

AFFIN PLATINUM MASTERCARD-i TERMS AND CONDITIONS FOR AIRPORT LOUNGE PROGRAMME WITH PLAZA PREMIUM LOUNGE

The terms and conditions below (“Terms and Conditions”) are to be read together with AFFIN ISLAMIC Credit Card-i Terms and Conditions issued by Affin Islamic Bank Berhad [200501027372 (709506-V)] (“the Bank”).

DEFINITION

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

ELIGIBILITY

2. The Programme is open to Cardmembers whose Platinum Mastercard is valid, activated and in good credit standing as may be determined by the Bank at its sole discretion.

AIRPORT LOUNGE PROGRAMME WITH PLAZA PREMIUM LOUNGE

3. The Cardmember is entitled to enjoy complimentary access to participating Plaza Premium Lounge located in Malaysia based on the access entitlement below:

Card Type	Number of Complimentary Access
AFFIN Platinum Mastercard-i	Up to two (2) complimentary accesses in a calendar year

The full list of participating Plaza Premium Lounge under this Programme and their locations can be found in www.affinislamic.com.my. Definition of a calendar year is from 1 January until 31 December of a particular year.

4. The complimentary accesses are subject to a minimum cumulative retail spend of RM2,500 in the Cardmember’s latest Platinum Mastercard statement prior to the lounge access.

Example:

Lounge Access Date(s)	Statement Cycle Date	Minimum Cumulative Retail Spend Required	Explanation
5 August 2021	On the 18 th of each month	RM2,500 in July 2021 statement	Latest statement for 5 August 2021 lounge access is July 2021 statement (19 June – 18 July 2021).
3 August 2021 and 28 August 2021	On the 10 th of each month	RM2,500 in July 2021 statement, and RM2,500 in August 2021 statement.	Latest month statement for 3 August 2021 lounge access is July 2021 statement (11 June – 10 July 2021). Latest month statement for 28 August 2021 lounge access is August 2021 statement (11 July – 10 August 2021).

5. The Principal and Supplementary Cardmember's retail spend of RM2,500 is calculated separately. The Principal Cardmember's retail spend will not be combined and calculated with the Supplementary Cardmember's retail spend and the same applies in the reverse (*vice versa*).
6. Minimum retail spend includes all retail transactions performed in Malaysia and outside Malaysia except for 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, 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. 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 Platinum Mastercard that is used to access to the Plaza Premium Lounge.
9. Complimentary access to Plaza Premium Lounge will be denied in the event the Cardmember does not meet the minimum retail spend requirement set out in clause 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 Platinum Mastercard to be entitled to the preferred rate.

10. The 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 for more than three (3) hours will be subject to the applicable charges set by Plaza Premium Lounge.
11. The complimentary accesses are solely for the Cardmember. Guest(s) of the Cardmember will be subject to the published charges/fees imposed by Plaza Premium Lounge.
12. Children aged two (2) years old and above, guest(s) of the Cardmember and Cardmember who has exceeded his/her complimentary quota are entitled to the preferred rate as stated in clause 9 above. Payment must be made using the Platinum Mastercard, prior to access.
13. To gain access to the Plaza Premium Lounge, the Cardmember is required to present his/her valid Platinum Mastercard 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 Platinum Mastercard. Plaza Premium Lounge reserves the right to refuse entry to the Cardmembers in the event of any non-valid details of the Platinum Mastercard 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, facilities or

services 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 the full list of participating Plaza Premium Lounge under this Programme, please visit www.affinislamic.com.my. For information on the lounge locations and services, please visit www.plaza-network.com.

GENERAL

17. The Cardmember shall be required to adhere to the Terms and Conditions.
18. The Cardmember shall also be required to adhere to AFFIN ISLAMIC Credit Card-i Terms and Conditions (as revised or updated from time to time).
19. The Terms and Conditions 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.
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 Platinum Mastercard card number and name to Plaza Premium Lounge to enjoy the complementary access and preferred rate.
21. The Bank does not assume any responsibility for the products/facilities/services offered under this Programme. The products/facilities/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/facilities/services. The products/facilities/services have not been certified and under no circumstances shall the inclusion of any products/facilities/services in this Programme be construed as an endorsement or recommendation of such products/facilities/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 facilities/services offered unless directly caused by the Bank's negligence, default or fraud. The Bank is also not liable for any injury, disputes, losses or damages suffered as a result of the redemption or usage of the facilities/services provided by Plaza Premium Lounge, unless directly caused by the Bank's negligence, default or fraud.
23. The Bank shall not be liable for any default of its obligation under the Programme due to any force majeure event which includes but is 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.
24. 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 computation of minimum cumulative retail spend required under the Programme.
25. The Cardmember's account(s) must at all times be valid, active, not in delinquent status and not in breach of any of the Terms and Conditions and the AFFIN ISLAMIC Credit Card-i Terms and Conditions in order to be entitled for the complimentary access and preferred rate.
26. The Cardmember is responsible for the costs of all Plaza Premium Lounge access by the Cardmember and/or Cardmember's guest(s) after the cancellation or expiration of Platinum Mastercard and/or the Programme.
27. The Cardmember agrees to be bound by the 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

Cardmembers.

28. The Bank may change, amend and/or modify any of the Terms and Conditions from time to time with at least twenty one (21) calendar days prior notice to the Cardmembers, the notice of which shall be posted on the Bank website at www.affinislamic.com.my or through any other channel(s) that the Bank considers appropriate.
29. Please refer to the Bank's Group Privacy Notice available by walk-in at any of the Bank's offices or branches or on the website at www.affinislamic.com.my.
30. The Cardmember shall comply with the provisions of the Islamic Financial Services Act 2013, the Foreign Exchange Notice 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.
31. For any assistance, feedback and/or complaints related to this Programme, the Cardmember may contact the Bank at following channels:
 - Contact Centre at 03-8230 2222;
 - Online Feedback Form at www.affinislamic.com.my; or
 - Email to yourvoice@affinbank.com.my
32. The Bahasa Malaysia version of the terms and conditions is available at www.affinislamic.com.my.
33. The Cardmembers are reminded to read and understand the Terms and Conditions. In the event there are any Terms and Conditions that the Cardmembers do not understand, the Cardmembers are advised to discuss further with the Bank's staff, representative or agent.