

**TERMS AND CONDITIONS OF AFFINBANK BALANCE TRANSFER INSTALMENT PLAN (“BTiP”)**

1. By participating in this AFFINBANK Balance Transfer Instalment Plan (“BTiP”), Cardmember is accepting and will be bound by this terms and conditions (“BTiP Agreement”) and any other rules, procedures or instructions which Affin Bank Berhad (“AFFINBANK”) may issue from time to time.
2. BTiP is only open to all Principal Cardmember (“Cardmember”) of credit card issued by AFFINBANK. Supplementary cardmember is not eligible for BTiP.
3. Cardmember may apply to transfer outstanding balances (“BTiP Amount”), including principal, accrued interest, finance charge and other charges of credit card which has been issued by other banks or card issuers in Malaysia to Cardmember’s AFFINBANK 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 (including the one-time upfront interest) will be determined by AFFINBANK at its absolute discretion, which in any event shall not exceed 90% 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 credit cards issued by AFFINBANK.

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

Tenure (Month)	One-time Upfront Interest	Minimum Transfer 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 AFFINBANK / AFFIN ISLAMIC BANK branches and / or other designated channels as maybe permitted by AFFINBANK from time to time.
6. Notification via Short Message Service (“SMS”) will be sent to the Cardmember’s registered mobile phone number with AFFINBANK 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 credit card account will be made via Interbank GIRO (IBG) or bankers cheque.
8. AFFINBANK 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 AFFINBANK (as per statement issued by AFFINBANK) shall be binding and conclusive on the Cardmember and shall be payable.
9. AFFINBANK reserves the right to defer or refuse to effect the BTiP for any one or a combination of the following events:
  - a. if the BTiP Amount to be transferred exceed 90% 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. AFFINBANK is of the opinion that the accounts of the other bank's or card issuer's 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 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 shall be payable in full together with the first month Instalment of BTiP. A one-time upfront interest is not refundable.
  11. In the event the Cardmember opts to pay a minimum payment of 5% or more of the BTiP monthly Instalment amount without making payment of the full BTiP monthly Instalment amount, the applicable normal finance charge set out in AFFINBANK Credit Card Terms and Conditions and / or AFFINBANK 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 AFFINBANK 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 credit card account with other bank or card issuer in accordance with the terms governing the same. AFFINBANK shall not be liable for any interest or other charges incurred as a result of the Cardmember's and / or AFFINBANK's failure or delay or deferment in making payment of the BTiP Amount to the other bank or card issuer notwithstanding AFFINBANK'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, finance and other charges) incurred under the other credit card account whether before or after BTiP application has been approved by AFFINBANK.
  14. 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.
  15. A termination penalty of RM100 will be charged in the event of any one or a 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 AFFINBANK Credit Card.
  16. All BTiP transactions are not entitled for AFFIN Rewards Point.
  17. The Cardmember has read and understood the details of the BTiP Agreement herein specified. This BTiP Agreement is in addition to the Cardmember Agreement which regulates the provision of credit card facilities by AFFINBANK. In the event of inconsistency between these BTiP Agreement and the said Cardmember Agreement, these BTiP Agreement shall prevail in so far as they apply to the BTiP and only to the extent of such consistency.
  18. Expressions defined in this BTiP Agreement shall, unless the context requires otherwise, have the same meanings as those described to them in the said Cardmember Agreement.
  19. 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

20. Cardmember has read and understood all the Terms and Conditions specified herein and AFFINBANK 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 AFFINBANK website or a written notice to the Cardmember. Cardmember is advised to refer to the updated Terms and Conditions at the AFFINBANK website at [www.affinbank.com.my](http://www.affinbank.com.my) from time to time. The latest Terms and Conditions made available on the AFFINBANK website shall supersede all previous Terms and Conditions made between AFFINBANK and the Cardmember.
21. For any assistance and / or feedback related to the BTiP, Cardmember may contact AFFINBANK via one of following channels:
  - a. Call AFFINBANK Contact Centre at 03-8230 2222 and / or 03-8230 2323 (for AFFINBANK World Mastercard);  
or
  - b. E-mail to [cardservices@affinbank.com.my](mailto:cardservices@affinbank.com.my) and / or [worldcard@affinbank.com.my](mailto:worldcard@affinbank.com.my) (for AFFINBANK World Mastercard).
22. 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 [www.affinbank.com.my](http://www.affinbank.com.my)
23. The Bahasa Malaysia version of the terms and conditions is available at [www.affinbank.com.my](http://www.affinbank.com.my).