal date) is inclusive of retail and cash advance transactions.</p> |                                                                                                                                                                                                                                                                     |                       |                                        |                      |                                                             |                                                          |
| Cash advance fee                                                                                                                                                                                                                                             | 5% on the cash advance amount or a minimum of RM20, whichever is higher and is subject to 8% Service Tax.                                                                                                                                                           |                       |                                        |                      |                                                             |                                                          |
| Replacement card penalty fee                                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>RM450 per card for AFFIN DIVENTIUM</li> <li>RM50 per card (applicable for all other AFFIN Credit Cards except for AFFIN Visa and Mastercard Basic)</li> <li>RM20 for AFFIN Mastercard Basic and AFFIN Visa Basic.</li> </ul> |                       |                                        |                      |                                                             |                                                          |
| Late payment penalty fee                                                                                                                                                                                                                                     | 1% of the total outstanding balance or minimum of RM10 up to a maximum of RM100, whichever is higher.                                                                                                                                                               |                       |                                        |                      |                                                             |                                                          |
| Copy of statement fee                                                                                                                                                                                                                                        | RM5 per copy (not applicable for AFFIN Mastercard Basic and AFFIN Visa Basic) and is subject to 8% Service Tax.                                                                                                                                                     |                       |                                        |                      |                                                             |                                                          |
| Copy of sales draft fee                                                                                                                                                                                                                                      | RM10 per copy (not applicable for AFFIN Mastercard Basic and AFFIN Visa Basic) and is subject to 8% Service Tax.                                                                                                                                                    |                       |                                        |                      |                                                             |                                                          |
| Card courier fee                                                                                                                                                                                                                                             | Minimum of RM5 card courier fee will be charged for card delivery upon request. The fee will be determined by location and weight of the item.                                                                                                                      |                       |                                        |                      |                                                             |                                                          |
| Over limit fee                                                                                                                                                                                                                                               | RM50 if the total outstanding balance exceeds the credit card limit (due to transactions) and is subject to 8% Service Tax. Applicable for AFFIN Visa Business Platinum only.                                                                                       |                       |                                        |                      |                                                             |                                                          |
| Card statement fee                                                                                                                                                                                                                                           | RM1 per month for each hardcopy credit card statement (applicable to Cardmembers who opted for hardcopy statement with the exclusion of Cardmembers aged 60 and above) and is subject to 8% Service Tax.                                                            |                       |                                        |                      |                                                             |                                                          |

