

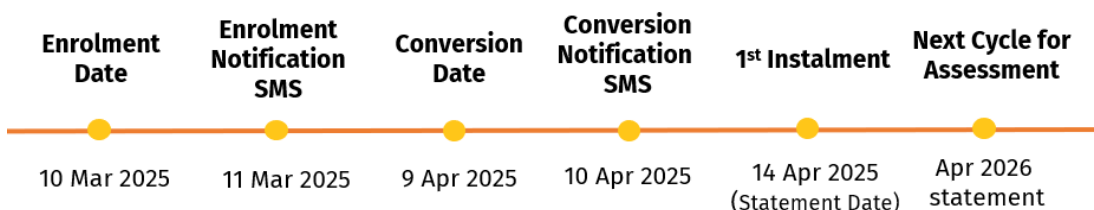


TERMS AND CONDITIONS OF AUTO BALANCE CONVERSION PROGRAMME (“ABC”)

1. By participating in the Affin Bank Berhad and Affin Islamic Bank Berhad (collectively “the Bank”) Auto Balance Conversion Programme (“ABC Programme” or “Programme”), the Principal Cardmember (“Cardmember”) agrees to be bound by these terms and conditions (“Agreement”) and any other rules, procedures or instructions which the Bank may issue from time to time, including any updates and revisions.
2. The following words and expression shall have the following meanings, unless the context otherwise requires:
 - a. “AFFIN BANK” shall mean Affin Bank Berhad (197501003274 (25046-T))
 - b. “AFFIN ISLAMIC” shall mean Affin Islamic Bank Berhad (200501027372 (709506-V))
3. ABC Programme is exclusively available to selected Cardmembers of credit cards/-i issued by the Bank, with the exception of the AFFIN BANK Visa Business Platinum Card, AFFIN ISLAMIC Visa Business Platinum Card, and AFFIN BANK Government Business Platinum Card.
4. To participate in this ABC Programme, the Cardmember must fulfil the following criteria:
 - a. Be a Malaysian citizen;
 - b. Earn an annual income not exceeding RM60,000 (per the Bank’s record);
 - c. Have an average payment ratio not exceeding 10% (Payment ratio = Total payments over the last 12 months or Total statement balance over the last 12 months);
 - d. Be a consistent revolver for the past 12 months (the Cardmember has not made full payment on the statement balance for the past 12 months);
 - e. Have a current Card account that is not delinquent;
 - f. Have an outstanding principal balance exceeding RM1,000 (Ringgit Malaysia One Thousand).
5. The Cardmember who meets the criteria stipulated in clause 4 will be automatically enrolled in the ABC Programme (“Eligible Cardmember”).
6. The Eligible Cardmember will receive a Short Message Service (“SMS”) notification regarding their enrolment in the ABC Programme. Cardmembers who wish to opt out of the Programme may contact the Bank’s Contact Centre at 03-8230 2222 within 30 days of receiving the SMS notification.
7. Outstanding balances will be automatically converted into the ABC Programme in the following month after the SMS notification.

For ease of understanding, please refer to the sample image below illustrating the Auto Balance Conversion flow:

Sample:





8. Upon the effective date of the ABC Programme, the outstanding principal balances (“Conversion Amount”) will be converted into a term loan/financing with a fixed monthly instalment tenure of thirty-six (36) months. The ABC Programme monthly instalment will form part of the Cardmember’s minimum payment and must be paid in full. In the event the Cardmember does not settle the current balance in full, the ABC Programme monthly instalment will be subject to a Finance Charge/Profit Rate, calculated from the posting date in the statement of account until full payment is received.
9. The monthly payment illustration, including scenarios with and without Auto Balance Conversion, is provided below:

Auto Balance Conversion	Effective Interest Rate/Profit Rate: 13%		
	1 st Month	2 nd Month	3 rd Month
Outstanding Principal Amount converted to Auto Balance Conversion (RM)	RM10,000		
Minimum Payment Due* (RM)	RM336.94	RM336.94	RM336.94
Outstanding Principal Amount (RM)	RM9,771.39	RM9,540.31	RM9,306.72

Without Auto Balance Conversion	Effective Interest Rate/Profit Rate: 17%		
	1 st Month	2 nd Month	3 rd Month
Outstanding Amount (RM)	RM10,000	RM9,635	RM9,281
Minimum Payment Due* (RM)	RM500	RM482	RM464

*This is only an illustration of minimum payment due with and without the Auto Balance Conversion based on the following assumptions:

With Auto Balance Conversion

- The monthly instalment amount from Auto Balance Conversion is RM336.94 and 100% of the instalment amount is to be paid in full as part of the minimum payment due.
- There is no new retail spending, application of any other card instalments or cash advances following the conversion.

