



Revision to Terms & Conditions of Cash-on-Call Instalment Plan (CIP)

Please be informed that the following changes (**in bold**) will be incorporated in your CIP Terms and Conditions.

Ref	Clause	Existing clause	Clause	New / revised clause
1.	1.	AFFIN Cash-on-Call ("CIP") is only available to: i. Credit Cardmembers of Affin Bank Bhd (Company No. 25046-T) (hereafter referred to as "Cardmember" and "the Bank" or "AFFINBANK" respectively; and ii. These Cardmembers must be Malaysian Principal Cardmembers (hereafter referred to as the "Cardmember"). Therefore, the expression 'Cardmember' appearing in this Agreement shall be taken to mean and be regarded to refer to a Malaysian Principal Cardmember of AFFINBANK unless the context otherwise provides.	2.	The CIP is only available to the Malaysian Principal Credit Card cardmembers (hereafter referred to as "the Cardmember") of Affin Bank Berhad ("the Bank").
2.	2.	All AFFINBANK's Supplementary Cardmembers are not eligible to participate in the CIP plan.		The clause will be removed from the terms and conditions.
3.	3.	The CIP plan is subject to the terms and conditions appearing in this Agreement and AFFINBANK's Cardmember Agreement ("AFFINBANK Credit Card Terms and Conditions" and/or "AFFINBANK World Card Terms and Conditions" and such other Credit Card Terms and Conditions that may be added from time to time). The terms seen herein will be read with the above Terms and Conditions and all of those Terms and Conditions referred to above shall form an integral part of a CIP application or this Agreement when a CIP application is approved and for all intents and purpose the application process and on approval of the CIP application, both stages will be read with the Terms and Conditions described above and will be regarded as "the CIP Agreement".	1.	The Cash-On-Call Instalment Plan ("CIP") is subject to this Terms and Conditions and the AFFINBANK Credit Card Terms and Conditions and / or AFFINBANK World Mastercard Terms and Conditions or such other Credit Card Terms and Conditions that may be added from time to time ("Cardmember Agreement"). The terms seen herein will be read with the Cardmember Agreement and all of those Terms and Conditions referred to above shall form an integral part of a CIP application or this Terms and Conditions when a CIP application is approved and for all intents and purpose the application process and on approval of the CIP application, both stages will be read with the Terms and Conditions described above and will be regarded as "the CIP Agreement".
4.	4.	The CIP plan enables Cardmembers to withdraw cash from the Cardmembers' credit card account ("Card Account") and pay back in monthly instalments. It is not an additional or separate credit facility to the existing credit limit that has been granted by the Bank to its Cardmembers.	4.	The CIP enables Cardmember to withdraw cash (" CIP Amount ") from the Cardmember's existing credit card account ("Card Account") and pay back in monthly instalments. It is not an additional or separate credit facility to the existing credit limit that has been granted by the Bank to its Cardmember.

