



## TERMS AND CONDITIONS OF AFFIN BALANCE TRANSFER INSTALMENT PLAN

1. By participating in this Affin Bank Berhad [(197501003274 (25046-T)) (“AFFIN BANK”) and Affin Islamic Bank Berhad [200501027372 (709506-V)] (“AFFIN ISLAMIC”) (collectively referred to as “AFFIN” or the “Bank”) Balance Transfer Instalment Plan (“BTIP”), Cardmember is accepting and will be bound by this terms and conditions (“T&Cs”) and any other rules, procedures or instructions which the Bank may issue from time to time.
2. BTIP is only open to all Principal Cardmembers (“Cardmember”) of AFFIN Credit Card issued by the Bank (“AFFIN Credit Card(s)”), except for Principal Cardmembers of Business Platinum Card, Corporate Card and Supplementary Cardmembers are not eligible for BTIP.
3. Cardmember may apply to transfer outstanding balances (“BTIP Amount”), including principal, accrued interest/profit, finance and other charges of credit card which has been issued by other banks or card issuers in Malaysia to Cardmember’s AFFIN Credit Card’s account (“Card Account”) and such transfer is subject to the terms and conditions herein. Cardmember may transfer BTIP Amount from more than one (1) banks or card issuers provided the total BTIP Amount does not exceed maximum BTIP Amount as per clause 4.
4. The maximum BTIP Amount will be determined by the Bank at its absolute discretion, which in any event shall not exceed 80% of the approved credit limit or available credit limit, whichever is lower. Available credit limit refers to the available credit balance or the available combined credit balance of the Cardmember’s Card Account where the Cardmember has more than one AFFIN Credit Card is issued by the Bank.

The applied BTIP Amount shall meet the minimum transfer amount and tenure as prescribed below:

Tenure (Month)	One-time Upfront Interest/Profit Rate	Minimum BTIP Amount
6	2%	RM1,000
12	4%	RM1,000
18	5%	RM2,000
24	6%	RM2,000
36	7%	RM3,000

5. Cardmember may apply for BTIP by submitting the completed BTIP Application Form to any AFFIN branches and / or other designated channels as maybe permitted by AFFIN from time to time.
6. Notification via Short Message Service (“SMS”) will be sent to the Cardmember’s registered mobile phone number with AFFIN on the outcome of the Cardmember’s application for BTIP.
7. In the event the BTIP application is approved, payment to the other bank’s or card issuer’s AFFIN Credit Card account will be made via Interbank GIRO (IBG) or bankers’ cheque.



8. The Bank may at its absolute discretion, with reasonable reasons may suspend, cancel or terminate the BTIP without assigning any reason whatsoever at any time. Upon such suspension, cancellation or termination, all sums outstanding and due to the Bank (as per statement issued by the Bank) shall be binding and conclusive on the Cardmember and shall be payable.
9. The Bank reserves the right to defer or refuse to the BTIP for any one or a combination of the following events:
  - a. if the BTIP Amount to be transferred exceed 80% of Cardmember's Card Account credit limit or available credit limit;
  - b. if the BTIP Amount to be transferred do not meet the minimum prescribed transfer amount;
  - c. if the Cardmember's Card Account has insufficient balance;
  - d. where the balance transfer cannot be effected due to security reasons;
  - e. The Bank is of the opinion that the accounts of the other bank's or card issuer's AFFIN Credit Card are not in good standing; or
  - f. due to other reasons (depending on the circumstances at that material time in the events the list above is not exhaustive).
10. Upon the approval of BTIP application and the successful transfer of the BTIP Amount to the Cardmember's Card Account, a one-time upfront interest/profit according to tenure selected will be charged on the BTIP Amount or any part thereof and shall be payable by the Cardmember. The one-time upfront interest/profit shall be payable in full together with the first month Instalment of BTIP. A one-time upfront interest/profit is not refundable.
11. The BTIP monthly instalment forms part of the cardmember's minimum payment and must be paid in full. In the event the Cardmember not making payment of the full BTIP monthly instalment amount, the applicable normal finance set out in AFFIN Credit Card Terms and Conditions and / or AFFIN World Mastercard Terms and Conditions ("Cardmember Agreement") shall be chargeable on the outstanding BTIP monthly Instalment amount.
12. Once a specified amount of the BTIP Amount to be transferred has been approved, a corresponding amount of the Cardmember's available credit balance in the AFFIN Card Account will be debited for this purpose and shall not be available to the Cardmember until settlement of the said BTIP Amount.
13. Until notification of approval pursuant to Clause 6 is received, the Cardmember shall continue to be liable to make payment to the AFFIN Credit Card account with other bank or card issuer in accordance with the terms governing the same.
14. The Bank shall not be liable for any interest/Ta'widh or other charges incurred as a result of the Cardmember's and / or The Bank's failure or delay or deferment in making payment of the BTIP Amount to the other bank or card issuer notwithstanding The Bank's approval of the Cardmember's BTIP application. The Cardmember shall continue to be liable to the respective bank or card issuer for all other outstanding balances (principal, accrued interest/profit, finance and other charges) incurred under the other AFFIN Credit Card account whether before or after BTIP application has been approved by The Bank.



