

PRODUCT DISCLOSURE SHEET Read this Product Disclosure Sheet before you decide to take up the AFFINBANK Mastercard / Visa Credit Card. Be sure to also read the general terms and conditions. Seek clarification from the Bank if you do not understand any part of this document or the general terms.	Affin Bank Berhad (25046-T) <ul style="list-style-type: none"> • 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 Date: 01 January 2019
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1. What is this product about?

It is a credit card, with a line of credit granted by AFFINBANK (“the Bank”) to you which any amount of the credit utilised by you has not been settled in full on or before a specified date, the unsettled amount will be subject to finance charge.

2. What do I get from this product?

a. Credit limit

Your credit limit is depending on your eligibility criteria and subject to the Bank’s sole discretions. However, if your annual income is RM36,000 or less, the credit limit approved shall be up to 2 times of your monthly income.

b. Finance Charges

- Retail Transaction

Finance charge (per annum)	Conditions
15%	Cardholders who promptly settle their minimum payment amount due for 12 consecutive months
17%	Cardholders who promptly settle their minimum payment amount due for 10 months or more in a 12-month cycle
18%	Cardholders who do not fall within the above categories

To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months.

- Cash Advance Transaction

Finance charge (per annum)	Products
15%	<ul style="list-style-type: none"> • AFFINBANK BHPetrol 'Touch & Fuel' Mastercard Contactless
17.5%	<ul style="list-style-type: none"> • AFFINBANK Mastercard Gold • AFFINBANK Visa Gold • AFFINBANK Mastercard Classic • AFFINBANK Visa Classic • AFFINBANK Mastercard Basic • AFFINBANK Visa Basic
18%	<ul style="list-style-type: none"> • AFFINBANK World Mastercard • AFFINBANK Visa Business Platinum

3. What are my obligations?

a. Minimum monthly payment

Minimum monthly payment	5% of the outstanding balance or minimum RM50, whichever is higher.
Interest free period	<ul style="list-style-type: none"> • For retail transactions – 20 days from the statement date, if you pay the balance in full and on time. • If you do not pay the balance in full and on time, finance charges on retail transactions will be calculated from the posting day of the transaction. • No interest free period on balance transfer or cash advances.
Payment allocation	<ul style="list-style-type: none"> • Payment received for credit card shall be allocated to settle balance outstanding that attracts higher finance charge first.

- b. You shall notify the Bank should there be disputes or discrepancies in relation to the credit card within 14 days from the statement date.
- c. You must always exercise reasonable care in safeguarding your credit card from loss and theft and disclosure of PIN to a third party. Please call the Bank immediately at the following numbers upon discovering that your credit card is lost or stolen or PIN is compromised, and follow up with a written confirmation. If your credit card is used for unauthorized transaction(s), a copy of police report must be submitted to the Bank within 7 calendar days from the date the unauthorized transaction(s) is occurred.
- 03-8230 2323 for AFFINBANK World Mastercard and AFFINBANK Visa Business Platinum Card; or
 - 03-8230 2222 for AFFINBANK Mastercard Gold, AFFINBANK Visa Gold, AFFINBANK Mastercard Classic, AFFINBANK Visa Classic, AFFINBANK BHPetrol 'Touch & Fuel' Mastercard Contactless, AFFINBANK Mastercard Basic and AFFINBANK Visa Basic.
- d. You shall be liable for all transactions incurred by you and your Supplementary(s) Cardmembers

4. What are the fees and charges I have to pay?

a. Annual fees

Products	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 card	Supplementary card		
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	Not Applicable	RM36,000	
AFFINBANK Visa Gold or AFFINBANK Mastercard Gold	Waived for 1 st year	RM150	RM75	RM24,000	
AFFINBANK Visa Gold and AFFINBANK Mastercard Gold	Waived for 1 st year	RM225 ✓ First card: RM150 ✓ Second card: RM75	RM150	RM36,000 ✓ First card: RM24,000 ✓ Second card: RM12,000	
AFFINBANK Visa Classic or AFFINBANK Mastercard Classic	Waived for 1 st year	RM50	RM35	RM12,000	
AFFINBANK Visa Classic and AFFINBANK Mastercard Classic	Waived for 1 st year	RM75 ✓ First card: RM50 ✓ Second card: RM25	RM70	RM18,000 ✓ 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.

b. Other fees and charges

Cash advance fee	5% on the cash advance amount subject to a minimum of RM20, whichever is higher.
Replacement credit 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 per card 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 AFFINBANK Mastercard Gold, AFFINBANK Visa Gold, AFFINBANK Mastercard Classic, AFFINBANK Visa Classic, AFFINBANK BHPetrol 'Touch & Fuel' Mastercard Contactless, AFFINBANK Mastercard Basic and AFFINBANK Visa Basic.
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 courier fee will be charged for credit 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.
Service Tax (Effective 1 September 2018)	RM25 for each Principal and Supplementary card. Note: <ul style="list-style-type: none"> • New Cardmembers: Service Tax will be imposed on the card issuance date and every subsequent card anniversary date. • Existing Cardmembers: Service Tax will be imposed on the card anniversary date every year.
Conversion rate	When you use the credit 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).

c. Balance Transfer Instalment Plan (BTiP) (not applicable for Cardmember of AFFINBANK Visa Business Platinum Card and Supplementary Cardmember of other cards)

Tenure (Month)	Minimum transfer amount	One-time upfront interest charge
6	RM1,000	2%
12	RM1,000	4%
18	RM2,000	5%
24	RM2,000	6%
36	RM3,000	7%

d. Cash-on-Call Instalment Plan (CIP) (not applicable for Cardmember of AFFINBANK Visa Business Platinum Card and Supplementary Cardmember of other cards)

Tenure (Month)	Minimum CIP amount	One-time upfront interest charge
6	RM1,000	6%
12	RM1,000	8%
18	RM2,000	12%
24	RM2,000	14%

e. Easy Instalment Plan (EiPlan)

Tenure (Month)	Minimum purchase amount	One-time upfront interest charge
6	RM500	2%
12	RM1,000	4%
18	RM2,000	5%
24	RM2,000	6%
36	RM3,000	7%

Note: The above applicable fees and charges are applied to both Principal and Supplementary Cardmembers unless stated otherwise.

