

**PRODUCT DISCLOSURE SHEET**

**REMINDER:** You are reminded to read this Product Disclosure Sheet (PDS) and the terms and conditions before you take up the AFFIN Bank credit card. Please seek clarification from AFFIN Bank if you do not understand any part of this PDS or the terms and conditions.

Affin Bank Berhad [197501003274 (25046-T)]

Conventional Credit Cards

Date: January 2024

**1. What is this product about?**

It is a Credit Card, with a line of credit granted by AFFIN BANK ("the Bank") to you. Any amount utilised on the credit card not settled in full on or before a specified date will be subjected to finance charge.

**2. What do I get from this product?**
**a. Credit limit**

You will be given a revolving credit limit that is determined by the Bank, based on your eligibility. However, if your annual income is RM36,000 or less, the credit limit shall only be up to 2 times of your monthly income.

**b. Finance Charges**

Product	Finance Charge (per annum)	
	Retail Transaction	Cash Advance Transaction
<ul style="list-style-type: none"> <li>AFFIN INVIKTA Visa Infinite</li> <li>AFFIN INVIKTA World Mastercard</li> <li>AFFIN World Mastercard</li> <li>AFFIN AVANCE Visa</li> <li>AFFIN AVANCE 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</li> <li>AFFIN UKM Alumni Mastercard</li> <li>AFFIN Mastercard Gold</li> <li>AFFIN Visa Gold</li> <li>AFFIN BHPetrol Mastercard</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>	<p>18% per annum of amount withdrawn until full repayment date.</p>

<ul style="list-style-type: none"> <li>AFFIN AURA Card</li> </ul>	<ul style="list-style-type: none"> <li><b>First year</b> - 8% per annum</li> <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>	18% per annum of amount withdrawn until full repayment date.
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To enjoy lower finance charges for retail transactions, you should make at least ten (10) prompt payments in the last twelve (12) months.

### 3. What are my obligations?

#### a. Minimum monthly payment

<b>Minimum monthly payment</b>	<p>Calculated at 5% of the <i>Current Balance</i> + 100% of Service Tax (if any) + 100% of any <i>Monthly Instalments</i> (if any) + 100% <i>Past Due Amount</i> (if any);</p> <p><i>Current Balance</i> is Retail transaction (if any) + Cash Advance amount (if any) + Finance charges and/or Late Payment charges and any other fees and charges (if any).</p> <p><i>Monthly Instalment</i> refers to Fixed Payment Plan (FPP), Balance Transfer Instalment Plan (BTiP), Cash-On-Call Instalment Plan (CIP), Easy Payment Plan (EPP) and Auto Balance Conversion (ABC).</p> <p><i>Past Due Amount</i> is the unpaid Minimum Payment Due that has not from previous months.</p>
<b>Interest free period for retail transactions</b>	<ul style="list-style-type: none"> <li>Twenty (20) days from the statement date if you pay the previous statement Current Balance in full and on time.</li> <li>If you do not pay the Current Balance in full and on time, finance charges on retail transactions will be calculated from the date the transaction is posted into the Bank's system.</li> <li>No interest free period on balance transfer or cash advances.</li> </ul>
<b>Payment allocation</b>	<ul style="list-style-type: none"> <li>Payment received shall be allocated to settle balance outstanding that attracts higher finance charge first.</li> </ul>

#### b. You shall notify the Bank within fourteen (14) days from your Credit Card statement date if there is any dispute or discrepancy.

- c. You must always exercise reasonable care in safeguarding your Credit Card from loss and theft and disclosure of PIN to a third party. Please call the Bank immediately at the following numbers upon discovering that your Credit Card is lost, stolen or PIN is compromised and follow up with a written confirmation.  
If your Credit Card is used for unauthorized transaction(s), a copy of a police report must be submitted to the Bank within seven (7) calendar days from the date the unauthorized transaction(s) occurred.
- 03-8230 2323 for AFFIN Premium Cards; or
  - 03-8230 2222 for other AFFIN Credit Cards
- d. You shall be liable for all transactions incurred by you and your Supplementary Cardmember(s).