| Item                                           | Fees and Charges                                                                                                                                                                                                                                                                                                        |                                |                                   |
|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|-----------------------------------|
| Conversion Rate                                | When you use the card outside Malaysia, the transaction incurred will be converted to Ringgit Malaysia where the exchange rate is determined by Visa / Mastercard International at the date it is processed by Visa/Mastercard International plus 1% foreign exchange spread (previously known as administration cost). |                                |                                   |
| AFFIN Balance Transfer Instalment Plan (BTiP)* | <b>Tenure (Month)</b>                                                                                                                                                                                                                                                                                                   | <b>Minimum transfer amount</b> | <b>One- time upfront interest</b> |
|                                                | 6                                                                                                                                                                                                                                                                                                                       | RM1,000                        | 2%                                |
|                                                | 12                                                                                                                                                                                                                                                                                                                      | RM1,000                        | 4%                                |
|                                                | 18                                                                                                                                                                                                                                                                                                                      | RM2,000                        | 5%                                |
|                                                | 24                                                                                                                                                                                                                                                                                                                      | RM2,000                        | 6%                                |
|                                                | 36                                                                                                                                                                                                                                                                                                                      | RM3,000                        | 7%                                |
|                                                | *Not applicable for AFFIN Visa Business Platinum Cardmembers and Supplementary Cardmember of other cards.                                                                                                                                                                                                               |                                |                                   |
| Fixed Payment Plan (FPP)                       | <b>i. All AFFIN Cards</b>                                                                                                                                                                                                                                                                                               |                                |                                   |
|                                                | <b>Tenure (Month)</b>                                                                                                                                                                                                                                                                                                   | <b>Minimum purchase amount</b> | <b>One-time upfront interest</b>  |
|                                                | 6                                                                                                                                                                                                                                                                                                                       | RM500                          | 2%                                |
|                                                | 12                                                                                                                                                                                                                                                                                                                      | RM1,000                        | 4%                                |
|                                                | 18                                                                                                                                                                                                                                                                                                                      | RM2,000                        | 5%                                |
|                                                | 24                                                                                                                                                                                                                                                                                                                      | RM2,000                        | 6%                                |
|                                                | 36                                                                                                                                                                                                                                                                                                                      | Affin Bank RM3,000             | 7%                                |
|                                                | <b>ii. AFFIN AVANCE™ and AFFIN UiTM only</b>                                                                                                                                                                                                                                                                            |                                |                                   |
|                                                | <b>Tenure (Month)</b>                                                                                                                                                                                                                                                                                                   | <b>Minimum purchase amount</b> | <b>One-time upfront interest</b>  |
|                                                | 6*                                                                                                                                                                                                                                                                                                                      | RM250*                         | 0%                                |
|                                                | 6**                                                                                                                                                                                                                                                                                                                     | RM500**                        | 0%                                |
|                                                | 6, 12 and 24**                                                                                                                                                                                                                                                                                                          | RM2,000**                      | 0%                                |
|                                                | 6, 12 and 24                                                                                                                                                                                                                                                                                                            | RM3,000                        | 0%                                |
|                                                | *Applicable for AFFIN AVANCE™ MIEA Affiliate only.                                                                                                                                                                                                                                                                      |                                |                                   |
|                                                | **Applicable for AFFIN AVANCE™ MAAM Affiliate and AFFIN UiTM only.                                                                                                                                                                                                                                                      |                                |                                   |
| Cash-on-Call Instalment Plan (CIP)*            | <b>Tenure (Month)</b>                                                                                                                                                                                                                                                                                                   | <b>Minimum CIP amount</b>      | <b>One- time upfront interest</b> |
|                                                | 6                                                                                                                                                                                                                                                                                                                       | RM1,000                        | 6%                                |
|                                                | 12                                                                                                                                                                                                                                                                                                                      | RM1,000                        | 8%                                |
|                                                | 18                                                                                                                                                                                                                                                                                                                      | RM2,000                        | 12%                               |
|                                                | 24                                                                                                                                                                                                                                                                                                                      | RM2,000                        | 14%                               |
|                                                | *Not applicable for AFFIN Visa Business Platinum Cardmembers and Supplementary Cardmember of other cards.                                                                                                                                                                                                               |                                |                                   |

| Item        | Fees and Charges   |                |                                                                                                                            |
|-------------|--------------------|----------------|----------------------------------------------------------------------------------------------------------------------------|
| Service Tax | Card               | Service Tax    | Tax Period                                                                                                                 |
|             | Principal card     | RM25 per annum | Service Tax will be imposed on the Card activation date and on every subsequent anniversary of the Card's activation date. |
|             | Supplementary card | RM25 per annum |                                                                                                                            |

**Affin Bank Overdraft Facility with AFFIN AVANCE™ Visa / Mastercard Credit Card**

| Item                      | Fees and Charges                                                                                                                                                                                                                                                         |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Finance Charges           | Standardised Base Rate (SBR) + 1.50% per annum (p.a)                                                                                                                                                                                                                     |
| Excess Over Limit Fee     | 7.00% above the SBR per annum will be charged on any amount in excess of your approved overdraft limit. This additional interest is computed on a daily balance basis and will be charges to your overdraft account(s) monthly.                                          |
| Additional loan statement | RM10.00 per request and is subject to 8% Service Tax.                                                                                                                                                                                                                    |
| Commitment Fee            | 1% per annum will be charged on the unutilised portion of the overdraft if or when all the overdraft facilities granted to you by the Bank exceed RM250,000 at any time. This non-refundable fee will be charged to your overdraft account(s) at the end of every month. |

Affin Bank Berhad