Without Auto Balance Conversion

- Minimum payment due is 5% of the statement balance. The Cardmember makes the minimum payment due (5%) monthly.
- There is no new retail spending, application of any other card instalments or cash advances during the illustration period.
- The outstanding balance consists of retail spend only and revolves at 17% p.a.

10. For a successful Conversion Amount, it will be booked against the total available credit/facility limit. The credit/facility limit will be progressively restored and made available to the Cardmember’s available credit/facility limit once the monthly instalment is repaid/paid.
11. The Cardmember is given a thirty (30) days grace period to cancel the conversion for their first-time conversion. If the conversion is cancelled, the Conversion Amount will be reversed to the Cardmember’s account and must be paid in full. In the event the Cardmember does not settle the current balance in full, the outstanding balances will be subject to a Finance Charge/Profit Rate, calculated from the posting date in the statement of account until full payment is received.



12. In the event of any changes to the Cardmember's Card Account number, the Conversion Amount will be automatically debited to the Cardmember's new Card Account, which will be issued under circumstances such as card conversion, lost or stolen card, or card replacement.
13. For Cardmembers participating in the ABC Programme, the Bank will assess the Cardmember's eligibility for automatic enrolment 12 months after the last assessment.
14. All ABC transactions are not entitled to AFFIN Rewards Points.
15. For cancellation of the Cardmember's conversion or early settlement before the tenure ends, the Cardmember required to contact the Bank's Contact Centre at 03-8230 2222 by giving not less than thirty (30) days prior notice. The Cardmember is required to pay the remaining balance of the Conversion Amount.
16. The Cardmember has read and understood the details of the ABC Agreement herein specified. This ABC Agreement is in addition to the Cardmember Agreement which regulates the provision of credit cards/-i facilities by AFFIN BANK/AFFIN ISLAMIC. In the event of inconsistency between this ABC Agreement and the Cardmember Agreement, this ABC Agreement shall prevail insofar as it applies to the ABC and only to the extent of such consistency.
17. Expressions defined in this ABC Agreement shall, unless the context requires otherwise, have the same meanings as those ascribed to them in the Cardmember Agreement.
18. All Terms and Conditions stipulated here are governed by and construed in accordance with the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur.
19. The Cardmember has read and understood all the Terms and Conditions specified herein. The Bank may change, amend and/or modify these Terms and Conditions from time to time by giving twenty-one (21) calendar days prior notice, via posting on the AFFIN BANK/AFFIN ISLAMIC website or a written notice to the Cardmember. The Cardmember is advised to refer to the updated Terms and Conditions at the AFFINBANK/AFFIN ISLAMIC website at AffinAlways.com from time to time. The latest Terms and Conditions made available on the AFFIN BANK/AFFIN ISLAMIC website shall supersede all previous Terms and Conditions made between AFFIN BANK/AFFIN ISLAMIC and the Cardmember.
20. For any assistance and/or feedback related to the ABC Programme, the Cardmember may contact the Bank via the following channels:
 - a. Call the Bank's Contact Centre at 03-8230 2222 or 03-8230 2323 (for AFFIN Premium Cards); or
 - b. Visit AffinAlways at <https://www.affinalways.com/en/reach-us>
21. Please refer to the Bank's Privacy Notice available at any of the Bank's offices or branches or on the website at AffinAlways.com.
22. The Bahasa Malaysia version of the Terms and Conditions is available on the Bank's Website. If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English versions or other language versions of these Terms and Conditions, the English version shall prevail. Notwithstanding the aforementioned, if a request is made by the Eligible Cardmember and it is noted and acknowledged by the Bank in its records that the Bahasa Malaysia version shall govern the operation of this ABC Programme, then the Bahasa Malaysia version shall prevail.



23. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

[END]