

TERMS AND CONDITIONS FOR 2026 0% BALANCE TRANSFER CAMPAIGN (“T&C”)

The 2026 0% BALANCE TRANSFER CAMPAIGN (“**Campaign**”) is organised by Affin Bank Berhad [(197501003274 (25046-T))] (“**AFFIN BANK**”) and Affin Islamic Bank Berhad [200501027372 (709506-V)] (“**AFFIN ISLAMIC**”) (collectively referred to as “**the Bank**”).

This campaign commences on **1 January 2026** at 00:00:00 (12:00 am) and ends on **31 December 2026** at 23:59:59 hours (11:59 pm), inclusive of both dates (“**Campaign Period**”), unless specified herein or notified otherwise.

CAMPAIGN ELIGIBILITY

1. This Campaign is open to all new and existing-to-Bank principal cardmember(s) of credit card/credit card-i issued by the Bank (“**AFFIN Credit Card(s)**”) (collectively “**AFFIN Cardmember(s)**”), except for principal Cardmember(s) of Business Platinum Card, corporate cards and Supplementary Cardmember(s) who are not eligible for this Campaign.
2. The AFFIN Cardmember(s) that falls within any of the following shall NOT be eligible to participate in this Campaign:
 - a. AFFIN Cardmember(s) whose AFFIN Credit Cards accounts (“**Card Account(s)**”) are not in good standing, inactive, or who are in breach of any terms and conditions of the AFFIN Credit Card(s) at any time during the Campaign Period;
 - b. AFFIN Cardmember(s) whose AFFIN Credit Card(s) are invalid or cancelled at any time during the Campaign Period;
 - c. AFFIN Cardmember(s) who have committed or are suspected of committing any misconduct, fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank;
 - d. AFFIN Cardmembers who have been adjudicated bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period;
 - e. Non-individual customer(s) i.e., sole proprietorships, partnerships, corporate entities, associations, clubs, schools, societies and the likes; or
 - f. Cardmembers whose accounts held with the Bank are delinquent or unsatisfactorily conducted as determined by the Bank during the Campaign Period.

CAMPAIGN DETAILS AND MECHANISM

3. This Campaign allows AFFIN Cardmembers to apply for a twelve-month Balance Transfer (BT) at a 0% interest/profit rate one time only during the campaign period. Existing-To-Bank (ETB) Cardmembers may also apply for a twelve-month BT at 1.5% interest/profit rate multiple times during the Campaign Period (collectively referred to as the “**BT Plan**”).
4. The AFFIN Cardmember(s) may apply for BT Plan via online application form at AffinAlways.com (“**Bank’s website**”), at the Bank’s branches or other designated channels made available by the Bank from time to time.
5. The BT Plan outstanding balances must originate from credit card/credit card-i accounts issued by other banks or card issuers in Malaysia and be transferred to the AFFIN Cardmember(s)’ AFFIN Credit Card (“**BT Amount**”). Such transfers may be made from more than one (1) bank or card issuer,

provided that the total BT Amount does not exceed the maximum limit specified in Clause 8 below and is subject to the terms and conditions herein.

6. The application for BT Plan shall meet the minimum and maximum requirements as prescribed below:

Tenure (months)	One-time Upfront Interest/ Profit Rate	Minimum BT Amount	Maximum BT Amount
12	0%	RM2,000	Up to RM50,000 or not exceeding 80% of the approved credit/facility limit or the available credit/facility limit at the time of application, whichever is lower.
12	1.5%	RM2,000	Shall not exceed 80% of the approved credit/facility limit or the available credit/facility limit at the time of application, whichever is lower.

7. In the event where the AFFIN Cardmember(s) has more than one (1) Card Account(s), the available credit/facility would then refer to the available balance of combined credit/facility of the AFFIN Cardmember(s)'s respective Card Account(s).
8. For avoidance of doubt, the eligibility and threshold of the BT Amount as illustrated below:

Scenario A: AFFIN Cardmember apply for 0% BT plan within the minimum and maximum BT Amount					
BT Amount	Minimum requirement	Maximum requirement	Available Credit/ Facility Limit	80% of Available Credit/ Facility limit	Eligible
RM40,000	RM2,000	RM50,000	RM50,000	RM40,000	<u>Yes</u>

Scenario B: AFFIN Cardmember apply for 0% BT plan less than the minimum BT Amount					
BT Amount	Minimum requirement	Maximum requirement	Available Credit/ Facility Limit	80% of Available Credit/ Facility limit	Eligible
RM1,000	RM2,000	RM50,000	RM50,000	RM40,000	<u>No</u>

Scenario C: AFFIN Cardmember apply for 0% BT plan more than the Maximum BT Amount					
BT Amount	Minimum requirement	Maximum requirement	Available Credit/ Facility Limit	80% of Available Credit/ Facility limit	Eligible
RM50,000	RM2,000	RM50,000	RM50,000	RM40,000	<u>No</u>

9. The Bank reserves the right to determine the maximum BT Amount and approve a lower BT Amount than the requested amount in the application for BT.

