

## Frequently Asked Questions (FAQs) AFFIN INVIKTA Credit Card/-i

### 1. Who can apply for AFFIN INVIKTA Credit Card/-i?

Customer can apply for AFFIN INVIKTA Credit Card/-i if meet one of the following criteria:

- i. An AFFIN INVIKTA Premier Banking customer, OR
- ii. Meeting minimum income of RM180,000 per annum.

### 2. What are the benefits of holding AFFIN INVIKTA Credit Card/-i?

You could enjoy the following benefits with AFFIN INVIKTA Credit Card/-i:

Category	AFFIN INVIKTA Premier Banking Customer	Public
Annual Fee	Lifetime waiver	<b>First year</b> waiver. Subsequent years will be waived automatically with a minimum spend of RM100,000 or twelve (12) swipes of retail transaction per annum.
Rewards	<b>5X</b> AFFIN Rewards Points for overseas retail transactions. <b>1X</b> AFFIN Rewards Point for local retail transactions.	<b>5X</b> AFFIN Rewards Points for overseas retail transactions. <b>1X</b> AFFIN Rewards Point for local retail transactions.
Golf Privilege	Complimentary Green Fees* and exclusive access to the finest golf courses in Malaysia and selected Southeast Asia countries.	Complimentary Green Fees* and exclusive access to the finest golf courses in Malaysia and selected Southeast Asia countries.
Lounge Access	Complimentary Access* to Plaza Premium Lounge located in Malaysia and selected countries around the world.	Complimentary Access* to Plaza Premium Lounge located in Malaysia and selected countries around the world.

*\*Applicable to Principal Cardmember with a minimum retail spend of RM3,000 in the latest month's AFFIN INVIKTA credit card/-i statement.*

### 3. Do I have to pay Sales and Service Tax (SST) for AFFIN INVIKTA Credit Card/-i?

Yes. RM25 SST is applicable.

### 4. Is there any limit on AFFIN Rewards Points that I could earn with AFFIN INVIKTA Credit Card/-i?

There is no limit on points that you could earn with AFFIN INVIKTA Credit Card/-i. The more you spend on the card, the more AFFIN Rewards Points you could earn.

5. **Is there an expiry to AFFIN Rewards Points?**

Yes, AFFIN Rewards Points will expire after 3 years (36 months) from the points issuance date.

6. **How do I check my AFFIN Rewards Points?**

You can refer to your AFFIN INVIKTA Credit Card/-i monthly statement or check your current balance online at <https://rewards.affinbank.com.my>.

7. **What can I do with my AFFIN Rewards Points?**

You could redeem merchandise(s), voucher(s) and/or airmiles points with your AFFIN Rewards Points at <https://rewards.affinbank.com.my>.