



## THE TERMS AND CONDITIONS OF CASH-ON-CALL INSTALMENT PLAN (“T&C”)

1. By participating in this Affin Bank Berhad [(197501003274 (25046-T))] (“AFFIN BANK”) and Affin Islamic Bank Berhad [200501027372 (709506-V)] (“AFFIN ISLAMIC”) (collectively referred to as “AFFIN” or the “Bank”) Cash-On-Call Instalment Plan (“CIP”), the Cardmember (as defined below) agrees to be bound by this T&C and any other rules, procedures or instructions which the Bank may issue from time to time.
2. CIP is only open to all principal cardmembers of AFFIN Credit Card issued by the Bank (“Cardmember”), except for principal cardmembers of Business Platinum Card, Corporate Card and supplementary Cardmembers.
3. The Cardmembers may apply for cash withdrawal from the Cardmember’s AFFIN Credit Card (“CIP Amount”) account (“Cardmember’s Card Account”) and disburse into the Cardmember’s Current/Savings-i (“CASA/-i”) account with a Malaysia registered bank via Interbank GIRO (“IBG”) or via credit transfer into the Cardmember’s CASA/-i with the said bank provided that the CIP Amount does not exceed the available credit/facility limit as per Clause 4 below.
4. The Cardmember can withdraw CIP Amount up to 80% of the credit limit or available credit limit, whichever is lower. The applied CIP Amount must be in multiple of thousands or hundreds. The Bank reserves the right to round it up or down to the nearest thousand or hundred.

The applied CIP Amount must meet the minimum prescribed amount as indicated below:

Tenure (Month)	Minimum CIP Amount	One-time Upfront Interest/Profit Rate
6	RM1,000	6%
12	RM1,000	8%
18	RM2,000	12%
24	RM2,000	14%

5. In the event the Cardmember has more than one (1) AFFIN Credit Card issued by the Bank, the available credit/facility limit refers to the available combined credit/facility balance of Cardmember's Card Account(s).
6. The Bank reserves the right to approve lower CIP Amount than the requested amount specified on the CIP Application Form.
7. Cardmember may apply for CIP by submitting the completed CIP Application Form to any AFFIN branches and/ or other designated channels as maybe permitted by the Bank from time to time.
8. Notification via Short Message Service (“SMS”) will be sent to the Cardmember’s registered mobile phone number with the Bank on the outcome of the Cardmember’s application for CIP.



9. Upon approval of the CIP application, payment to the other bank's CASA/-i will be made via IBG or via credit transfer and a one-time upfront profit/interest according to tenure selected will be charged on the CIP Amount or any part thereof and shall be payable by the Cardmember. The one-time upfront interest/profit shall be payable in full together with the first month Instalment of CIP. A one-time upfront interest/profit is not refundable.
10. The Bank will not be responsible for any loss incurred by the Cardmember if the details of Cardmember's other bank's CASA/-i provided by the Cardmember are inaccurate, which the approved CIP Amount is credited into save and except for loss caused by the Bank's negligence, willful misconduct or fraud.
11. Any delay in the remittance of the approved CIP Amount and/or withholding of the remittance of the approved CIP Amount that caused or will or may cause loss (in all forms and not merely restricted to financial loss) will not render the Bank liable to the Cardmember in anyway whatsoever. The Cardmember understand and accepts this risk when applying for CIP unless such losses are caused by the Bank's gross negligence, willful misconduct or fraud.
12. The Bank reserves the right to defer or refuse to execute the CIP application for any one or a combination of the following events:
  - a. if the CIP Amount does not meet the minimum prescribed amount;
  - b. if the CIP Amount to be withdrawn exceed 80% of Cardmember's available credit/facility limit;
  - c. if the Cardmember's Card Account has insufficient balance;
  - d. if the CIP cannot be executed due to security reasons;
  - e. The Bank is of the opinion that the CASA/-i of the other banks are not in good standing; or
  - f. due to other reasons (depending on the circumstances at that material time in the events the list above is not exhaustive).
13. The Bank shall earmark the amount and debit the Cardmember's Card Account with instalment payable on a monthly basis, for the duration of the instalment period. The available credit/facility limit shall be progressively restored as payment of each monthly instalment is made and such details will be reflected in the Cardmember's monthly statement of account.
14. The monthly instalment is calculated by dividing the approved amount of CIP equally by the instalment period and shall be billed to the Cardmember's Card Account on monthly basis until the instalment period is completed.
15. The monthly instalment forms part of the Cardmember's minimum payment and must be paid in full. If the Cardmember does not settle the current minimum payment in full, the monthly instalment shall be subject to finance charge/profit rate, calculated from the posting date in the statement of account until full payment is received.
16. Once a specified amount of the CIP Amount to be transferred has been approved, a corresponding amount of the Cardmember's available credit balance in the Cardmember's Card Account will be debited for this purpose and shall not be available to the Cardmember until settlement of the said CIP Amount.
17. In the event of any changes in the Cardmember's Card Account number, the CIP Amount or such part thereof will be automatically debited to the Cardmember's new Card Account which will be issued under the conversion of card, lost and stolen card or replacement of card or other circumstances that may occurred.