10. The AFFIN Cardmember(s)'s consent obtained via phone call or application form will be deemed conclusive proof of the AFFIN Cardmember(s)'s instruction to apply for BT Plan. The AFFIN Cardmember(s) hereby agreed to accept the approved BT Amount per the terms and conditions of BT Plan herein and the Credit Card T&C (as defined below).
11. Notification via Short Message Service ("SMS") will be sent to the AFFIN Cardmember(s)'s registered mobile phone number with the Bank on the outcome of the Cardmember(s)'s application for BT Plan.
12. Upon approval of the application for BT plan, the Bank shall earmark the BT Amount and debit the Card Account with BT 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 BT monthly instalment is made and such details will be reflected in the AFFIN Cardmember(s)'s monthly statement of account.
13. The BT monthly instalment is calculated by dividing the approved BT Amount equally by the instalment period and shall be billed to the Card Account(s) on monthly basis until the instalment period is settled.
14. For avoidance of doubt, the BT monthly instalment calculation is as illustrated below:

AFFIN Cardmember(s) applied for BT amount of RM12,000 for instalment period of twelve (12) months with one-time upfront interest/profit of 0%.			
Month	Approved Amount	One-time Upfront Interest/Profit	Monthly Instalment Payable
1	RM12,000	-	RM1,000
2	-	-	RM1,000
3	-	-	RM1,000
4	-	-	RM1,000
5	-	-	RM1,000
6	-	-	RM1,000
7	-	-	RM1,000
8	-	-	RM1,000
9	-	-	RM1,000
10	-	-	RM1,000
11	-	-	RM1,000
12	-	-	RM1,000
TOTAL	RM12,000	-	RM12,000

15. The monthly instalment forms party of the AFFIN Cardmember(s)' minimum payment and must be paid in full.
If the AFFIN Cardmember(s) does not settle the minimum payment in full:
 - For AFFIN BANK Credit Card:
 - a) The BT monthly instalment will be subject to finance charges; and

- b) A late payment penalty of:
 - I. 1% of the total outstanding balance, or
 - II. A minimum of RM10, up to a maximum of RM100, whichever is higher, will be imposed.
 - For AFFIN ISLAMIC Credit Card(i):
 - a) The BT monthly instalment will be subject to profit charges; and
 - b) A Ta'widh (compensation charge) of up to 1% of the total outstanding balance, Capped at RM100, calculated from the posting date in the statement of account until full payment is received.
16. For AFFIN Cardmember(s) who fail to pay the minimum payment by the payment due date leading to the cancellation of their AFFIN Credit Card(s), the BT Plan shall be terminated, and the remaining balance will be billed to their Card Account(s) and shall be payable by the payment due date.
17. All monthly instalments for the BT Amount are not eligible for points under the AFFIN Rewards Programme T&C.
18. The Bank shall not be liable for any interest/profit or other charges imposed by the AFFIN Cardmember's other bank(s) or card issuer(s) arising from any failure, delay, or deferment in the payment of the BT Amount to such bank(s) or card issuer(s). The Bank is not liable regardless of whether the failure, delay, or deferment is caused by the AFFIN Cardmember(s) or the Bank itself. This limitation applies even after the BT Plan application has been approved.
19. The AFFIN Cardmember(s) remains fully responsible to the other bank(s) or card issuer(s) for all outstanding balances not included in the BT Amount. These balances include (but are not limited to):
- a) Principal;
 - b) Accrued interest/profit;
 - c) Finance charges;
 - d) Late payment charges;
 - e) Any other applicable fees or charges.

Responsibility applies both before and after approval of the BT Plan.