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5.	5.	Cardmembers can apply for the CIP through the following means: i. by making a phone call to AFFIN Cash-on-Call hotline at 03-7947 5407; or ii. by submitting a complete CIP Application Form to AFFINBANK.	7.	Cardmember may apply for CIP via AFFINBANK Contact Centre at 03-8230 2222 or 03-8230 2323 (for AFFINBANK World Mastercard) or by submitting the completed CIP Application Form to any AFFINBANK / AFFIN ISLAMIC BANK branches and / or other designated channels as maybe permitted by Bank from time to time.																														
6.	6.	A Cardmember who applies for the CIP is presumed to have first read AFFINBANK's Product Disclosure Sheet (which contains the key features of the CIP) or have heard the recording with regards the terms and conditions of the CIP Agreement during the sales or application stage process and will therefore be regarded to have understood and irrevocably accepted the terms and conditions of the CIP Agreement.	3.	The Cardmember who applies for CIP is presumed to have understood and irrevocably accepted the terms and conditions of CIP Agreement, including but not limited to the key features of the CIP which are also available either in the AFFINBANK Credit Card and / or AFFINBANK World Mastercard Product Disclosure Sheet (PDS), the Bank's website or during CIP sales or application stage process.																														
7.	7.	The CIP Amount applied for must meet the minimum prescribed amount as indicated below: <table border="1" data-bbox="360 746 1151 948"> <thead> <tr> <th>Tenure (Month)</th> <th>Minimum CIP Amount</th> <th>One-Time Upfront Interest</th> </tr> </thead> <tbody> <tr> <td>6</td> <td>RM1,000</td> <td>6%</td> </tr> <tr> <td>12</td> <td>RM1,000</td> <td>8%</td> </tr> <tr> <td>18</td> <td>RM2,000</td> <td>12%</td> </tr> <tr> <td>24</td> <td>RM2,000</td> <td>14%</td> </tr> </tbody> </table> <p>The applied amount must be in multiples of thousands and hundreds. The Bank reserves the right to round it up or down to the nearest thousand or hundred at its discretion.</p>	Tenure (Month)	Minimum CIP Amount	One-Time Upfront Interest	6	RM1,000	6%	12	RM1,000	8%	18	RM2,000	12%	24	RM2,000	14%	5.	The Cardmember can withdraw CIP Amount up to 90% of the credit limit or available credit limit (inclusive of one-time upfront interest), whichever is lower. The applied CIP Amount must be in multiple of thousands or hundreds. The Bank reserves the right to round it up or down to the nearest thousand or hundred at its discretion. The applied CIP Amount must meet the minimum prescribed amount as indicated below: <table border="1" data-bbox="1323 916 2092 1142"> <thead> <tr> <th>Tenure (Month)</th> <th>Minimum CIP Amount</th> <th>One-Time Upfront Interest</th> </tr> </thead> <tbody> <tr> <td>6</td> <td>RM1,000</td> <td>6%</td> </tr> <tr> <td>12</td> <td>RM1,000</td> <td>8%</td> </tr> <tr> <td>18</td> <td>RM2,000</td> <td>12%</td> </tr> <tr> <td>24</td> <td>RM2,000</td> <td>14%</td> </tr> </tbody> </table>	Tenure (Month)	Minimum CIP Amount	One-Time Upfront Interest	6	RM1,000	6%	12	RM1,000	8%	18	RM2,000	12%	24	RM2,000	14%
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8.	8.	When a Cardmember calls in to AFFIN Cash-on-Call hotline and gives his or her consent to apply for the CIP facility, it shall be regarded conclusive proof that the Cardmember had applied for participation of the CIP plan pursuant to the terms and conditions of the CIP Agreement.	8.	Cardmember's consent obtained via phone call or CIP Application Form will be deemed conclusive proof of the Cardmember's instruction to apply for CIP facility. Cardmember hereby agreed to accept the approved CIP Amount upon the terms and conditions of CIP Agreement and the Card Agreement.																														

