

TERMS AND CONDITIONS OF 0% BALANCE TRANSFER INSTALMENT PLAN AND 0% CASH-ON-CALL INSTALMENT PLAN CAMPAIGN FOR NEW-TO-BANK CARDMEMBERS

1. By participating in this Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred to as “the Bank”) 0% Balance Transfer Instalment Plan (“BT”) and 0% Cash-On-Call Instalment Plan (“CIP”) campaign (“Campaign”), the Cardmember (as defined herein) is accepting and will be bound by this terms and conditions (“Agreement”) and any other rules, procedures or instructions which the Bank may issue from time to time. The following words and expression shall have the following meaning, unless the context otherwise requires:
 - a. “AFFIN BANK” shall mean Affin Bank Berhad [197501003274 (25046-T)].
 - b. “AFFIN ISLAMIC” shall mean Affin Islamic Bank Berhad [200501027372 (709506-V)].
2. This Campaign is valid from 1 January 2022 to 31 December 2022 both dates inclusive, or such other period(s) as may be determined by the Bank (“Campaign Period”) from time to time.
3. BT is open to all new-to-Bank Principal Cardmembers of credit card/credit card-i issued by the Bank (“AFFIN Credit Card(s)”). CIP is only open to Malaysian New-to-Bank Principal Cardmembers of AFFIN Credit Cards (collectively refer as “NTB Cardmember(s)” or “Cardmember(s)”), except for Principal Cardmembers of Business Platinum Card, Corporate Card and Supplementary Cardmembers are not eligible for BT and CIP.
4. The NTB Cardmembers refer to Cardmembers whose AFFIN Credit Cards accounts (“Card Account(s)”) are approved not more than twelve (12) months at the time of application for BT and/or CIP. Cardmembers whose Card Accounts are approved more than twelve (12) months are considered as existing-to-Bank Cardmembers.
 Note: Existing AFFIN BANK Credit Card Cardmember who successfully applied for new AFFIN ISLAMIC Credit Card-i during the Campaign Period is also considered as NTB Cardmember for AFFIN ISLAMIC and vice versa.
5. The NTB Cardmembers may apply to transfer outstanding balances (“BT Amount”) from credit card(s) issued by other bank(s) or card issuer(s) in Malaysia to the Cardmember’s Card Account and such transfer can be made from more than one (1) bank or card issuer provided the total BT Amount does not exceed the maximum BT Amount as per Clause 7 below and subject to the terms and conditions herein.
6. The NTB Cardmembers may apply to withdraw cash (“CIP Amount”) from their Card Accounts and such withdrawal is subject to the terms and conditions herein. CIP Amount can be disbursed to NTB Cardmember’s Current/Savings account with a Malaysia registered bank with Interbank GIRO (“IBG”) or via a credit transfer into the Cardmember’s Current/Savings account/-i with the Bank provided that the total CIP Amount does not exceed the maximum CIP Amount as per Clause 7 below.
7. The BT/CIP application shall meet the amount and tenure as prescribed below:

Instalment Plan	Tenure (months)	One-time Upfront Interest/Profit Rate	Minimum BT/CIP Amount	Maximum BT/CIP Amount
BT	12	0%	RM5,000	shall not exceed 80% of the available credit/facility limit
CIP	6	0%	RM5,000	capped at RM15,000 or shall not exceed 80% of available credit/facility limit, whichever is lower

8. Available credit/facility limit refers to the available credit/facility balance or the available combined credit/facility balance of the NTB Cardmember’s Card Account(s) in the event the Cardmember has more than one (1) AFFIN Credit Card issued by the Bank respectively.
9. The Bank reserves the right to determine the maximum BT Amount (inclusive of the one-time upfront interest/profit) and approve a lower BT Amount than the requested amount in the BT Plan application at its discretion.
10. The NTB Cardmembers may apply for BT/CIP via online application form, the Bank’s branches or other designated channels made available by the Bank from time to time.

11. The NTB Cardmember's consent obtained via phone call or BT/CIP application form will be deemed conclusive proof of the Cardmember's instruction to apply for BT/CIP. The Cardmember hereby agreed to accept the approved BT/CIP Amount per the terms and conditions of BT/CIP herein and the Cardmember Agreement.

