

AFFIN PREMIUM CARDS TERMS AND CONDITIONS FOR AIRPORT LOUNGE PROGRAMME WITH PLAZA PREMIUM LOUNGE

The terms and conditions below are to be read together with AFFINBANK Credit Card/ AFFIN ISLAMIC Credit Card-i Terms and Conditions and AFFINBANK/AFFIN ISLAMIC Visa Business Platinum Terms and Conditions (“AFFIN Premium Cards Terms and Conditions”) issued by Affin Bank Berhad [197501003274 (25046-T)] and/or Affin Islamic Bank Berhad [200501027372 (709506-V)] (collectively referred to as “the Bank”).

DEFINITION

1. The following words and expression shall have the following meaning in these Terms and Conditions, unless the context otherwise requires:
 - a. **“AFFIN Premium Cards”** shall mean AFFIN INVIKTA Visa Infinite, AFFIN INVIKTA World Mastercard-i, AFFIN World Mastercard and AFFIN Visa Business Platinum.
 - b. **“Cardmember”** shall mean the holder of the AFFIN Premium Cards issued by the Bank.
 - c. **“Programme”** shall mean the airport lounge programme with Plaza Premium Lounge.

ELIGIBILITY

2. The airport lounge Programme with Plaza Premium Lounge is open to Principal and Supplementary Cardmembers whose AFFIN Premium Cards is valid, activated and in good credit standing as may be determined by the Bank at its sole and absolute discretion.

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3. Cardmember is entitled to enjoy complimentary access to Plaza Premium Lounge located at selected countries around the world based on the access entitlement below:

Card Type	Number of Complimentary Access
AFFIN INVIKTA Visa Infinite and AFFIN INVIKTA World Mastercard-i	Unlimited complimentary accesses in a calendar year.
World Mastercard and Visa Business Platinum	Up to a six (6) complimentary accesses in a calendar year.

The full list of the selected countries and location of Plaza Premium Lounge lounges under this Programme can be found in www.affinonline.com and www.affinislamic.com.my. Definition of a calendar year is from 1 January until 31 December of a particular year.

4. The complimentary accesses is subject to a minimum cumulative retail spend of RM2,500 in the latest AFFIN Premium Cards statement prior to the lounge access.

Example:

Lounge Access Date(s)	Statement Cycle Date	Minimum Cumulative Retail Spend Required	Explanation
5 March 2021	On 18 th of each month	RM2,500 in February 2021 statement	Latest statement for 5 March 2021 lounge access is February 2021 statement (19 January – 18 February 2021).

3 March 2021 and 28 March 2021	On 10 th of each month	RM2,500 in February 2021 statement, and RM2,500 in March 2021 statement.	Latest month statement for 3 March 2021 lounge access is February 2021 statement (11 January – 10 February 2021). Latest month statement for 28 March 2021 lounge access is March 2021 statement (11 February – 10 March 2021).
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5. Principal and Supplementary Cardmember's retail spend of RM2,500 is calculated separately. Principal Cardmember's retail spend will not be combined and calculated with Supplementary Cardmember's retail spend and vice-versa.
6. Minimum retail spend includes all retail transactions performed in Malaysia and outside Malaysia except for Cash Advance/Cash Withdrawal, Balance Transfer, Cash-On-Call Instalment Plan and monthly instalment plan.
7. The following shall NOT be considered as a retail transaction for the purpose of this Programme:
 - 7.1 Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc.;
 - 7.2 Cash withdrawal, cash advance, balance transfer;
 - 7.3 Monthly instalments for any instalment payment facilities by the Bank e.g. Easy Payment Plan (EPP), Cash-on-Call Instalment Plan (CIP), Balance Transfer Instalment Plan (BTiP) and Easy Instalment Plan (EiPlan);
 - 7.4 Fees and charges e.g. profit, interest, annual fee, cash withdrawal fee, compensation charges for late payment (Ta'widh), etc.;
 - 7.5 Outstanding balance and void or reversed transaction, refunds, disputed, unauthorised, or fraudulent transaction.
8. The required minimum retail spend amount must be made on the AFFIN Premium Cards that is used to access to Plaza Premium Lounge.
9. Complimentary access to Plaza Premium Lounge will be denied in the event that Cardmember does not meet the minimum retail spend requirement set in clause number 4 above. However, a Cardmember is still able to access the Plaza Premium Lounge at his/her own cost at the following preferred rate:

Plaza Premium Lounge Location	Preferred Rate
Malaysia	25% off published rate
Worldwide	20% off published rate

Payment must be made with the AFFIN Premium Cards to be entitled for the preferred rate.