TERMINATION AND ACCELERATION OF PAYMENT

20. Notwithstanding any terms and/or conditions contained in the AFFIN Cardmember(s)' respective AFFIN BANK Credit Card Terms & Conditions/ AFFIN ISLAMIC Credit Card-i Terms & Conditions ("Credit Card T&C") and these terms and conditions herein, the Bank shall at all times have the right to demand from the AFFIN Cardmember(s) or his/her legal heirs or executor of his/her estate, immediate payment of all sums outstanding on the instalment payable under these terms and conditions, whether or not the sums outstanding are reflected in the monthly statement of account or due and payable at the date of the demand.
21. A termination penalty of RM100 will be charged (applicable to all AFFIN BANK Credit Card(s) only) in the event of any or combination of the following occurrences:
- a. The AFFIN Cardmember(s) terminates or discontinues the BT plan by making full payment within the BT tenure; and/or

- b. The AFFIN Cardmember(s) cancels his/her AFFIN Bank Credit Card(s) within the BT tenure.
22. The Bank may suspend, cancel, or terminate the BT Plan within the BT tenure only for valid reasons, including operational, regulatory, or risk-related grounds, and shall provide prior notice to the AFFIN Cardmember(s). Upon such suspension, cancellation, or termination, all outstanding sums due to the Bank (as reflected in the statement issued by the Bank) shall become payable by the AFFIN Cardmember(s), provided that the Cardmember is given a reasonable payment period following the notice.
23. The Bank reserves the right to disqualify any AFFIN Cardmember(s) from participating in the Campaign. In particular, any AFFIN Cardmember(s) who have applied BT Plan in a manner or pattern that the Bank deems to be abnormal, irregular and/or indicative of an attempt to obtain an unfair advantage over other AFFIN Cardmember(s).
24. By participating in the Campaign, the AFFIN Cardmember(s) agree that all records of transaction captured by the Bank's system for this Campaign is final.

GENERAL TERMS AND CONDITIONS

25. By participating in this Campaign, the Eligible Cardmember(s) agrees to be bound by these T&C, including any amendments or variations made hereto.
26. This Campaign is subject to the Credit Card T&C and Rewards Programme T&C. In the event of any inconsistencies or discrepancies between the Credit Card T&C and Rewards Programme T&C, these T&C shall prevail only insofar as they are relevant and applicable to this Campaign.
27. This Campaign ends on 31 December 2026. However, the Bank reserves the right to change, amend and/or modify any terms of these T&C including the Campaign, wholly or in part, from time to time, by giving twenty-one (21) calendar days' prior notice to the Eligible Cardmember(s). Such notice will be posted through AffinAlways.com and/or the Bank's branches.
28. The Bank will not be held responsible or liable for:
- (a) any actions, claims, losses, damages, costs, charges, and expenses which the Eligible Cardmember(s) may suffer, sustain or incur by his/her participation in this Campaign except where such actions, claims or losses are directly caused by the Bank; and
 - (b) any default of its obligations under this Campaign due to any force majeure event, which includes but is not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.
29. By participating in this Campaign, the Eligible Cardmember(s) agrees to regularly access the Bank's website at AffinAlways.com to view these T&C and stay updated on any changes or variations.
30. These T&C, including any amendments, deletions, or additions, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign, only insofar as they are relevant and applicable to the Campaign.
31. The Eligible Cardmember(s) confirms that he/she has read, understood, and agreed to be bound by the Bank's Privacy Notice, available at the Bank's branches or on the Bank's website at

AffinAlways.com. Unless the Eligible Cardmember(s) expressly opts out by contacting any of the Bank's branches, the Bank may market the products of AFFIN Group (as defined in the Privacy Notice) or those of its associate/affiliate companies to the Eligible Cardmember(s). For the avoidance of doubt, the Eligible Cardmember(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these T&C.

32. These T&C shall be governed by and construed in accordance with the laws of Malaysia, subject to the exclusive jurisdiction of the Malaysian Courts.
33. Any cancellation, termination, suspension or extension to this Campaign or the Campaign Period shall not entitle the Eligible Cardmember(s) to any claims or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result, except where such losses or damages sustained are caused by the Bank's negligence, default or breach.
34. The Bahasa Malaysia version of these T&C is available at AffinAlways.com. If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English versions, the English version will prevail. However, if the Eligible Cardmember(s) requests and the Bank acknowledges in its records that the Bahasa Malaysia version shall govern the operation of this Campaign, then the Bahasa Malaysia version shall prevail.
35. If photographs are taken pursuant to this Campaign, they may be used for the Bank's internal or external publication. If the Eligible Customer(s) is under the age of eighteen (18) years old, the parent or legal guardian must own the copyright of the image and warrant to the Bank that all relevant consents of third persons contained in the image have been obtained with respect to its use and publication.
36. The Bank's decisions on all matters related to this Campaign shall be final, conclusive, and binding on all Eligible Cardmember(s). No further correspondence or appeals to dispute the same will be entertained.
37. The Eligible Cardmember(s) is reminded to read and understand these T&C. If there are any terms in these T&C that the Eligible Cardmember(s) does not understand, they should seek independent advice and/or clarify with the Bank's representative.

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