18. To the full extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to this CIP or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default for any third-party suppliers or vendors unless it is caused by the Bank's faults, negligence or misconduct.
19. All CIP Amount and monthly instalment are not entitled for points under the AFFIN Rewards Programme ("AFFIN Rewards Points").
20. In the event of any discrepancies between this T&C as compare to the advertising promotional, publicity and other materials relating to or in connection with this CIP, the final version of this T&C on the Bank's website shall prevail.
21. Expressions defined in this T&C shall, unless the context requires otherwise, have the same meanings as those described to them in the said Cardmember Agreement.
22. This T&C is governed by and construed in accordance to the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur.
23. The Cardmember has read and understood all the terms and conditions specified herein and the Bank shall have the right to change, amend and / or modify these terms and conditions from time to time by giving out twenty-one (21) days prior notice, via posting on the AFFIN website or a written notice to the Cardmember. The Cardmember is advised to refer to the updated T&C at the AFFIN website at AffinAlways.com from time to time. The latest T&C made available on the AFFIN website shall supersede all previous T&C made between the Bank and the Cardmember.
24. By participating in this CIP and by submitting personal details, the Cardmember agrees and consents to the processing of the Cardmember's personal data by the Bank and the Bank hereby agrees to collect and use it for the purpose of this CIP. Unless the Cardmember(s) expressly opt-out by contacting any of the Bank's branches, the Bank shall be at liberty to market the products of its Group (as defined in the Bank's Privacy Notice) or that of its associate companies to the Cardmember(s).
25. Please refer to our Group Privacy Notice available by walk-in at any AFFIN Bank Group ("ABG") offices or branches or on the website at AffinAlways.com.
26. The Cardmember confirms that he/she has read, understood and agreed to be bound by the Privacy Notice of the Bank. If the Cardmember is below eighteen (18) years old, his/her parent or legal guardian consents to the collection, use and disclosure of the Cardmember's personal data in accordance with this clause on his/her behalf. Unless the Cardmember expressly opt-out by contacting any of the Bank's branches, the Bank shall be at liberty to market the products of its group (as stated in the Bank's Privacy Notice) or that of its associate to the Cardmember. For avoidance of doubt, the Cardmember agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.



27. The Bank shall not be responsible and/or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by the Cardmember resulting directly or indirectly from the Cardmember's participation in this CIP or otherwise unless such loss, damage or injury is caused by the Bank's fault, negligence or misconduct. Furthermore, the Bank shall not be liable for any default of its obligation under this CIP due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.
28. The Cardmember is reminded to read and understand this T&C. If there are any terms and conditions herein that the Cardmember does not understand, the Cardmember is advised to discuss with the Bank's representative.
29. For any assistance and/or feedback related to this CIP, the Cardmember may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN BANK/AFFIN ISLAMIC World Mastercard).
30. The Bahasa Malaysia version of terms and conditions is available at the Bank's Website. If there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of this T&C, the English version of this T&C shall prevail. Notwithstanding the aforementioned where request is made by the Cardmember and it is noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of this T&C shall govern the operation of this CIP, then the Bahasa Malaysia version of this T&C shall prevail.
31. Words denoting one gender include all other genders and words denoting the singular include the plural vice versa.

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