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9.	9.	The Bank reserves the right to approve a lower CIP amount in the event the sum applied for (including the one-time upfront interest charge) exceeds ninety percent (90%) the approved credit limit or exceeds the available credit limit, whichever is the lower.	6.	The Bank reserves the right to approve lower CIP Amount than the requested amount specified on the CIP Application Form.
10.	40.	A CIP application must be accompanied by a copy of the Cardmember's Current/Savings account statement/passbook bearing the Cardmember's sole name and account number. Joint account or third party account is not allowed.		The clause will be remove from the terms and conditions.
11.	11.	The Bank will not be responsible for any loss incurred by the Cardmember in the event the Cardmember gives the wrong details of his or her Current/Savings account to which the approved CIP amount was credited.	9.	The Bank will not be responsible for any loss incurred by the Cardmember in the event the Cardmember provides inaccurate details of his or her Current / Savings Account; which the approved CIP Amount was credited.
12.	12.	Once the Cardmember's application is approved, the approved CIP sum will be remitted by way of an interbank fund transfer i.e. Inter Bank Giro ("IBG") to the Cardmember's Current/Savings account with a Malaysian registered bank that has IBG facility or via a credit transfer into the Cardmember's Current/Savings account with AFFINBANK.	10.	Once the Cardmember's application is approved, the approved CIP Amount will be disbursed by way of an interbank fund transfer i.e. Interbank GIRO (IBG) to the Cardmember's Current / Savings Account with a Malaysia registered bank with IBG facility or via a credit transfer into the Cardmember's Current / Savings Account with AFFINBANK / AFFIN ISLAMIC BANK.
13.	13.	The Bank reserves the right to reject CIP application, from the outset or may refuse or defer remittance of an approved CIP sum (despite an earlier approval) to the Cardmember's Current/Savings account for any one or a combination of the reasons seen below (but which are not exhaustive and could be for other reasons depending on the circumstances at that material time): <ul style="list-style-type: none"> i. if the Cardmember's Card Account has insufficient available credit balance; or ii. if the Cardmember has not serviced his or her Card Account in accordance with AFFINBANK Credit Card Terms and Conditions; or iii. an event of default has occurred with the Cardmember's Card Account; or iv. if circumstances exist which is beyond the Bank's control that renders the remittance of the approved CIP sum impossible and / or impractical and / or just not possible; or v. if the remittance of the approved CIP sum is not possible due to 	11.	The Bank reserves the right to reject CIP application, refuse or defer remittance of an approved CIP Amount (despite an earlier approval) to the Cardmember's Current / Savings Account for any one or a combination of the following events: <ul style="list-style-type: none"> a. if the Cardmember's Card Account has insufficient available credit balance; b. if the Cardmember has not serviced his or her Card Account in accordance with AFFINBANK Credit Card Terms and Conditions and / or AFFINBANK World Mastercard Terms and Conditions; c. an event of default has occurred with the Cardmember's Card Account; d. if circumstances exist which is beyond the Bank's control that renders the remittance of the approved CIP Amount impossible and / or impractical and / or just not possible; e. if the remittance of the approved CIP Amount is not possible due to security reason;

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		<p>security reason; or</p> <p>vi. if the Bank's banking or computer system is being maintained, upgraded or suffers glitches or matters occurs with its system preventing the remittance of the approved CIP sum; or</p> <p>vii. if the Cardmember has other accounts with the Bank which is or are regarded not to be in good standing; or</p> <p>viii. if a situation or circumstance exist at the time of intended remittance the Bank views that it should not have approved the CIP application in the first instance; or</p>		<p>f. if the Cardmember other accounts with AFFINBANK / AFFIN ISLAMIC BANK is or are not to be in good standing;</p> <p>g. if a situation or circumstance exist at the time of intended remittance the Bank views that it should not have approved the CIP application in the first instance; or</p> <p>h. due to other reasons (depending on the circumstances at that material time in the events the list above is not exhaustive).</p>
14.	14.	AFFINBANK has the right to remit the approved CIP sum in such other manner other than by way of IBG as it sees fit, without obligation to provide any reasons for its decision to do so in such other manner.	12.	The Bank has the right to remit the approved CIP Amount in such other manner other than by way of IBG as it sees fit, without obligation to provide any reasons for its decision to do so in such other manner.
15.	15.	Any delay in the remittance of the approved CIP sum and / or withholding of the remittance of the approved CIP Amount sum that caused or will or may cause loss (in all forms and not merely restricted to financial loss) will not render the Bank liable to the Cardmember in anyway whatsoever. The Cardmember accepts this risk when applying for CIP facility.	13.	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) will not render the Bank liable to the Cardmember in anyway whatsoever. The Cardmember accepts this risk when applying for CIP.
16.	16.	Once the approved CIP Amount sum is disbursed, the Cardmember's available credit in his or her Card Account will be correspondingly reduced. The available credit under the Card Account will be progressively increased by the sum of each monthly instalment paid under the CIP.	14.	Once the approved CIP Amount is disbursed (into the Cardmember's Savings / Current Account), the Cardmember's available credit limit in his / her Card Account will be correspondingly reduced. The available credit limit under the Card Account will be progressively increased by the sum of each monthly instalment paid under the CIP.
17.	17.	It shall be the sole responsibility of the Cardmember to ensure that there is sufficient available credit under the Card Account for any purchases or utilization intended with the Card. The Bank shall not accept any responsibility for rejected transactions by reason of the deduction of the Cardmember's available credit under his or her Card when the approved CIP Amount sum is disbursed.	15.	It shall be the sole responsibility of the Cardmember to ensure that there is sufficient available credit limit under the Card Account for any purchases or utilization intended with the Card. The Bank shall not accept any responsibility for rejected transactions by reason of the deduction of the Cardmember's available credit limit under his or her Card when the approved CIP Amount is disbursed.
18.	18.	When the CIP application is approved, there will be a one-time upfront interest payment charged at the rate reflected in Clause 5 7 above or at any other rate the Bank may advise from time to time according to the tenure of the approved application. The one-time upfront interest sum	16.	When the CIP application is approved, there will be a one-time upfront interest charged at the rate reflected in Clause 5 above or at any other rate the Bank may advise from time to time according to the tenure of the approved application. The one-time upfront interest charged will be