#### 4. What are the fees and charges I have to pay?

##### a. Annual fees

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*	(B) Number of retail transactions per annum (any amount)
<b>AFFIN Premier Wealth segment</b> <ul style="list-style-type: none"> <li>AFFIN INVIKTA Visa Infinite</li> <li>AFFIN INVIKTA World Mastercard</li> </ul>	Waived for life	Waived for life	Waived for life	Not Applicable	Not Applicable
<b>Public segment</b> <ul style="list-style-type: none"> <li>AFFIN INVIKTA Visa Infinite</li> <li>AFFIN INVIKTA World Mastercard</li> </ul>	Waived for first year	RM500	RM400	RM100,000	Twelve (12)
<ul style="list-style-type: none"> <li>AFFIN World Mastercard</li> </ul>	Waived for first year	RM500	RM400	RM48,000	Twelve (12)
<ul style="list-style-type: none"> <li>AFFIN AVANCE Visa</li> <li>AFFIN AVANCE Mastercard</li> <li>AFFIN AVANCE Affiliate</li> <li>AFFIN AVANCE Visa / Mastercard with Overdraft Facility</li> </ul>	Waived for life	Waived for life	Waived for life	Not applicable	Not applicable
<ul style="list-style-type: none"> <li>AFFIN DUO+ (AFFIN DUO+ Visa and AFFIN DUO+ Mastercard)</li> </ul>	Waived for first three (3) years	RM100 for each card	RM50 for each card	Not Applicable	Twelve (12)
<ul style="list-style-type: none"> <li>AFFIN Visa Business Platinum</li> </ul>	Waived for first two (2) years	RM300	Not Applicable	RM36,000	Twelve (12)
<ul style="list-style-type: none"> <li>AFFIN MPN (Majlis Professor Negara)</li> </ul>	Waived for life	Waived for life	Waived for life	Not applicable	Not applicable

<ul style="list-style-type: none"> <li>AFFIN DUO</li> <li>(AFFIN DUO Visa Cash Back and AFFIN DUO Mastercard Rewards)</li> </ul>	Waived for first three (3) years	RM75 for each card	RM30 for each card	Not Applicable	Twelve (12)
<ul style="list-style-type: none"> <li>AFFIN UKM Alumni Premier World</li> <li>AFFIN UKM Alumni Mastercard</li> </ul>	Waived for life	Waived for life	Waived for life	Not Applicable	Not Applicable
<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 Basic</li> </ul>	Waived for first year	RM225 First card: RM150 Second card: RM75	RM150	RM36,000 First card: RM24,000 Second card: RM12,000	Twelve (12)
<ul style="list-style-type: none"> <li>AFFIN BHPetrol Mastercard</li> </ul>	Waived for first year	RM150	RM75	RM2,400	Twelve (12)
<ul style="list-style-type: none"> <li>AFFIN AURA</li> </ul>	Waived for life	Waived for life	Waived for life	Not applicable	Not applicable

*Subsequent year annual fee waiver is subject to either column (A) or (B) above, whichever comes first.*

*Accumulated minimum spending per annum (between the Credit Card issuance and renewal date) is inclusive of retail and cash advance transactions.*

b. Other fees and charges

<b>Cash advance fee</b>	5% on the cash advance amount subject to a minimum of RM20, whichever is higher.
<b>Replacement Credit Card</b>	RM50 per card
<b>Late payment penalty</b>	1% of the total outstanding balance or minimum of RM10 up to a maximum of RM100, whichever is higher.
<b>Copy of statement</b>	RM5 per copy (not applicable for AFFIN Mastercard Basic and AFFIN Visa Basic).
<b>Copy of sales draft</b>	RM10 per copy (not applicable for AFFIN Mastercard Basic and AFFIN Visa Basic).
<b>Card courier</b>	Minimum of RM5 will be charged for Credit Card delivery upon request. The fee will be determined by location and weight of the item.
<b>Over limit</b>	RM50 if the total outstanding balance exceeds the Credit Card limit (due to transactions). Applicable for AFFIN Visa Business Platinum only.
<b>Card statement</b>	RM1.00 per month for each hard copy Credit Card statement (applicable to Cardmembers who opted for hard copy statement with the exclusion of Cardmembers aged 60 and above).
<b>Conversion rate</b>	When you use the Credit 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).
<b>Service Tax</b>	RM25 for each Principal and Supplementary Credit Card. <b>Note:</b> Service Tax will be imposed on the Credit Card activation date and every subsequent anniversary of the activation date.

