

TERMS AND CONDITIONS FOR 2025 CASH-ON-CALL INSTALMENT PLAN CAMPAIGN (“T&C”)

The 2025 Cash-on-Call Instalment Plan campaign (“CIP” or “Campaign”) is organized by Affin Bank Berhad [Registration No. 197501003274 (25046-T)] (“AFFIN BANK”) and Affin Islamic Bank Berhad [Registration No. 200501027372 (709506-V)] (“AFFIN ISLAMIC”) (collectively referred to as the “Bank”) and commences on **1 July 2025** at 00:00:00 (12:00 am) and ends on **31 December 2025** at 23:59:59 hours (11:59pm), inclusive of both dates, or such period(s) as may be determined by the Bank (“Campaign Period”), unless specified herein or notified otherwise.

CAMPAIGN DETAILS

1. This Campaign is open to all principal cardmembers of credit card/credit card-i 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 this Campaign (“**Cardmember(s)**”).
2. Cardmembers may apply for cash withdrawal (“**CIP Amount**”) from the Cardmember’s Card Account and disburse to Cardmember’s Current/Savings-i account with a Malaysia registered bank with Interbank GIRO (“IBG”) or via credit transfer into Cardmember’s Current/Savings account/-i with the said bank provided that the CIP Amount does not exceed the available credit/facility limit as per Clause 3 below.
3. The CIP application shall meet the amount and tenure as prescribed below:

Tenure (months)	One-time Upfront Interest/Profit Rate	Minimum CIP Amount	Maximum CIP Amount
6	2.2%	RM2,000	Shall not exceed 80% of the available credit/facility limit
12	4.2%		
18	6.3%		
24	7.4%		

4. In the event Cardmember has more than one (1) AFFIN Credit Card issued by the Bank, the available credit/facility limit refers to the available combined credit/facility balance of Cardmember's Card Account(s).
5. The Bank reserves the right to determine the maximum CIP Amount (inclusive of the one-time upfront interest/profit) and approve a lower CIP Amount than the requested amount in the CIP application.
6. The Cardmember may apply CIP via online application form at AffinAlways.com (“Bank’s Website”) or other designated channels made available by the Bank from time to time.
7. The Cardmember(s) consent obtained via phone call or application form will be deemed conclusive proof of the Cardmember’s instruction to apply for the CIP. The Cardmember agreed to accept the approved amount of CIP per this T&C and the Cardmember Agreement.

8. Notification via Short Message Service (“SMS”) will be sent to the Cardmember’s registered mobile phone number with the Bank on the outcome of the Cardmember’s CIP application.
9. Upon approval of the CIP application, payment to the other bank’s Current/Savings Account/-i will be made via IBG. The Bank will not be responsible for any loss incurred by the Cardmember if the details of Cardmember’s other bank’s Current/Savings account/-i provided by the Cardmember are inaccurate, which the approved CIP Amount is credited to.
10. Any delay in the remittance of the approved CIP Amount and/or withholding of the remittance of the approved CIP Amount that caused or will or may cause loss (in all forms and not merely restricted to financial loss) will not render the Bank liable to the Cardmember in anyway whatsoever. The Cardmember understand and accepts this risk when applying for CIP unless such losses are caused by the Bank’s gross negligence, willful misconduct or fraud.
11. The Bank reserves the right to defer or refuse to execute the CIP application for any one or a combination of the following events:
 - a. if the CIP Amount do not meet the minimum prescribed amount;
 - b. if the CIP Amount to be withdrawn exceed 80% of Cardmember’s available credit/facility limit;
 - c. if the Cardmember’s Card Account has insufficient balance;
 - d. if the CIP cannot be executed due to security reasons;
 - e. The Bank is of the opinion that the Current/Savings account/-i of the other banks 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).
12. The Bank shall earmark the amount and debit the Card Account with instalment payable on a monthly basis, for the duration of the instalment period. The available credit/facility limit shall be progressively restored as payment of each monthly instalment is made and such details will be reflected in the Cardmember’s monthly statement of account.
13. The monthly instalment is calculated by dividing the approved amount of CIP equally by the instalment period and shall be billed to the Card Account on monthly basis until the instalment period is completed.
14. For avoidance of doubt, the monthly instalment calculation as illustrated below:

The Cardmember(s) applies for CIP with period of six (6) months at one-time upfront interest/profit of 2.2%.

