

Credit Card-i

Effective **September 2023**

Items	Fees and Charges		
Effective Profit Rate	Product	Effective Profit Rate (per annum)	
		Retail Transaction	Cash Withdrawal Transactions
	<ul style="list-style-type: none"> AFFIN INVIKTA Visa Infinite AFFIN INVIKTA World Mastercard AFFIN World Mastercard AFFIN Visa Business Platinum AFFIN AVANCE Visa AFFIN AVANCE Mastercard AFFIN AVANCE Affiliate AFFIN AVANCE Visa/Mastercard with Cash Line Facility AFFIN DUO+ (AFFIN DUO+ Visa and AFFIN DUO+ Mastercard) AFFIN Platinum Mastercard AFFIN UKM Alumni Premier World AFFIN UKM Alumni Mastercard AFFIN MPN AFFIN DUO (AFFIN DUO Visa Cash Back and AFFIN DUO Mastercard Rewards) AFFIN Mastercard Gold AFFIN Mastercard Basic 	<ul style="list-style-type: none"> Tier 1 - 15% per annum if the Cardmember has promptly settled the minimum payment due for twelve (12) consecutive months; Tier 2 - 17% per annum if the Cardmember has promptly settled 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Tier 3 - 18% per annum if the Cardmember's payment record is not within the above categories. 	18% per annum of amount withdrawn until the date of full payment of the amount.
<ul style="list-style-type: none"> AFFIN AURA Card 	<ul style="list-style-type: none"> First year - 8% per annum Tier 1 – 9% per annum if the Cardmember has promptly settles the minimum payment due for twelve (12) consecutive months. Tier 2 – 12 per annum if the Cardmember has promptly settles the minimum payment due for at least ten (10) months in a twelve (12)-months cycle. Tier 3 - 18% per annum if the Cardmember's payment record is not within the above category 		
Herein collectively referred to as “Islamic Credit Cards”			

Items	Fees and Charges					
Annual Fee	Product	Annual Fee Waiver	Subsequent year (per annum)		Subsequent year annual fee waiver is subject to the below*	
			Principal	Supplementary	(A) Cumulative minimum spends per annum**	(B) Number of retail transactions per annum (any amount)
	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)	
<ul style="list-style-type: none"> AFFIN World Mastercard 	Waived for first year	RM500	RM400	RM48,000	Twelve (12)	
<ul style="list-style-type: none"> AFFIN Visa Business Platinum 	Waived for first two (2) years	RM300	Not applicable	RM36,000	Twelve (12)	
<ul style="list-style-type: none"> AFFIN AVANCE Visa AFFIN AVANCE Mastercard AFFIN AVANCE Affiliate AFFIN AVANCE Visa/Mastercard with Cash Line 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 Platinum Mastercard 	Waived for life	Waived for life	Waived for life	Not applicable	Not applicable	
<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 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)	

Items	Fees and Charges					
	<ul style="list-style-type: none"> AFFIN Mastercard Gold 	Waived for first year	RM150	RM75	RM24,000	Twelve (12)
	<ul style="list-style-type: none"> AFFIN AURA 	Waived for life	Waived for life	Waived for life	Not applicable	Not applicable
	<ul style="list-style-type: none"> AFFIN Mastercard Basic 	Waived for life	Waived for life	Waived for life	Not applicable	Not applicable
	<p><i>*Subsequent year annual fee waiver is subject to either (A) or (B), whichever comes first.</i></p> <p><i>**Accumulated minimum spending per annum (between the Credit Card-i issuance and renewal date) is inclusive of retail and cash advance transactions.</i></p>					
Cash withdrawal fee	5% on the cash advance amount subject to a minimum of RM20 for each transaction, whichever is higher.					
Replacement Card Penalty	RM50 per card					
Compensation charges on late payment (Ta'widh)	1% of total outstanding balance up to a maximum of RM100.					
Copy of statement fee	RM5 per copy (not applicable for AFFIN Mastercard Basic).					
Copy of sales draft	RM10 per copy (not applicable for AFFIN Mastercard Basic).					
Card courier	Minimum of RM5 will be charged for Credit Card delivery upon request. The fee will be determined by location and weight of the item.					
Card statement	RM1.00 per month for each hard copy Credit Card-i statement (applicable to Cardmembers who opted for hard copy statement with the exclusion of Cardmembers aged 60 and above).					
Conversion rate	When you use the Credit Card outside Malaysia, the transaction incurred will be converted to Ringgit Malaysia where the exchange rate is determined by Mastercard International at the date it is processed by Visa/Mastercard International plus 1% foreign exchange spread (previously known as administration cost).					
Service tax	RM25 for each Principal and Supplementary Credit Card-i. Note: Service Tax will be imposed on the Credit Card-i activation date and every subsequent Credit Card anniversary of the card's activation date.					

Items	Fees and Charges		
Balance Transfer Instalment Plan (BTIP)*	Tenure (Month)	Minimum transfer amount	One-time upfront profit rate
	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 Cardmembers of other cards.			
Easy Instalment Plan (EiPlan)	i. All AFFIN Credit Cards		
	Tenure (Month)	Minimum purchase amount	One-time upfront profit rate
	6	RM500	2%
	12	RM1,000	4%
	18	RM2,000	5%
	24	RM2,000	6%
	36	RM3,000	7%
	ii. AFFIN AVANCE Cards only		
	Tenure (Month)	Minimum purchase amount	One-time upfront profit rate
	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.		
Note: The above applicable fees and charges are applied to both Principal and Supplementary Cardmembers unless stated otherwise.			
Cash-on-Call Instalment Plan (CIP)*	Tenure (Month)	Minimum transfer amount	One-time upfront profit rate
	6	RM1,000	6%
	12	RM1,000	8%
	18	RM2,000	12%
	24	RM2,000	14%
iii. *Not applicable for Cardmember of AFFIN Visa Business Platinum and Supplementary Cardmember of other cards.			

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 Islamic Cash Line-i Facility with AFFIN AVANCE Credit Card-i

Items	Fees and Charges
Effective Profit Rate	Standardised Base Rate (SBR) + 1.50% per annum (p.a)
Brokerage/Agency Fee	RM5.00 per RM1 million on pro-rate basis
Administration Cost	The Facility account must be operated within the approved Facility limit. If the excess over the Facility limit is approved, Compensation Charges (Ta'widh) of 1% per annum will be charged on the excess amount calculated from the date of the excess drawn until the date of full settlement of the excess amount.
Additional financing statement (per request)	RM10.00