General Terms and Conditions

12. 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 BT/CIP application.
13. Upon the approval of BT/CIP application, payment to the other bank(s)/ card issuer(s)' credit card account(s) or Current/Savings account will be made via IBG. The Bank shall not be responsible for any loss incurred by the Cardmember in the event that the details of Cardmember's other bank(s)/ card issuer(s)' credit card account(s) or Current/Savings account provided are inaccurate, which the approved BT/CIP Amount is credited to.
14. The Bank shall not be liable for any interest/profit or other charges incurred as a result of the Cardmember's and/or the Bank failure or delay or deferment in making payment of the BT Amount to the other bank(s) or card issuer(s) notwithstanding the Bank approval of the Cardmember's BT application. The Cardmember shall continue to be liable to the respective bank(s) or card issuer(s) for all other outstanding balances (principal, accrued interest/profit, finance and other charges) incurred under the other credit card account(s) whether before or after approval of BT application by the Bank.
15. 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) shall not render the Bank liable to the Cardmember(s) in anyway whatsoever. The Cardmember understand and accepts this risk when applying for CIP.
16. The Bank reserves the right to defer or refuse to execute the BT/CIP application for any one or a combination of the following events:
 - a. if the BT/CIP Amount does not meet the minimum prescribed amount;
 - b. if the BT/CIP Amount exceed 80% of the Cardmember's available credit/facility limit;
 - c. if the Cardmember's Card Account has insufficient balance;
 - d. if the BT/CIP application cannot be executed due to security reasons;
 - e. The Bank is of the opinion that the other bank(s)/card issuer(s)' credit card account(s) 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).
17. The BT/CIP monthly instalment forms part of the Cardmember's minimum payment and must be paid in full. If the Cardmember fails to pay the specified minimum payment by payment due date, a late payment penalty of 1% of the total outstanding balance or minimum of RM10 up to a maximum of RM100, whichever is higher shall be imposed to AFFIN BANK Credit Card (shall be charged at the discretion of AFFIN BANK and maybe varied from time to time) 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.
18. If the Cardmember does not settle the current minimum payment in full, the BT/CIP 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.
19. Upon the approval of BT/CIP application, a corresponding amount of the Cardmember's available credit/facility balance in the Card Account will be debited for this purpose and shall not be available to the Cardmember until settlement of the said BT/CIP Amount.
20. In the event of any changes in the Cardmember's Card Account, the BT/CIP Amount or such part thereof will be automatically debited to the Cardmember's new AFFIN Credit 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.
21. A termination penalty of RM100 will be charged (applicable to AFFIN BANK Credit Card only) in the event of any or a combination of the following occurrences:
 - a. The Cardmember terminates or discontinues the BT by making full payment within the BT tenure.
 - b. The Cardmember cancels his/her AFFIN BANK Credit Card within the BT tenure.

22. The Bank may at its discretion, with reasonable reasons suspend, cancel or terminate the BT/CIP within the BT/CIP tenure at any time with prior notice. 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.
23. All BT and CIP Amount and monthly instalment are not entitled for points under the AFFIN Rewards Programme (“AFFIN Rewards Points”).
24. This Agreement is in addition to the Cardmember Agreement which regulates the provision of AFFIN Credit Card(s). In the event of inconsistency between this Agreement and the said Cardmember Agreement, this Agreement shall prevail as far as they apply to the BT/CIP and only to the extent of such consistency.
25. Expressions defined in this Agreement shall, unless the context requires otherwise, have the same meanings as those described to them in the Cardmember Agreement.
26. All terms and conditions stipulated herein are 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
27. The 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) calendar days prior notice, via posting on the Bank’s website or a written notice to the Cardmember(s). The Cardmember is advised to refer to the updated terms and conditions at the Bank’s website at www.affinalways.com 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).
28. By participating in this Campaign 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 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).
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 Cardmembers resulting directly or indirectly from the Cardmembers’ 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 Cardmember is reminded to read and understand this Agreement. 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.
31. For any assistance and/or feedback related to the BT/CIP, the Cardmember may contact the Bank’s Contact Centre at 03-8230 2222 and/or 03-8230 2323 (for AFFIN INVIKTA Visa Infinite, World Mastercard and Visa Signature).
32. 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 at www.affinalways.com.
33. The Bahasa Malaysia version of the terms and conditions is available at www.affinalways.com.