

**AFFINBANK AND AFFIN ISLAMIC WORLD MASTERCARD AND VISA BUSINESS PLATINUM
TERMS AND CONDITIONS FOR AIRPORT LOUNGE PROGRAMME WITH PLAZA PREMIUM LOUNGE**

The terms and conditions below are to be read together with AFFINBANK World Mastercard Credit Card Terms and Conditions, AFFINBANK / AFFIN ISLAMIC Visa Business Platinum Terms and Conditions and AFFIN ISLAMIC Credit Card-i Terms and Conditions (“AFFIN Premium Cards Terms and Conditions”) issued by Affin Bank Berhad (25046-T) and/or Affin Islamic Bank Berhad (709506-V) (collectively refer as “the Bank”).

DEFINITION

1. The following words and expression shall have the following meaning in these Terms and Conditions, unless the context otherwise requires:
 - a. **“AFFIN Premium Cards”** shall mean AFFINBANK /AFFIN ISLAMIC World Mastercard and Visa Business Platinum.
 - b. **“Cardmember”** shall mean the holder of the AFFIN Premium Cards issued by the Bank.
 - c. **“Programme”** shall mean airport lounge programme with Plaza Premium Lounge.

ELIGIBILITY

2. The airport lounge Programme with Plaza Premium Lounge is open to Principal and Supplementary Cardmembers whose AFFIN Premium Cards is valid, activated and in good credit standing as may be determined by the Bank at its sole and absolute discretion.

AIRPORT LOUNGE PROGRAMME WITH PLAZA PREMIUM LOUNGE

3. Principal Cardmember is entitled to enjoy up to six (6) complimentary access in a calendar year to Plaza Premium Lounge in **Malaysia, Cambodia, Indonesia, Philippines, Saudi Arabia, Singapore and Taiwan**. Definition of a calendar year is from 01 January until 31 December of a particular year.
4. The six (6) complimentary access is subject to a minimum cumulative retail spend of RM2,000 in the latest AFFIN Premium Cards statement prior to the lounge access or RM24,000 per annum.

Example:

| Lounge Access Date(s) | Statement Cycle Date | Minimum Cumulative Retail Spend Required | Explanation |
|--------------------------------|-----------------------------------|---|--|
| 5 October’18 | On 18 th of each month | RM2,000 in September’18 statement | Prior month statement for 5 October’18 lounge access is September’18 statement (18 August – 17 September’18). |
| 3 October’18 and 28 October’18 | On 10 th of each month | RM2,000 in September’18 statement, and RM2,000 in October’18 statement. | Prior month statement for 3 October’18 lounge access is September’18 statement (10 August – 9 September’18). Prior month statement for 28 October’18 lounge access is October’18 statement (10 September – 9 October’18). |

5. Minimum retail spend includes all retail transactions performed in Malaysia and outside Malaysia except for Cash Advance/Cash Withdrawal, Balance Transfer, Cash-On-Call Instalment Plan and monthly instalment plan.
6. The following shall NOT be considered as a retail transaction for the purpose of this Programme:
 - 6.1 Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc.;
 - 6.2 Cash withdrawal, cash advance, balance transfer;
 - 6.3 Monthly instalments for any instalment payment facilities by the Bank e.g. Easy Payment Plan (EPP), Cash-on-Call Instalment Plan (CIP), Balance Transfer Instalment Plan (BTiP) and Easy Instalment Plan (EiPlan);
 - 6.4 Fees and charges e.g. profit, interest, annual fee, cash withdrawal fee, compensation charges for late payment (Ta'widh), etc.;
 - 6.5 Outstanding balance and void or reversed transaction, refunds, disputed, unauthorized, or fraudulent transaction.
7. The required minimum retail spend amount must be made on the AFFIN Premium Cards that is use to access to Plaza Premium Lounge.
8. Complimentary access to Plaza Premium Lounge will be denied in the event that Principal Cardmember does not meet the minimum retail spend requirement set in clause number 4 above. Anyhow a Principal Cardmember is still able to access the Plaza Premium Lounge at his/her own cost at the following preferred rate:

| Plaza Premium Lounge Location | Preferred Rate |
|-------------------------------|------------------------|
| Malaysia | 25% off published rate |
| Worldwide | 20% off published rate |

Payment must be made with the AFFIN Premium Cards to be entitled for the preferred rate.