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		charged will be debited to the Cardmember's Card Account.		debited to the Cardmember's Card Account.
19.	19.	A one-time upfront interest charged will be due and payable with the first monthly instalment as appears in the monthly statement.	17.	A one-time upfront interest (based on approved CIP Amount and tenure) will be charged to the Cardmember's Card Account upon approval of the CIP. The one-time upfront interest is non-refundable and will be billed to Card Account with the first CIP monthly instalment.
20.	20.	The Cardmember will be advised of the monthly sum or instalment payable over the tenure of the approved CIP application as reflected in the monthly statement.	18.	The Cardmember will be advised of the CIP monthly instalments or instalment payable over the tenure of the approved CIP application as reflected in the monthly statement.
21.	21.	The CIP monthly instalments will be included in the total outstanding balance and there is no separate account specifically for the servicing of the CIP monthly instalments. In the event the Cardmember opts to pay a minimum payment of 5% or more of the total outstanding balance which is insufficient to cover the CIP monthly instalment, the normal finance charge set out in the Cardmember Agreement shall be chargeable on the outstanding CIP monthly instalment amount. In the event the Cardmember or the Bank cancel the Card or if the Cardmember terminates the CIP plan before the last scheduled instalment, the unbilled CIP Amount will become outstanding and due to AFFINBANK as per the statement issued by to AFFINBANK and shall be binding and conclusive on the Cardmember and shall become payable.	19.	The CIP monthly instalments will be included into the total outstanding balance and there is no separate account specifically for the servicing of the CIP monthly instalments. In the event the Cardmember opts to pay a minimum payment of 5% or more of the total outstanding balance which is insufficient to cover the CIP monthly instalment, the normal finance charge as set out in the Cardmember Agreement shall be chargeable on the outstanding CIP monthly instalment amount.
22.	22.	In the event the Cardmember or the Bank cancels the Card or if the Cardmember terminates the CIP plan before the last scheduled instalment, the unbilled CIP amount will become outstanding and due to AFFINBANK as per the statement issued by AFFINBANK and shall be binding and conclusive on the Cardmember and shall become payable.	20.	In the event the Cardmember or the Bank cancels his / her AFFINBANK Credit Card or if the Cardmember terminates the CIP plan before the last scheduled instalment, the unbilled CIP Amount will become outstanding and due to the Bank as per the statement issued by to the Bank and shall be binding and conclusive on the Cardmember and shall become payable.
23.	23.	In the event the Cardmember defaults in any of his/her obligations herein, the terms in the Cardmember Agreement shall apply.	21.	In the event the Cardmember defaults in any of his/her obligations herein, the terms in the Cardmember Agreement shall apply.
24.	24.	All CIP transactions are not entitled for Affin Bonus.	22.	All CIP transactions are not entitled for AFFIN Rewards Points .
25.	25.	In the event any new law and/or regulation and/or directive of the relevant authority over the Bank renders the CIP plan untenable, the Bank shall be entitled to recall the full or balance sum payable under the CIP Agreement under this plan by serving a twenty-one (21) days prior written notice to such effect on the Cardmember. On the expiry of the time period in the above notice, the Cardmember shall be immediately obliged to make full	26.	In the event any new law and / or regulation and / or directive of the relevant authority over the Bank renders the CIP plan untenable, the Bank shall be entitled to recall the full or balance sum payable under the CIP Agreement under this plan by serving a twenty-one (21) days prior written notice to such effect on the Cardmember. On the expiry of the time period

