

Credit Card
Effective September 2023

Item	Fees and Charges		
Finance Charges	Credit Card	Finance Charge (per annum)	
		Retail Transaction	Cash Advance Transaction
	<ul style="list-style-type: none"> • AFFIN INVIKTA Visa Infinite • AFFIN INVIKTA World Mastercard • AFFIN World Mastercard • AFFIN AVANCE Visa • AFFIN AVANCE Mastercard • AFFIN AVANCE Affiliate • AFFIN AVANCE Visa / Mastercard with Overdraft Facility • AFFIN DUO+ (AFFIN DUO+ Visa and AFFIN DUO+ Mastercard) • AFFIN Visa Signature • AFFIN Visa Business Platinum • AFFIN MPN • AFFIN DUO (AFFIN DUO Visa Cash Back and AFFIN DUO Mastercard Rewards) • AFFIN UKM Alumni Premier World • AFFIN UKM Alumni Mastercard • AFFIN Mastercard Gold • AFFIN Visa Gold • AFFIN Mastercard Classic • AFFIN Visa Classic • AFFIN BHPetrol Mastercard • AFFIN Mastercard Basic • AFFIN Visa Basic 	<ul style="list-style-type: none"> • Tier 1 - 15% per annum if the Cardmember promptly settles the minimum payment due for twelve (12) consecutive months. • Tier 2 - 17% per annum if the Cardmember promptly settles the minimum payment due for at least ten (10) months in a twelve (12) month cycle. • Tier 3 - 18% per annum if the Cardmember's payment record is not within the above categories. 	18% per annum of amount withdrawn until full repayment date.
<ul style="list-style-type: none"> • AFFIN AURA 	<ul style="list-style-type: none"> • First year - 8% per annum • Tier 1 - 9% per annum if the Cardmember promptly settles the minimum payment due for twelve (12) consecutive months. • Tier 2 - 12% per annum if the Cardmember promptly settles the minimum payment due for at least ten (10) months in a twelve (12) month cycle. • Tier 3 - 18% per annum if the Cardmember's payment record is not within the above category 		

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	Product	Annual Fee Waiver	Subsequent year (per annum)		Subsequent year annual fee waiver is subject to the below:	
			Principal	Supplementary	Cumulative minimum spends per annum*	Number of retail transactions per annum (any amount)
Annual Fee	AFFIN Premier Wealth <ul style="list-style-type: none"> AFFIN INVIKTA Visa Infinite AFFIN INVIKTA World Mastercard 	Waived for life	Waived for life	Waived for life	Not Applicable	Not Applicable
	Public <ul style="list-style-type: none"> AFFIN INVIKTA Visa Infinite AFFIN INVIKTA World Mastercard 	Waived for first year	RM500	RM400	RM100,000	Twelve (12)
	AFFIN World Mastercard	Waived for first year	RM500	RM400	RM48,000	Twelve (12)
	<ul style="list-style-type: none"> AFFIN AVANCE Visa AFFIN AVANCE Mastercard AFFIN AVANCE Affiliate AFFIN AVANCE Visa / Mastercard with Overdraft Facility	Waived for life	Waived for life	Waived for life	Not Applicable	Not Applicable
	<ul style="list-style-type: none"> AFFIN DUO+ (AFFIN DUO+ Visa and AFFIN DUO+ Mastercard) 	Waived for first 3 years	RM100 for each card	RM50 for each card	Not Applicable	Twelve (12)
	<ul style="list-style-type: none"> AFFIN Visa Signature 	Waived for first year	RM150	RM100	Not Applicable	Twelve (12)
	<ul style="list-style-type: none"> AFFIN Visa Business Platinum 	Waived for first 2 years	RM300	Not Applicable	RM36,000	Twelve (12)
	<ul style="list-style-type: none"> AFFIN MPN 	Waived for life	Waived for life	Waived for life	Not Applicable	Not Applicable
	<ul style="list-style-type: none"> AFFIN DUO (AFFIN DUO Visa Cash Back and AFFIN DUO Mastercard Rewards) 	Waived for first 3 years	RM75 for each card	RM30 for each card	Not Applicable	Twelve (12)
	<ul style="list-style-type: none"> AFFIN UKM Alumni Premier World AFFIN UKM Alumni Mastercard 	Waived for life	Waived for life	Waived for life	Not Applicable	Not Applicable
	<ul style="list-style-type: none"> AFFIN Mastercard Gold AFFIN Visa Gold 	Waived for first year	RM150	RM75	RM24,000	Twelve (12)
	<ul style="list-style-type: none"> AFFIN Mastercard Gold and AFFIN Visa Gold 	Waived for first year	RM225 First card: RM150 Second card: RM75	RM150 for both cards	RM36,000 First card: RM24,000 Second card: RM12,000	Twelve (12)