- c. Balance Transfer Instalment Plan (BTiP) (not applicable for Cardmember of AFFIN Visa Business Platinum and Supplementary Cardmember of other cards)

Tenure (Month)	Minimum transfer amount	One-time upfront interest charge
6	RM1,000	2%
12	RM1,000	4%
18	RM2,000	5%
24	RM2,000	6%
36	RM3,000	7%

- d. Cash-on-Call Instalment Plan (CIP) (not applicable for Cardmember of AFFIN Visa Business Platinum and Supplementary Cardmember of other cards)

Tenure (Month)	Minimum CIP amount	One-time upfront interest charge
6	RM1,000	6%
12	RM1,000	8%
18	RM2,000	12%
24	RM2,000	14%

- e. Fixed Payment Plan (FPP)

- i. All AFFIN Credit Cards

Tenure (Month)	Minimum purchase amount	One-time upfront interest charge
6	RM500	2%
12	RM1,000	4%
18	RM2,000	5%
24	RM2,000	6%
36	RM3,000	7%

- ii. AFFIN AVANCE Cards only

Tenure (Month)	Minimum purchase amount	One-time upfront interest charge
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 only.

**Note:** The above fees and charges are applicable to both Principal and Supplementary Cardmembers unless stated otherwise.

## 5. What if I fully settle the Balance Transfer Instalment Plan (BTiP), Fixed Payment Plan (FPP), Cash-on-Call Instalment Plan (CIP) or Easy Payment Plan (EPP) before the lock-in period is completed?

A penalty shall be imposed for full settlement within the BTiP or FPP lock-in period as follows:

Programme	Lock-in period	Penalty
BTiP	6, 12, 18, 24 and 36 months	RM100 per plan
FPP	6, 12, 18, 24 and 36 months	RM50 per plan
CIP	6, 12, 18 and 24 months	Not applicable
EPP	6, 12, 18 and 24 months	Not applicable

#### 6. What if I fail to fulfill my obligations?

- a. A late payment penalty as stated in Item 4 (b) will be imposed if payment received after the payment due date.
- b. If the Credit Card facility is secured against the Fixed Deposit (FD) or Savings Account (SA), the Bank reserves the right to offset the FD or SA to settle the amount due. The FD or SA will be maintained for as long as the Credit Card facility is available.
- c. The Bank may, upon seven (7) days notification to the Cardmember, combine, consolidate or merge all or any of the Cardmember's account(s), with the liabilities to the Bank and/or the Bank may set off or transfer any credit balance in the Cardmember's account maintained with the Bank against any outstanding balance of the Credit Card facility.
- d. You will be liable for PIN-based unauthorized transactions if it has been proven that you have:
  - acted fraudulently;
  - delayed in notifying the Bank as soon as reasonably practicable after discovering the lost or unauthorised use of the Credit Card;
  - voluntarily disclosed the PIN to another person; or
  - recorded the PIN on the Credit Card or on anything kept in close proximity with the Credit Card.

#### 7. What are the major risks of a Credit Card?

- a. If you pay only the minimum amount due, you will pay more in interest and it will take you longer to pay off your outstanding balance.
- b. If you use your Credit Card to make repayment for other financing, it may cost you more.
- c. If you have problems paying for your Credit Card balances, please contact the Bank in advance to discuss repayment alternatives.
- d. You should notify the Bank immediately after if your Credit Card is lost or stolen, an unauthorized transaction had occurred or your PIN may have been compromised.

