

PRODUCT DISCLOSURE SHEET	ENGLISH VERSION
<p>REMINDER: You are reminded to read and understand the terms and conditions of this Product Disclosure Sheet together with the general and specific terms and conditions in the Application Form. If there are any terms and conditions in this Product Disclosure Sheet which you do not understand, please seek independent advice and/or clarify with the Bank.</p>	<p>Bank: Affin Bank Berhad ("AFFIN BANK") Affin Islamic Bank Berhad ("AFFIN ISLAMIC")</p> <p>Product:</p> <ul style="list-style-type: none"> i. <i>AFFIN VISA Debit Card</i> ii. <i>AFFIN Invikta™ Debit Card</i> iii. <i>AFFIN Avance™ Savvy Debit Card</i> iv. <i>AFFIN UKM Alumni Debit Card</i> v. <i>AFFIN A1addin eSaver Debit Card</i> vi. <i>Any other VISA debit card issued by the Bank (each referred to as "Debit Card")</i>
1. What is this product about?	
<p>Debit Card ("Card") is a payment instrument which allows payment of goods and/or services from your AFFIN Current Account/Current Account-i or Savings Account/Savings Account-i ("AFFIN CASA/CASA-i") at participating retail and service outlets. The Card also allows Cardmembers to withdraw cash at the ATM locally and oversea via VISA Plus network.</p> <p>You are required to maintain AFFIN CASA/CASA-i, with AFFIN BANK/AFFIN ISLAMIC ("collectively referred to as the Bank") to be linked to your Card. Your Card will be automatically cancelled, if you closed your AFFIN CASA/CASA-i.</p> <p>For a successful transaction to take place, you need to have sufficient funds in your AFFIN CASA/CASA-i.</p>	
2. What do I get from this product? / What are the features of this product?	
<ul style="list-style-type: none"> a. ATM Cash Withdrawal Facility b. Payment Convenience— to pay bills or pre-authorize merchants to automatically charge from your Card directly to billers for utilities, gymnasium membership, phone bills etc. c. MCCS and VISA Contactless acceptance 	
3. What are the key terms and conditions?	
<u>PRE-AUTHORIZATION</u>	
<p>For pre-authorized transactions e.g. petrol and hotel accommodation, the pre-authorized amount authorized will be deducted from Cardmember's AFFIN CASA/CASA-i and adjusted subsequently upon settlement of the actual amount used.</p> <ul style="list-style-type: none"> a. For petrol transaction at automated fuel dispenser, RM200.00 pre-authorisation amount will be charged to the Card Account when Cardmember make payment using the Card. The Bank will only post the exact amount of transaction and release any extra hold amount from Cardmember's AFFIN CASA/CASA-i within three (3) working days after the transaction date. b. For hotel transaction, pre-authorization amount (depends on the duration of stay) will be charged during check-in to the hotel. The pre-authorization amount will be deducted from Cardmember's AFFIN CASA/CASA-i and adjusted subsequently upon settlement of the actual amount used or not later than thirty (30) days from the transaction date, whichever is earlier. 	
<u>CONTACTLESS TRANSACTION</u>	
<ul style="list-style-type: none"> a. The Card daily purchase limit for Contactless Transaction can be changed anytime by the Cardmember via over-the-counter branches or ATM's of the Bank or any other means defined by the Bank in the future subject to a maximum accumulated limit per day. b. For Contactless Transaction the maximum amount per transaction and per day is defaulted at RM250.00. c. However, if the transacted amount exceeds the limit, the Cardmember is required to insert the Card at the electronic POS terminal and to continue with PIN entry. d. Cardmember are allowed to turn-off or opt-out from Contactless functionality by visiting any of the Bank's branches. 	
<u>DAILY TRANSACTION LIMITS</u>	
<ul style="list-style-type: none"> a. The daily purchase limit will be set on default at RM5,000.00 and subject to a maximum limit of RM10,000.00 in accumulated total per day. The Cardmember may change the daily purchase limit by visiting any of the Bank's branches or ATM's. 	

- b. The Cash Withdrawal limit is defaulted at RM3,000.00 and subject to a maximum limit of RM5,000.00 in accumulated total per day. A maximum limit of RM1,500.00 per withdrawal transaction. The Cardmember may change the Cash Withdrawal limit setting by visiting any of the Bank's branches.

OTHERS

- Account holder with age of eighteen (18) years and above and minor of the age of twelve (12) years and above are eligible to apply for the Card.
- In the case of joint accounts, only holders of joint accounts with the instruction of "either-to-sign" can apply for the Card.
- The Card shall be issued to minor of age between twelve (12) to seventeen (17) years old with transaction limit of RM300.00 on the Card.
- Card linked to an AFFIN ISLAMIC Savings Account-i or Current Account-i shall only use the Card for Shariah compliant purposes. The Cardmember is solely responsible for the use of the Card at non-Shariah compliant merchants.

