

Item	Fees and Charges					
Finance Charges	Retail Transaction					
	Credit Card		Finance Charge (per annum)			
	AFFINBANK World Mastercard AFFINBANK Visa Business Platinum Card AFFINBANK Mastercard Gold AFFINBANK Visa Gold AFFINBANK Mastercard Classic AFFINBANK Visa Classic AFFINBANK Mastercard Basic AFFINBANK Visa Basic AFFINBANK BHPetrol 'Touch & Fuel' Mastercard Contactless		Tier 1 - 15% per annum if you have promptly settled your minimum payment due for 12 consecutive months; Tier 2 - 17% per annum if you have promptly settled your minimum payment due for at least 10 months in a 12 month cycle; Tier 3 - 18% per annum if your payment record is not within above category.			
	Cash Advance Transaction					
	Credit Card		Finance Charge (per annum)			
	AFFINBANK World Mastercard AFFINBANK Visa Business Platinum Card		18%			
	AFFINBANK Mastercard Gold AFFINBANK Visa Gold AFFINBANK Mastercard Classic AFFINBANK Visa Classic AFFINBANK Mastercard Basic AFFINBANK Visa Basic		17.5%			
	AFFINBANK BHPetrol 'Touch & Fuel' Mastercard Contactless		15%			
Annual Fee	Product	Annual Fee Waiver	Subsequent year (per annum)		Subsequent year annual fee waiver is subject to accumulated minimum spending <u>or</u> number of spends per annum as follows:	
			Principal	Supplementary		
	AFFINBANK World Mastercard	Waived for 1 st year	RM500	RM400	RM48,000*	Twelve (12) spend on retail transactions at any amount per annum
	AFFINBANK Visa Business Platinum Card	Waived for first 2 years	RM300	N/A	RM36,000*	
	AFFINBANK Visa or Mastercard Gold	Waived for 1 st year	RM150	RM75	RM24,000*	
	AFFINBANK Visa and Mastercard Gold	Waived for 1 st year	First card: RM150 Second card: RM75	RM150	First card: RM24,000* Second card: RM12,000*	
	AFFINBANK Visa or Mastercard Classic	Waived for 1 st year	RM50	RM35	RM12,000*	
	AFFINBANK Visa and Mastercard Classic	Waived for 1 st year	First card: RM50 Second card: RM25	RM70	First card: RM12,000* Second card: RM6,000*	
	AFFINBANK BHPetrol 'Touch & Fuel' Mastercard Contactless	Waived for 1 st year	RM150	RM75	RM2,400*	
AFFINBANK Mastercard Basic or AFFINBANK Visa Basic	Annual fee waived for life					
*Accumulated minimum spending per annum (between the credit card issuance and renewal date) is inclusive of retail and cash advance transactions.						
Cash advance	5% on the cash advance amount subject to a minimum of RM20, whichever is higher for domestic and overseas cash advance.					

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Replacement card penalty	<ul style="list-style-type: none"> • RM50 per card for AFFINBANK World Mastercard, AFFINBANK Visa Business Platinum Card, AFFINBANK Mastercard Gold, AFFINBANK Visa Gold, AFFINBANK Mastercard Classic, AFFINBANK Visa Classic and AFFINBANK BHPetrol 'Touch & Fuel' Mastercard Contactless. • RM20 for AFFINBANK Mastercard Basic and AFFINBANK Visa Basic. 																				
Late payment penalty	<ul style="list-style-type: none"> • 1% of the total outstanding balance or minimum of RM10 up to a maximum of RM100, whichever is higher for AFFINBANK World Mastercard and AFFINBANK Visa Business Platinum Card. • 1% of the total outstanding balance or minimum of RM5 up to a maximum of RM50, whichever is higher for for AFFINBANK Mastercard Gold, AFFINBANK Visa Gold, AFFINBANK Mastercard Classic, AFFINBANK Visa Classic, AFFINBANK Mastercard Basic, AFFINBANK Visa Basic and AFFINBANK BHPetrol 'Touch & Fuel' Mastercard Contactless. 																				
Copy of statement fee	RM5 per copy (not applicable for AFFINBANK Mastercard Basic and AFFINBANK Visa Basic).																				
Copy of sales draft fee	RM10 per copy (not applicable for AFFINBANK Mastercard Basic and AFFINBANK Visa Basic).																				
Card courier fee	Minimum of RM5 card courier fee will be charged for card delivery upon request. The fee will be determined by location and weight of the item.																				
Over limit fee	RM50 if the total outstanding balance exceeds the credit card limit (due to transactions). Applicable for AFFINBANK Visa Business Platinum Card only.																				
Conversion Rate	When you use the card outside Malaysia, the transaction incurred will be converted to Ringgit Malaysia where the exchange rate is determined by Visa / Mastercard International at the date it is processed by Visa / Mastercard International plus 1% foreign exchange spread (previously known as administration cost).																				
AFFINBANK Balance Transfer Instalment Plan (BTiP)	<table border="1" data-bbox="220 1122 1437 1417"> <thead> <tr> <th>Tenure (Month)</th> <th>Minimum transfer amount</th> <th>One- time upfront interest</th> </tr> </thead> <tbody> <tr> <td>6</td> <td>RM1,000</td> <td>2%</td> </tr> <tr> <td>12</td> <td>RM1,000</td> <td>4%</td> </tr> <tr> <td>18</td> <td>RM2,000</td> <td>5%</td> </tr> <tr> <td>24</td> <td>RM2,000</td> <td>6%</td> </tr> <tr> <td>36</td> <td>RM3,000</td> <td>7%</td> </tr> </tbody> </table> <p data-bbox="220 1420 1509 1480">*Not applicable for Cardmember of AFFINBANK Visa Business Platinum Card and Supplementary Cardmember of other cards.</p>			Tenure (Month)	Minimum transfer amount	One- time upfront interest	6	RM1,000	2%	12	RM1,000	4%	18	RM2,000	5%	24	RM2,000	6%	36	RM3,000	7%
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Cash-on-Call Instalment Plan (CIP)	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%
*Not applicable for Cardmember of AFFINBANK Visa Business Platinum Card and Supplementary Cardmember of other cards.			
Service Tax (Effective 1 September 2018)	Card	Service Tax	Tax Period
	Principal card	RM25 per annum	<ul style="list-style-type: none"> New Cardmembers: Service Tax will be imposed on the card issuance date and every subsequent card anniversary date.
	Supplementary card	RM25 per annum	<ul style="list-style-type: none"> Existing Cardmembers: Service Tax will be imposed on the card anniversary date every year.