#### 8. What do I need to do if there are changes to my contact details?

It is important that you inform the Bank of any change in your contact details to ensure that all correspondences reach you in a timely manner.

#### 9. What is the limit for cash advance withdrawal?

20% of the Credit Card limit or the available credit limit, whichever is lower.

**Note:** Where the cash advance is made via ATM, each cash advance will be subjected to the applicable daily withdrawal limit or the withdrawal limit per cash advance transaction of the ATM.

#### 10. How many times can I perform cash advance withdrawal per day?

You may perform cash withdrawal up to three (3) transactions per day. You will not be able to perform any more cash advance transactions on that particular day if you have met the maximum number of cash advance withdrawal allowed per day.

#### 11. What I should avoid doing with my Credit Card?

You are not allowed to use your Credit Card for any unlawful activities such as illegal online betting. The Bank has the right to terminate the Credit Card facility if you are found to have used the Credit Card for unlawful activities (applies to both Principal and Supplementary Cardmember).

#### 12. What should I do if there are errors / discrepancies in my Credit Card transactions?

You are required to check your Credit Card account/statement carefully and promptly and notify the Bank of any error or possible unauthorised transaction(s) in relation to the Credit Card within fourteen (14) days from the statement date via any of the channels as stated in Item 13a below, voice your feedback via e-mail to [yourvoice@affingroup.com](mailto:yourvoice@affingroup.com)

### 13. Where can I get further information or assistance?

- a. If you have any enquiries, please contact the Bank via one of the following channels or visit our website at [AffinAlways.com](http://AffinAlways.com).

Write in: Card Business Department  
Level 5, Menara AFFIN  
Lingkaran TRX, TRX Exchange  
55188 Kuala Lumpur

Contact Centre: 03-8230 2222  
03-8230 2323 (AFFIN Premium Cards)

Online Feedback Form at [AffinAlways.com](http://AffinAlways.com)  
Or visit your nearest Affin Bank or Affin Islamic Bank branches.

- b. If your problem or complaint is not resolved by the indicative timeline given, you may refer the matter to either one of the following bodies:

Bank Negara Malaysia (BNM)	Association of Banks in Malaysia (ABM)	Financial Ombudsman Scheme (FOS)
BNMTELELINK: 1-300-88-5465 E-mail: <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a> Website: <a href="http://www.bnm.gov.my/bnmmlink">www.bnm.gov.my/bnmmlink</a> Fax: 03-2174 1515  Laman Informasi Nasihat dan Khidmat (LINK) Ground Floor, Block D Bank Negara Malaysia Jalan Dato' Onn, 50480 Kuala Lumpur	ABMConnect: 1-300-88-9980 Website: <a href="http://www.abm.org.my">www.abm.org.my</a> Fax: 03-2078 8804  The Association of Banks in Malaysia A-11-1, AICB Building No.10, Jalan Dato' Onn 50480 Kuala Lumpur	Tel: 03-2272 2811 Website: <a href="http://www.ofs.org.my">www.ofs.org.my</a> Fax: 03-2272 1577  Financial Ombudsman Scheme Level 14, Main Block Menara Takaful Malaysia No.4 Jalan Sultan Sulaiman 50000 Kuala Lumpur

- c. Alternatively, you may seek the services of *Agensi Kaunseling dan Pengurusan Kredit* (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at:
- Agensi Kaunseling dan Pengurusan Kredit (AKPK)  
Level 5 and 6, Menara Bumiputra-Commerce,  
Jalan Raja Laut,  
50350 Kuala Lumpur.  
Tel : 03-2616 7766  
E-mail : [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.**

REMINDER: The Customer is reminded to read and understand the terms and conditions of the Cardmember Agreement before signing below. If there are any terms and conditions in the Cardmember Agreement that the Customer does not understand, the Customer is advised to seek independent advice and/or discuss further with the Bank's representative before signing below.

Signature : .....

Name : .....

IC Number : .....

Date : .....