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		payment of the sum stated in such notice within the given dateline.		in the above notice, the Cardmember shall be immediately obliged to make full payment of the sum stated in such notice within the given dateline. 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) days prior notice, via posting on the Bank's website or a written notice to the Cardmember. Cardmember is advised to refer to the updated Terms and Conditions at the Bank's website at www.affinbank.com.my 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.
26.	26.	In the event the terms of the CIP Agreement contradict or cannot be reconciled with the Cardmember Agreement, then, the terms or that term of the CIP Agreement will prevail.	23.	In the event the terms of the CIP Agreement contradict or cannot be reconciled with the Cardmember Agreement, then, the terms or that term of the CIP Agreement will prevail.
27.	27.	The Cardmember shall bear his or its own taxes of any kind anywhere, arising out of the approval of the CIP application. If any service or value-added tax is applicable on the provision of the Services, or the provision of any ancillary service that is necessary for the Services to be made available to the Cardmember under the CIP plan, then such taxes shall be borne by the Cardmember.	24.	The Cardmember shall bear his / her or its own taxes of any kind anywhere, arising out of the approval of the CIP application. If any service or value-added tax is applicable on the provision of the services, or the provision of any ancillary service that is necessary for the Services to be made available to the Cardmember under the CIP, then such taxes shall be borne by the Cardmember.
28.	28.	The CIP Agreement shall be governed by and construed in accordance with the laws of Malaysia in which the CIP sum was credited to the successful Cardmember's Savings /Current account.	25.	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.
29.	29.	Group Privacy Clause 29.1. The Cardmember hereby confirm that he/she has read, understood and agreed to be bound by the Affin Holding Berhad Group Privacy Notice of the Bank and the clauses herein, as may relate to the processing of his/her personal information. For the avoidance of doubt, the Cardmember agree that the said Group Privacy Notice shall be deemed to be incorporated by reference into this Agreement. 29.2. The Cardmember confirm and agree to the terms of the Group Privacy Notice on the Bank's website.		This clause will be removed from the terms and conditions.

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		<p>29.3. In the event the Cardmember provide personal and/or financial information relating to third parties, including information relating to the next-of-kin and dependents or information relating to the Cardmember's directors, shareholders, officers, individual guarantors and security providers (for corporations), for the purpose of opening or operating account(s)/facility(ies) with the Bank or otherwise subscribing to the Bank's products and services, the Cardmember:</p> <ul style="list-style-type: none"> i. confirm that he/she has obtained their consent and/or are otherwise entitled to provide this information to the Bank and to use it in accordance with this agreement; ii. agree to ensure that the personal and financial information of the said third parties is accurate; and iii. agree to update the Bank in writing in the event of any material change to the said personal and financial information. <p>29.4. Where the Cardmember instructs the Bank to effect any sort of cross-border transaction (including to make or receive payments), the details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Bank or its agents to enter into any cross-border transaction on the Cardmember's behalf, the Cardmember hereby agree to the above said disclosures on his/her own behalf and others involved in the said cross-border transaction.</p> <p>29.5. Additionally, but always subject to any laws (including regulations, guidelines and/or obligations) applicable to the Bank (whether in or outside Malaysia), the Cardmember hereby agree that the Bank and other companies in the Affin Holdings Berhad Group, and our merchants, strategic partners, agents and professional advisor may contact the Cardmember about products, services and offers, which may be of interest to the Cardmember or benefit them financially. However, the Cardmember may opt-out of such direct marketing by calling the contact number below or write in to the address. With regards to merchants, strategic partners, agents and professional advisors not part of the Affin Holdings Berhad Group, the Bank will not make any direct marketing efforts unless consent has been</p>		

