

AFFIN MILLENNIALS PROGRAMME

Just started your career or graduated and not eligible to apply for a credit card? We have an exclusive programme for career starters to pledge a Savings Account/-i (SA) with AFFIN BANK/AFFIN ISLAMIC to be eligible for selected AFFIN Credit Cards.

Eligibility

- Nationality: Malaysian
- Minimum Age: 21 years old
- Maximum Age: 25 years old

Requirements

- Pledge Savings Account with AFFIN BANK/AFFIN ISLAMIC
- Minimum pledge: RM500
- Maximum pledge: RM10,000

Cards that are eligible for the AFFIN MILLENNIALS Programme

- AFFIN DUO Credit Card/-i
- AFFIN UiTM Credit Card/-i
- AFFIN UKM Alumni Credit Card/-i
- AFFIN AVANCE Affiliate Credit Card/-i

Notes

- Credit limit will be granted based on the pledge amount made. For AFFIN DUO Credit Cards/-i, the credit limit will be shared between both AFFIN DUO/-i Visa Cashback and AFFIN DUO/-i Mastercard Rewards.
- Your AFFIN Credit Card will be blocked for usage in the event of the minimum payment being unpaid within 30 days of your payment due date.
- Your AFFIN Credit Card outstanding balances will be offset from the pledge amount in the event of the minimum payment not being paid within 60 days of your payment due date. Any remaining balance shall be credited to the Cardmember's AFFIN BANK/AFFIN ISLAMIC account.
- Once you have established credit payment records and submitted the required income documents, subject to credit approval, you have the option to uplift the SA pledge and maintain the existing AFFIN Credit Card or apply for other credit cards with AFFIN BANK/AFFIN ISLAMIC.

Frequently Asked Questions (FAQ)

1. Q: What is this Programme about?

A: The AFFIN Millennials programme is an exclusive Programme by the Bank for graduates and career starters to be eligible for selected credit card with AFFIN BANK/AFFIN ISLAMIC.

2. Q: Who is eligible for the programme?

A: Malaysians of a minimum age of 21 years old and up to 25 years old.

3. Q: What are the Program requirements?

A: You will need to pledge a Savings Account/-i (SA) with AFFIN BANK/AFFIN ISLAMIC.

4. Q: What is the minimum or maximum pledge?

A: The minimum SA pledge is RM500 and the maximum pledge is RM10,000.

5. Q: Where can I do the SA pledge?

A: You can walk in to any AFFIN BANK/AFFIN ISLAMIC branch near you to find out more information and pledge the SA.

6. Q: Why does the Programme allow for an SA pledge only?

A: An SA pledge is applicable for the Programme as graduates may not have income documents or established credit payment records needed to apply for a credit card.

7. Q: What is the credit limit for credit cards under this Programme?

A: Credit limit will be granted based on the pledge amount made. For AFFIN DUO Credit Card/-i, the limit will be shared between AFFIN DUO/-i Visa Cash Back and AFFIN DUO/-i Mastercard Rewards.

8. Q: Do I need to pay in full for the credit cards used under this Programme?

A: You do not have to pay your credit card in full. You will just need to pay the minimum payment amount before your credit card payment due date, just like any other credit card.

9. Q: How do I make credit card payments?

A: You can make your credit card payments via the following channels:

- Retail Internet Banking (RIB) at www.affinalways.com;
- Online transfer from any of your preferred Online Banking websites;
- AFFIN Cash Deposit Machines (CDMs);
- AFFIN Automatic Teller Machines (ATMs) from your SA account.

10. Q: What will happen if I do not pay my credit card?

A: Your credit card will be blocked for usage in the event of the minimum payment not being paid within 30 days of your credit card payment due date. In the event of the minimum payment not being paid within 60 days of your credit card payment due date, your credit card outstanding balances will be offset from the pledge amount.

11. Q: How do I cancel my credit card?

A: You can request to cancel your credit card by writing to us, contacting us or walk in to any AFFIN BANK/AFFIN ISLAMIC branch near you.

12. Q: What will happen to my SA pledged upon credit card cancellation?

A: The credit card lien to your SA will be removed upon your credit card cancellation. Your SA pledge will remain and will be uplifted only upon your request.

13. Q: What will happen if I cancel my SA pledge?

A: Your credit card will be automatically cancelled upon your SA pledge uplift.

14. Q: Where can I get more information about AFFIN credit cards?

A: You can log in to our website at www.affinalways.com, walk in to any AFFIN BANK/AFFIN ISLAMIC branch near you, or call us at 03-8230 2222 to find out more information about AFFIN credit cards.