

FREQUENTLY ASKED QUESTIONS (FAQs)
AFFIN DUO VISA CASH BACK CREDIT CARD – REVISION OF CASH BACK EFFECTIVE
12 MARCH 2023

1. What is the revision about?

The revision is about the monthly cash back amount that you could earn with your AFFIN DUO Visa Cash Back credit card as below:

Monthly Cash Back Cap	
Up to RM50	Card account with previous balance of RM3,000 and above
Up to RM30	Card account with previous balance of below RM3,000

*Maximum cash back earned from e-Wallet transactions is at RM30 per month.

2. Will the revision impact the card features of AFFIN DUO Visa Cash Back Credit Card?

Your AFFIN DUO card's value propositions/ features remain the same.

AFFIN DUO Visa Cash Back Credit Cardmember(s) (**"the Cardmembers"**) enjoy 3% cash back on the three (3) spend categories made i.e. e-Commerce/online, e-Wallet and Auto Billing transactions.

AFFIN DUO Visa Cash Back	AFFIN DUO Mastercard Rewards
3% Cash Back on e-Commerce/Online, e-Wallet and Auto-Billing transactions	3X AFFIN Rewards Points for Dining, Groceries and Petrol transactions.

3. When will the revision take effect?

The revision will take effect on 12 March 2023.

4. What is the maximum cash back that I can earn with AFFIN DUO Visa Cash Back credit card?

The maximum cash back that you can earn is RM50 per month from the transactions made on the three (3) categories for the card account with previous balance of RM3,000 and above in your AFFIN DUO Visa Cash Back credit card statement.

5. How is the cash back awarded after revision?

Cash back is awarded based on the three (3) spend categories made on **e-Commerce/online, e-Wallet and Auto-Billing** transactions. The cash back is capped at up to RM50 per month, subject to the previous balance of AFFIN DUO Visa Cash Back Credit Card statement.

Example: Statement cycle period : 13 March to 12 April 2023
Statement date : 12 April 2023

Illustration for Cash Back revision

Spend & Cash Back	Cardmember A	Cardmember B	Cardmember C	Cardmember D
3 spend categories transactions (A)	RM2,800	RM3,000	RM1,000	RM750
3% Cash Back 3% x (A)	RM84.00	RM90.00	RM30.00	RM22.50
Previous balance	RM3,200	RM2,900	RM3,000	RM1,000
Cash Back Payout	RM50.00	RM30.00	RM30.00	RM22.50
	Earn RM50 maximum cash back based on transaction amount on three (3) spend categories and have the previous balance of RM3,200	Earn only RM30 cash back based on transaction amount on three (3) spend categories due to the previous balance of RM2,900	Earn only RM30 cash back based on transaction amount on three (3) spend categories even though have the previous balance of RM3,000	Earn RM22.50 cash back based on transaction amount on three (3) spend categories due to the previous balance of RM1,000

Note:

Maximum cash back earned from e-Wallet transactions is at RM30 per month.

The cash back earned resulted from this revision will be reflected in April's statement cycle onwards.

6. Will I still be getting 3% cash back for my three (3) spend categories after the revision?

Yes. You will still enjoy the 3% cash back on the three (3) spend categories made i.e. **e-Commerce / Online, e-Wallet and Auto Billing** transactions on AFFIN DUO Visa Cash Back credit card.

7. Will there be any changes to my AFFIN DUO Mastercard Rewards credit card?

No. The revision is only applicable to AFFIN DUO Visa Cash Back credit card. AFFIN DUO Mastercard Rewards credit card remain unchanged i.e. 3X AFFIN Rewards Points for dining, groceries and petrol transactions.

8. Who should I contact for further information about the revision?

For more information Cardmember(s) may contact the Bank at the following channels:

- Contact Centre at 03-8230 2222; or
- Online Feedback Form at [AffinAlways.com](https://www.affinbank.com.my/AffinAlways)