9. Principal Cardmember is only entitled to one (1) complimentary access to Plaza Premium Lounge per day and up to three (3) hours per access. Subsequent access on the same day and/or access more than three (3) hours will be subject to the applicable charges set by Plaza Premium Lounge.
10. The complimentary accesses are solely for Principal Cardmember. Supplementary and guest(s) of the Principal Cardmember will be subject to the published guest charges/fees imposed by Plaza Premium Lounge.
11. Children aged two (2) years old and above, Supplementary Cardmember, guest(s) of Principal Cardmember and Principal Cardmember who has exceeded his/her complimentary quota are entitled for the preferred rate as stated in clause 8 above. Payment must be made prior to access.
12. In order to gain access to the Plaza Premium Lounge, Cardmember is required to present his/her valid AFFIN Premium Cards and boarding pass or any other documents as may be required by Plaza Premium Lounge staff.
13. Name on the Boarding Pass must match the Cardmember's name on the AFFIN Premium Cards. Plaza Premium Lounge reserves the right to refuse entry to the Cardmember in the event of any non-valid details of the AFFIN Premium Cards or Boarding Pass.
14. Lounge access comes with complimentary facilities such as food and beverages, newspapers, magazine, flight information, WIFI access and international TV channels. Any access beyond what is provided in this complimentary access will be subject to charges/fees imposed by Plaza Premium Lounge and will be borne by the Cardmember.
15. For full list of participating Plaza Premium Lounge under this Programme, please visit

www.affinonline.com or www.affinislamic.com.my. For information on the lounge locations and services, please visit www.plaza-network.com.

GENERAL

16. Cardmember shall be required to adhere to this Programme Terms and Conditions.
17. Cardmember shall also be required to adhere to AFFIN Premium Cards Terms and Conditions or such other Credit Card/Credit Card-i Terms and Conditions that may be added from time to time.
18. 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.
19. Pursuant to Personal Data Protection Act 2010, the Cardmember hereby authorizes the Bank to disclose his/her personal data, which shall include the Cardmember's AFFIN Premium Cards number and name to Plaza Premium Lounge to enjoy the access.
20. The Bank does not assume any responsibility for the products/services offered under this Programme. The products / services are sold / provided solely by the Plaza Premium Lounge, under such terms and conditions as determined by Plaza Premium Lounge. The Bank accepts no liability whatsoever in connection with such products / services. The products / services have not been certified and under no circumstances shall the inclusion of any products / services in this Programme be construed as an endorsement or recommendation of such products / services by the Bank.
21. The Bank assumes no liability or responsibility for any act, omission, default or defects of Plaza Premium Lounge in the services offered. The Bank is also not liable for any injury, disputes, losses or damages suffered as a result of the redemption or usage of the services provided by Plaza Premium Lounge.
22. The Bank is not responsible in any manner whatsoever for any late posting to Cardmember's account by merchants and/or third party which may result in the Cardmember's transaction being omitted from the Programme.
23. The Cardmember's account(s) must at all times be valid, active, not in delinquent status and not in breach of any of these terms and conditions and the AFFIN Premium Cards Terms and Conditions in order to be entitled for the access.
24. Cardmember is accountable to pay for the costs of all Plaza Premium Lounge access made by the Cardmember and/or Cardmember's guest(s) after the cancellation or expiration of AFFIN Premium Cards and/or the Programme.
25. The Cardmember agrees to be bound by these terms and conditions and any decision made by the Bank in relation to this Programme. The decision of the Bank shall be final and binding on all Cardmember.
26. The Bank reserves the right to change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and any changes will be announced with at least twenty-one (21) days on the Bank website at www.affinonline.com and www.affinislamic.com.my.
27. Please refer to our Group Privacy Notice available by walk-in at any Affin Bank Group offices or branches or on the website at www.affinonline.com and www.affinislamic.com.my.
28. The Cardmember shall comply with the provisions of the Financial Services Act 2013, Islamic Financial Services Act 2013, the Foreign Exchange Administration Rules issued by Bank Negara

Malaysia and regulations, notices and guidelines thereto and shall arrange, coordinate, manage and obtain all the necessary consents, licenses, approvals or authorisations required in connection with the execution, performance, validity or enforceability of the Transaction Documents.

29. For any assistance, feedback and/or complaints related to this Programme, Cardmember may contact the Bank at following channels:
 - Dedicated Line for AFFINBANK and AFFIN ISLAMIC World Mastercard and Visa Business Platinum at 03-8230 2323;
 - Contact Centre at 03-8230 2222; or
 - E-mail to cardservices@affinbank.com.my or worldcard@affinbank.com.my (for World Mastercard Cardmembers only).
30. The Bahasa Malaysia version of the terms and conditions is available at www.affinonline.com and www.affinislamic.com.my.