10. Cardmember is only entitled to one (1) complimentary access to Plaza Premium Lounge per day and up to three (3) hours per access. Subsequent access on the same day and/or access more than three (3) hours will be subject to the applicable charges set by Plaza Premium Lounge.
11. The complimentary accesses are solely for Cardmember. Guest(s) of the Cardmember will be subject to the published guest charges/fees imposed by Plaza Premium Lounge.
12. Children aged two (2) years old and above, guest(s) of Cardmember and Cardmember who has exceeded his/her complimentary quota are entitled for the preferred rate as stated in clause 9 above. Payment must be made prior to access.

13. In order to gain access to the Plaza Premium Lounge, Cardmember is required to present his/her valid AFFIN Premium Cards and boarding pass or any other documents as may be required by Plaza Premium Lounge staff.
14. Name on the Boarding Pass must match the Cardmember's name on the AFFIN Premium Cards. Plaza Premium Lounge reserves the right to refuse entry to the Cardmembers in the event of any non-valid details of the AFFIN Premium Cards or Boarding Pass.
15. Lounge access comes with complimentary facilities such as food and beverages, newspapers, magazine, flight information, WiFi access and international TV channels. Any access beyond what is provided in this complimentary access will be subject to charges/fees imposed by Plaza Premium Lounge and will be borne by the Cardmember.
16. For full list of participating Plaza Premium Lounge under this Programme, please visit www.affinonline.com or www.affinislamic.com.my. For information on the lounge locations and services, please visit www.plaza-network.com.

GENERAL

17. Cardmember shall be required to adhere to this Programme Terms and Conditions.
18. Cardmember shall also be required to adhere to AFFIN Premium Cards Terms and Conditions or such other Credit Card/Credit Card-i Terms and Conditions that may be added from time to time.
19. All Terms and Conditions stipulated herein are 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.
20. Pursuant to Personal Data Protection Act 2010, the Cardmember hereby authorises the Bank to disclose his/her personal data, which shall include the Cardmember's AFFIN Premium Cards number and name to Plaza Premium Lounge to enjoy the access.
21. The Bank does not assume any responsibility for the products/services offered under this Programme. The products/services are sold/provided solely by the Plaza Premium Lounge, under such terms and conditions as determined by Plaza Premium Lounge. The Bank accepts no liability whatsoever in connection with such products/services. The products/services have not been certified and under no circumstances shall the inclusion of any products/services in this Programme be construed as an endorsement or recommendation of such products/services by the Bank.
22. The Bank assumes no liability or responsibility for any act, omission, default or defects of Plaza Premium Lounge in the services offered. The Bank is also not liable for any injury, disputes, losses or damages suffered as a result of the redemption or usage of the services provided by Plaza Premium Lounge.
23. The Bank is not responsible in any manner whatsoever for any late posting to Cardmember's account by merchants and/or third party which may result in the Cardmember's transaction being omitted from the Programme.
24. The Cardmember's account(s) must at all times be valid, active, not in delinquent status and not in breach of any of these terms and conditions and the AFFIN Premium Cards Terms and Conditions in order to be entitled for the access.
25. Cardmember is accountable to pay for the costs of all Plaza Premium Lounge access made by the Cardmember and/or Cardmember's guest(s) after the cancellation or expiration of AFFIN Premium Cards and/or the Programme.

26. The Cardmember agrees to be bound by these terms and conditions and any decision made by the Bank in relation to this Programme. The decision of the Bank shall be final and binding on all Cardmember.
27. The Bank may change, amend and/or modify any of these Terms and Conditions from time to time with at least twenty one (21) calendar days prior notice to the Eligible Cardmembers, the notice of which shall be posted on the Bank website at www.affinonline.com and www.affinislamic.com.my or through any other channel(s) that the Bank considers appropriate.
28. Please refer to our Group Privacy Notice available by walk-in at any Affin Bank Group offices or branches or on the website at www.affinonline.com and www.affinislamic.com.my.
29. The Cardmember shall comply with the provisions of the Financial Services Act 2013, Islamic Financial Services Act 2013, the Foreign Exchange Administration Rules issued by Bank Negara Malaysia and regulations, notices and guidelines thereto and shall arrange, coordinate, manage and obtain all the necessary consents, licenses, approvals or authorisations required in connection with the execution, performance, validity or enforceability of the Transaction Documents.
30. For any assistance, feedback and/or complaints related to this Programme, Cardmember may contact the Bank at following channels:
 - Dedicated Line for AFFIN Premium Cards at 03-8230 2323;
 - Contact Centre at 03-8230 2222; or
 - Online Feedback Form at www.affinbank.com.my and www.affinislamic.com.my
 - E-mail to yourvoice@affinbank.com.my
31. The Bahasa Malaysia version of the terms and conditions is available at www.affinonline.com and www.affinislamic.com.my.