15. In the event of any changes in the Cardmember's Card Account number, the BTIP Amount or such part thereof will be automatically debited to the Cardmember's new Card Account which will be issued under the conversion of card, lost and stolen card or replacement of card or other circumstances that may occurred.
16. A termination penalty of RM100 will be charged (applicable to all AFFIN BANK Credit Card only) in the event of any or combination of the following occurrences:
  - a. The Cardmember terminates or discontinues the BTIP by making full payment within the BTIP tenure.
  - b. The Cardmember cancels his / her AFFIN BANK Credit Card.
17. To the full extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Campaign or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default for any third-party suppliers or vendors unless it is caused by the Bank's faults, negligence or misconduct.
18. All BTIP Amount and monthly instalment are not entitled for points under the AFFIN Rewards Programme ("AFFIN Rewards Points").
19. In the event of any discrepancies between this T&C as compare to the advertising promotional, publicity and other materials relating to or in connection with this Campaign, the final version of this T&C on the Bank's Website shall prevail.
20. Expressions defined in this T&C shall, unless the context requires otherwise, have the same meanings as those described to them in the said Cardmember Agreement.
21. This T&C is governed by and construed in accordance to the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur.
22. Cardmember has read and understood all the Terms and Conditions specified herein and the Bank shall have the right to change, amend and / or modify these Terms and Conditions from time to time by giving out twenty-one (21) days prior notice, via posting on the AFFIN website or a written notice to the Cardmember. Cardmember is advised to refer to the updated Terms and Conditions at the AFFIN website at [AffinAlways.com](http://AffinAlways.com) from time to time. The latest Terms and Conditions made available on the AFFIN website shall supersede all previous Terms and Conditions made between the Bank and the Cardmember.
23. This T&C is governed by and construed in accordance to the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur.
24. The Cardmember has read and understood this T&C and the Bank shall have the right to change, amend and/or modify this T&C from time to time by giving out twenty-one (21) calendar days prior notice, via posting on the Bank's Website or written notice to the Cardmember(s). The Cardmember



is advised to refer the updated T&C at the Bank's Website from time to time. The latest T&C made available on the Bank's Website shall supersede all previous T&C made between the Bank and the Cardmember(s).

25. By participating in this BTIP and by submitting personal details, the Cardmember agrees and consents to the processing of the Cardmember's personal data by the Bank and the Bank hereby agrees to collect and use it for the purpose of this BTIP. Unless the Cardmember(s) expressly opt-out by contacting any of the Bank's branches, the Bank shall be at liberty to market the products of its Group (as defined in the Bank's Privacy Notice) or that of its associate companies to the Cardmember(s).
26. Please refer to the Bank's Privacy Notice available by walk-in to any of the Bank's branches or on the Bank's Website.
27. The Cardmember confirms that he/she has read, understood and agreed to be bound by the Privacy Notice of the Bank. If the Cardmember is below eighteen (18) years old, his/her parent or legal guardian consents to the collection, use and disclosure of the Cardmember's personal data in accordance with this clause on his/her behalf. Unless the Cardmember expressly opt-out by contacting any of the Bank's branches, the Bank shall be at liberty to market the products of its group (as stated in the Bank's Privacy Notice) or that of its associate to the Cardmember. For avoidance of doubt, the Cardmember agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.
28. The Bank shall not be responsible and/or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by the Cardmember resulting directly or indirectly from the Cardmember's participation in this BTIP or otherwise unless such loss, damage or injury is caused by the Bank's fault, negligence or misconduct. Furthermore, the Bank shall not be liable for any default of its obligation under this BTIP due to any force majeure event which include but 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.
29. The Cardmember is reminded to read and understand this T&C. If there are any terms and conditions herein that the Cardmember does not understand, the Cardmember is advised to discuss with the Bank's representative.
30. For any assistance and/or feedback related to this BTIP, the Cardmember may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN BANK/AFFIN ISLAMIC World Mastercard).
31. Please refer to our Group Privacy Notice available by walk-in at any AFFIN Bank Group ("ABG") offices or branches or on the website at [AffinAlways.com](http://AffinAlways.com)
32. The Bahasa Malaysia version of terms and conditions is available at the Bank's Website. If there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of this T&CS, the English version of this T&CS shall prevail.



Notwithstanding the aforementioned where request is made by the Eligible Cardmember and it is noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of this T&CS shall govern the operation of this Campaign, then the Bahasa Malaysia version of this T&CS shall prevail.

33. Words denoting one gender include all other genders and words denoting the singular include the plural vice versa.

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