Item	Fees and Charges					
Annual Fee	<ul style="list-style-type: none"> AFFIN Mastercard Classic AFFIN Visa Classic 	Waived for first year	RM50	RM35	RM12,000	Twelve (12)
	<ul style="list-style-type: none"> AFFIN Mastercard Classic and AFFIN Visa Classic 	Waived for first year	RM75 First card: RM50 Second card: RM25	RM70 for both cards	RM18,000 First card: RM12,000 Second card: RM6,000	Twelve (12)
	<ul style="list-style-type: none"> AFFIN BHPetrol Mastercard 	Waived for first year	RM150	RM75	RM2,400	Twelve (12)
	<ul style="list-style-type: none"> AFFIN Mastercard Basic AFFIN Visa Basic 	Waived for life	Waived for life	Waived for life	Not Applicable	Not Applicable
	<ul style="list-style-type: none"> AFFIN AURA 	Waived for life	Waived for life	Waived for life	Not Applicable	Not Applicable
*Accumulated minimum spending per annum (between the credit card issuance and renewal date) is inclusive of retail and cash advance transactions.						
Cash advance	5% on the cash advance amount subject to a minimum of RM20, whichever is higher for domestic and overseas cash advance.					
Replacement card penalty	<ul style="list-style-type: none"> RM50 per card for AFFIN INVIKTA Visa Infinite, AFFIN INVIKTA World Mastercard, AFFIN World Mastercard, AFFIN AVANCE Visa, AFFIN AVANCE Mastercard, AFFIN AVANCE Affiliate, AFFIN AVANCE Visa / Mastercard with Overdraft Facility, AFFIN DUO+ (AFFIN DUO+ Visa and AFFIN DUO+ Mastercard), AFFIN Visa Signature, AFFIN Visa Business Platinum, AFFIN MPN, AFFIN DUO (AFFIN DUO Visa Cash Back and AFFIN DUO Mastercard Rewards), AFFIN UKM Alumni Premier World, AFFIN UKM Alumni Mastercard, AFFIN Mastercard Gold, AFFIN Visa Gold, AFFIN Mastercard Classic, AFFIN Visa Classic, AFFIN BHPetrol Mastercard and AFFIN AURA Card. RM20 for AFFIN Mastercard Basic and AFFIN Visa Basic. 					
Late payment penalty	1% of the total outstanding balance or minimum of RM10 up to a maximum of RM100, whichever is higher.					
Copy of statement fee	RM5 per copy (not applicable for AFFIN Mastercard Basic and AFFIN Visa Basic).					
Copy of sales draft fee	RM10 per copy (not applicable for AFFIN Mastercard Basic and AFFIN Visa Basic).					
Card courier fee	Minimum of RM5 card courier fee will be charged for card delivery upon request. The fee will be determined by location and weight of the item.					
Over limit fee	RM50 if the total outstanding balance exceeds the credit card limit (due to transactions). Applicable for AFFIN Visa Business Platinum only.					
Card statement fee	RM1.00 per month for each hardcopy credit card statement (applicable to Cardmembers who opted for hardcopy statement with the exclusion of Cardmembers aged 60 and above).					

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Conversion Rate	When you use the card outside Malaysia, the transaction incurred will be converted to Ringgit Malaysia where the exchange rate is determined by Visa / Mastercard International at the date it is processed by Visa/Mastercard International plus 1% foreign exchange spread (previously known as administration cost).		
AFFIN Balance Transfer Instalment Plan (BTiP)*	Tenure (Month)	Minimum transfer amount	One- time upfront interest
	6	RM1,000	2%
	12	RM1,000	4%
	18	RM2,000	5%
	24	RM2,000	6%
	36	RM3,000	7%
*Not applicable for Cardmember of AFFIN Visa Business Platinum and Supplementary Cardmember of other cards.			
Easy Instalment Plan (EiPlan)	i. All AFFIN Cards		
	Tenure (Month)	Minimum purchase amount	One-time upfront interest
	6	RM500	2%
	12	RM1,000	4%
	18	RM2,000	5%
	24	RM2,000	6%
	36	RM3,000	7%
	ii. AFFIN AVANCE only		
	Tenure (Month)	Minimum purchase amount	One-time upfront interest
	6*	RM250*	0%
6**	RM500**	0%	
6, 12 and 24**	RM2,000**	0%	
6, 12 and 24	RM3,000	0%	
*Applicable for AFFIN AVANCE MIEA Affiliate only.			
**Applicable for AFFIN AVANCE MAAM Affiliate only.			
Cash-on-Call Instalment Plan (CIP)*	Tenure (Month)	Minimum CIP amount	One- time upfront interest
	6	RM1,000	6%
	12	RM1,000	8%
	18	RM2,000	12%
	24	RM2,000	14%
*Not applicable for Cardmember of AFFIN Visa Business Platinum and Supplementary Cardmember of other cards.			

Item	Fees and Charges		
Service Tax	Card	Service Tax	Tax Period
	Principal card	RM25 per annum	Service Tax will be imposed on the Card activation date and on every subsequent anniversary of the Card's activation date.
	Supplementary card	RM25 per annum	

Affin Bank Overdraft Facility with AFFIN AVANCE Visa / Mastercard Credit Card

Item	Fees and Charges
Finance Charges	Standardised Base Rate (SBR) + 1.50% per annum (p.a)
Excess Over Limit Fee	7.00% above the SBR per annum will be charged on any amount in excess of your approved overdraft limit. This additional interest is computed on a daily balance basis and will be charges to your overdraft account(s) monthly
Additional loan statement	RM10.00 per request
Commitment Fee	1% per annum will be charged on the unutilised portion of the overdraft if or when all the overdraft facilities granted to you by the Bank exceed RM250,000 at any time. This non-refundable fee will be charged to your overdraft account(s) at the end of every month.