Month	Approved Amount	One-time Upfront Interest/Profit	Monthly Instalment Payable
1	RM3,000	RM66	RM566
2	-	-	RM500
3	-	-	RM500
4	-	-	RM500
5	-	-	RM500
6	-	-	RM500
TOTAL	RM3,000	-	RM3,066

15. The monthly instalment forms part of the Cardmember's minimum payment and must be paid in full. If the Cardmember does not settle the current minimum payment in full, the monthly instalment shall be subject to finance charge/profit rate, calculated from the posting date in the statement of account until full payment is received.
16. If the Cardmember does not settle the current minimum payment by payment due date, a late payment penalty of 1% of the total outstanding balance or minimum of RM10 up to maximum of RM100, whichever is higher shall be imposed to AFFIN BANK Credit Card and compensation charge for late payment (Ta'widh) of maximum 1% of the total outstanding balance, up to a maximum of RM100 shall be imposed to AFFIN ISLAMIC Credit Card-i.
17. For Cardmember who fails to pay the minimum payment by the payment due date leading to the cancellation of AFFIN Credit Card, the CIP shall be terminated, and the remaining balance will be billed to Card Account and payable by the payment due date.
18. The Bank may with reasonable reasons terminate or suspend the CIP in respect of a Card Account at any time with prior notice to the Cardmember.
19. Notwithstanding any terms and/or conditions contained in the Cardmember Agreement and this T&C, the Bank shall at all times have the right to demand from the Cardmember or his/her legal heirs or executor of his/her estate, immediate payment of all sums outstanding on the instalment payable under this T&C, whether or not already reflected in the monthly statement of account or due and payable at the date of the demand.

GENERAL TERM

20. By participating in the Campaign, the Cardmember(s):
 - a. confirm and acknowledge to have read, understand and agreed to be bound by this T&C and terms and conditions of the Bank governing the AFFIN Credit Cards available at the Bank's Website;
 - b. agree that all records of transaction captured by the Bank's system for this Campaign is final;
 - c. agree that the Bank's decision on all matters relating to this Campaign shall be final, conclusive and binding on the Cardmember(s);
 - d. consent and authorize the Bank to disclose their personal data such as contact number to an authorized 3rd party, Macro Kiosk Berhad (199201005212 (236716-T)) as the Bank deems fit for the purpose of sending SMS to promote this Campaign.
21. The Bank reserves the right to:
 - a. to determine the maximum amount (inclusive of the one-time upfront interest/profit if any) and approve a lower amount than the requested amount in the application;
 - b. to defer or refuse to execute the CIP application if:
 - i. the amount does not meet the minimum prescribed amount;
 - ii. the Cardmember's Card Account has insufficient balance due to amount exceed 80% of the available credit/facility limit;
 - iii. the application cannot be executed due to security reasons;

- iv. due to other reasons (depending on the circumstances at that material time in the events the list above is not exhaustive);
 - c. disqualify Cardmember(s) from the Campaign if their Card Accounts are blocked or in default;
- 22. The CIP and its monthly instalment are not entitled for points under the AFFIN Rewards Programme (“AFFIN Rewards Points”).
- 23. This T&C is in addition to the Cardmember Agreement which regulates the provision of AFFIN Credit Card(s). In the event of inconsistency between this T&C and the said Cardmember Agreement, this T&C shall prevail in so far as they apply to the plan and only to the extent of such inconsistency.
- 24. 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.
- 25. 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 written notice, via posting on the Bank’s website or in any other methods which the Bank deems written. The Cardmember(s) agrees to refer the updated T&C at the Bank’s Website from time to time. The latest terms and conditions made available on the Bank’s website shall supersede all previous terms and conditions made between the Bank and the Cardmember(s).
- 26. This T&C shall be governed by the Laws of Malaysia and parties are subject to the exclusive jurisdiction of the Courts of Kuala Lumpur.
- 27. By participating in this Campaign and by submitting personal details, the Cardmember(s) 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 Campaign. 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).
- 28. 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.
- 29. The Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Cardmember(s) resulting directly or indirectly from the Cardmember(s) participation in this Campaign 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 Campaign 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.
- 30. The Bank will not be held responsible or liable for any actions, claims, loss, damages, costs, charges and expenses which the Cardmember may suffer, sustain or incur by his/her participation in the Campaign.

31. The Cardmember(s) is reminded to read and understand this T&C. If there are any terms and conditions herein that the Cardmember(s) does not understand, the Cardmember(s) is advised to discuss with the Bank's representative.
32. For any assistance and/or feedback related to the Campaign, the Cardmember(s) may contact AFFIN BANK/AFFIN ISLAMIC Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN Premium Cards).
33. 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.
34. The Bahasa Malaysia version of this T&C is available at the Bank's Website.
35. Words denoting one gender include all other genders and words denoting the singular include the plural vice versa.

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