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		<p>obtained from the Cardmember. The Bank may communicate with the Cardmember through various channels, including telephone, computer or mail using the contact information the Cardmember has provided.</p> <p>29.6. The Bank may communicate with the Cardmember through various channels, including telephone, computer or mail using the contact information you have provided.</p> <p>29.7. The Cardmember may inform the Bank at any time to opt-out if he/she does not wish to receive marketing communications from the Bank, other members of Affin Holdings Berhad Group and/or our merchants, strategic partners, agents and professional advisor by calling our Contact Centre at 03-8230-2222 or 03-8230-2323 (for AFFINBANK World Mastercard) or writing in to any Manager Branch Services or Relationship Manager or by writing in to Cards Business Department:</p> <p>AFFIN BANK BERHAD Card Business Department Level 1, Menara Affin No. 80, Jalan Raja Chulan 50200 Kuala Lumpur</p> <p>29.8. The Cardmember hereby acknowledges that certain communications such as statements of account and the Bank websites contain standard information regarding the Bank's other products and services that cannot be removed without affecting the delivery/provision of its services and/or products, the operation of the Cardmembers account(s) and/or facility(ies) with the Bank, and/or additional costs to the Bank.</p> <p>29.9. The Bank may use a credit reference agency to help make decisions, for example when there is a need to:</p> <ul style="list-style-type: none"> i. check details on applications for credit and credit-related or other facilities; ii. manage credit and credit-related accounts or facilities, including conducting reviews of the Cardmember's portfolio(s); and/or iii. recover debts. <p>29.10. The Cardmember will be linked by credit reference agencies to any</p>		

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		<p>other names which he/she may use or have used, and any joint and several applicants. The Bank may also share information about the Cardmember and how his/her managers manage his/her account(s)/facility (ies) with relevant credit reference agencies.</p> <p>29.11. The Cardmember will not hold the Bank liable for the Bank's reliance on any credit checking which the Bank may subscribe to. The Cardmember is obliged to update the credit reporting agencies if there are any changes in their credit status as stated in the credit reports. The Cardmember agrees that the Bank will not be responsible if their credit reports are published without any negligence on the Bank's part.</p> <p>29.12. The Bank hereby reserves the right to amend this clause from time to time at its sole discretion and shall provide twenty one (21) days prior notification to the Cardmember in writing and place any such amendments on the Bank's websites and/or by placing notices at the banking halls or at prominent locations within the Bank's branches</p>		
30.	30.	<p>Interpretation</p> <p>30.1. All words and phrases used herein and in the Terms and Conditions shall be governed by the 1948 and 1967 (Consolidated and Revised 1989).</p>		This clause will be removed from the terms and conditions.
31.		-	27.	For any assistance, Cardmember may contact the Bank through the Contact Centre at 03-8230 2222 or 03-8230 2323 (for AFFINBANK World Mastercard) or email to cardservices@affinbank.com.my or worldcard@affinbank.com.my (for AFFINBANK World Mastercard).
32.		-	28.	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 .
33.		-	29.	The Bahasa Malaysia version of the terms and conditions is available at www.affinbank.com.my .