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

Annual Fee	First year: WAIVED. Subsequent year: RM12.00 p.a. RM8.00 p.a. (Applicable to Basic AFFIN CASA/CASA-i)
Replacement Card	<ul style="list-style-type: none"> Due to lost/stolen Card, loss of PIN or Card damaged by Customer - RM12.00 Due to faulty Card returned on technical defects or recalled by the Bank for replacement – Exempted Due to fraud transaction or Card information compromised –Exempted
Balance Enquiry Fee via AFFIN BANK and AFFIN ISLAMIC ATM	Without Charge
Withdrawal Fee via AFFIN BANK and AFFIN ISLAMIC ATM	Without Charge
Withdrawal Fee via other Banks ATM/MEPS	<ul style="list-style-type: none"> RM1.00 per withdrawal/transaction at Local MEPS member bank ATM including Kuwait Finance House and Al-Rajhi Bank. RM1.00 per withdrawal at Local Foreign Bank* ATMs (Citibank, Standard Chartered, UOB, HSBC & OCBC) via MEPS network RM12.00 per withdrawal at Cross Border MEPS member bank (Indonesia, Singapore, China & Thailand) RM12.00 per withdrawal via VISA network.
MEPS Instant Transfer (IBFT) via ATM	<ul style="list-style-type: none"> RM0.01 – RM5,000 = Fee Waiver RM5,000.01 – RM50,000 = RM0.50 per transaction
Interbank GIRO via ATM	<ul style="list-style-type: none"> RM0.10 per transaction
Copy of Sales Draft	RM10.00 per copy
Overseas Transaction Conversion Fee	Where the Cardmember uses the Card outside Malaysia, the transaction incurred will be converted to Ringgit Malaysia where the exchange rate is determined by VISA International at the date it is processed by VISA International plus up to 1% foreign exchange spread (previously known as administration cost).

5. What are my obligations in using and protecting the Card?

- You shall notify the Bank should there be disputes or discrepancies in relation to the Card within fourteen (14) days from the statement date.
- You must always exercise reasonable care in safeguarding your Card from loss and theft and disclosure of PIN number to a third party. You must notify us immediately upon discovering that your Card is lost or stolen, or PIN number is compromised, and follow up with a written confirmation. If your Card is used for unauthorised transaction(s), a copy of police report must be submitted to the Bank within seven (7) calendar days from the date the unauthorised transaction(s) is discovered.
- You shall not disclose the PIN, Login ID, password and Card details to any other person, failing which you shall be liable to the Bank for any debit entry in your Card account with the Bank arising from any unauthorized transactions.

- You shall be liable for all transactions incurred by you.

6. What if I fail to fulfill my obligations?

- You will be liable for PIN-based unauthorised transactions if it has been proven that you have:
 - acted fraudulently;
 - delayed in notifying the Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the Card;
 - voluntarily disclosed the PIN to another person; or
 - recorded the PIN on the Card, or on anything kept in close proximity with the Card, and could be lost or stolen with the Card.
- You will be liable for unauthorised transactions which require signature verification or with a contactless Card, if it has been proven that you have:
 - acted fraudulently;
 - delayed in notifying the Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the Card;
 - left the Card or an item containing the Card unattended, in places visible and accessible to others, except at the Cardmember's place of residence. Cardmembers are expected to exercise due care in safeguarding the Card even at Cardmember's place of residence; or
 - voluntarily allowed another person to use the Card.
- You will be liable for e-banking transactions, if it has been proven that you have:
 - acted fraudulently;
 - deliberately disclosing the access identity (ID) and passcode to any other person, via unsolicited emails or on any website other than the official website of the Bank;
 - not taken reasonable steps to keep security device secure at all times; or
 - failed to carry out the obligation to report a breach of the security of a pass code or the loss of a security device to the Bank as soon as reasonably practicable, upon the Cardmember becoming aware of the breach or loss respectively.
- You will be liable for Direct debit or a Card-not-present transactions, provided that the Cardmember has proven:
 - acted fraudulently; or
 - failed to carry out the obligation to report any unauthorised transaction to the Bank as soon as reasonably practicable, upon the Cardmember becoming aware of the unauthorised transaction.
- The Bank with prior notice or reason shall have the right:
 - To restrict or limit your daily spending limit or refuse and otherwise withhold the Card account.
 - To check your Card account at any time as and when the Bank deems fit.
 - To terminate the Card facility if you fail to abide to the terms and conditions governing the use of the Card.
 - You are liable for any unauthorized transactions before reporting to the Bank.

7. What are the major risks?

- Card lost or stolen.
- Disclosure of PIN number/ Card information to third party.

You must always exercise reasonable care in safeguarding your Card from loss and theft and disclosure of PIN number to a third party. Please call us immediately at 03-8230 2222 upon discovering that your Card is lost or stolen, or PIN number is compromised, and follow up with a written confirmation. If your Card is used for unauthorised transaction(s), a copy of police report must be submitted to the Bank within seven (7) calendar days from the date the unauthorised transaction(s) is discovered.

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

It is important that you inform us of any changes in your personal details to ensure that all correspondences reach you in a timely manner. The notification must be in writing and mail or deliver by hand to any of the Bank's branches.

9. What are the other security features does the Card has?

- a. Secure Chip and PIN Technology protects your account detail and money.
- b. SMS alerts will be sent at no cost to your mobile phone number registered with the Bank upon specific purchase amount made on your Card.
- c. To protect against fraud, you will be receiving an Authentication Code via SMS to authenticate your 3D secure online purchases.

You are allowed to set your own preferred threshold amounts for the SMS transaction alerts by visiting any of the Bank's branches.

10. Where can I get further information?

Should you require additional information about this product, please refer to the Terms and Conditions available at all of our nearest AFFIN BANK/AFFIN ISLAMIC branches or visit AffinAlways.com.

If you have any enquiries, please contact our Contact Centre at 03-82302222 or voice your feedback via email to yourvoice@affingroup.com.

The information provided in this disclosure sheet is valid as at 2 July 2024.

AFFIN CASA/CASA-i is protected by PIDM up to RM250,000 for each depositor. AFFIN BANK and AFFIN ISLAMIC are a member of PIDM.