5. What if I fully settle the Balance Transfer Instalment Plan (BTiP), Easy Instalment Plan (EiPlan), Cash-on-Call Instalment Plan (CIP) or Easy Payment Plan (EPP) before the lock-in period is completed?

A penalty shall be imposed for full settlement within the BTiP or EiPlan lock-in period as follows:

Programme	Lock - in period	Penalty
BTiP	6, 12, 18, 24 and 36 months	RM100 per plan
EiPlan	6, 12, 18, 24 and 36 months	RM50 per plan
CIP	Not applicable	Not applicable
EPP	Not applicable	Not applicable

6. What if I fail to fulfill my obligations?

- a. A late payment penalty as stated in item 4 (b) will be imposed if payment received after the payment due date.
- b. If the credit card facility is secured against the Fixed Deposit (FD), the Bank reserves the right to offset the FD to settle the amount due. The FD will be maintained for as long as the credit card facility is available.
- c. You will be liable for PIN-based unauthorized transactions if it has been proven that you have used a PIN selected from the Cardmember's birth date, identity card, passport, driving license or contact numbers.
- d. You will be liable for PIN-based unauthorized transactions if it has been proven that you have:
 - acted fraudulently;
 - delayed in notifying the Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the credit card;
 - voluntarily disclosed the PIN to another person; or
 - recorded the PIN on the credit card or on anything kept in close proximity with the credit card.
- e. You will be liable for unauthorized transactions which require signature verification or with a contactless credit card, if it has been proven that you have:
 - acted fraudulently;
 - delayed in notifying the Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the credit card;
 - left the credit card or an item containing the credit card unattended in places visible and accessible to others; or
 - voluntarily allowed another person to use the credit card.
- f. You will be liable for e-banking transactions, if it has been proven that you have:
 - acted fraudulently;
 - failed to notify the Bank immediately of any change in your contact number;
 - deliberately disclose the access identity (ID) and passcode to any other person, via unsolicited emails or on any website other than the official website of the Bank;
 - not taken reasonable steps to keep security device secure at all times; or
 - failed to carry out the obligation to report a breach of the security of a pass code or the loss of a security device to the Bank as soon as reasonably practicable, upon discovering the breach or loss respectively.
- g. You will be liable for card-not-present transactions, if it has been proven that you have:
 - acted fraudulently; or
 - failed to carry out the obligation to report any unauthorised transaction to the Bank as soon as reasonably practicable, after discovering the unauthorised transaction.

The Bank has the right to terminate the credit card facility if you fail to abide to the terms and conditions governing the use of the credit card.

7. What are the major risks of a credit card?

- a. If you make only a minimum payment each month, you will pay more in interest and it will take you longer to pay off your outstanding balance.
- b. If you use your credit card to make repayment for other financing, it may cost you more.
- c. If you have problems paying for your credit card balances, contact the Bank in advance to discuss repayment alternatives.
- d. You should notify the Bank immediately after having found that your credit card is lost or stolen, an unauthorized transaction had occurred or the PIN may have been compromised.

8. What do I need to do if there are changes to my contact details?

It is important that you inform the Bank of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

If you have any enquiries, please contact the Bank via one of the following channels or visit our website at www.affinonline.com.

Write in : AFFIN BANK BERHAD
Card Business Department
Level 1, Menara Affin
No. 80, Jalan Raja Chulan
50200 Kuala Lumpur

Contact Centre : 03-8230 2222
03-8230 2323 (For AFFINBANK World Mastercard and AFFINBANK Visa Business Platinum Card)

E-mail : cardservices@affinbank.com.my
worldcard@affinbank.com.my (for AFFINBANK World Mastercard)

Or visit your nearest AFFINBANK branches.

10. What is the limit for cash advance withdrawal?

- 70% of the credit card limit or the available credit limit, whichever is higher for AFFINBANK World Mastercard and AFFINBANK Visa Business Platinum Card.
- 25% of the credit card limit or available credit limit, whichever is lower 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.

Note: Where the cash advance is made via ATM, each cash advance will be subjected to the applicable daily withdrawal limit or the withdrawal limit per cash advance transaction of the ATM.

11. How many times can I perform cash advance withdrawal per day?

You may perform cash withdrawal up to 3 transactions per day. You will not be able to perform any more cash advance transactions on that particular day if you have met maximum numbers of cash advance withdrawal allowed per day.

12. What I should avoid doing with my credit card?

You are not allowed to use your credit card for any unlawful activities such as illegal online betting. The Bank has the right to terminate the credit card facility with prior notice if you are found to have used the credit card for unlawful activities (applies to both Principal and Supplementary Cardmember).

13. What should I do if there are errors / discrepancies in my credit card transactions?

You are required to check your credit card account / statement carefully and promptly and notify the Bank of any error or possible unauthorised transaction(s) in relation to the credit card within 14 days from statement date via one of channels as stated in item 9, voice your feedback via e-mail to yourvoice@affinbank.com.my or call our Careline at 1 800 88 3883. If your problem or complaint is not resolved by the indicative timeline given, you may refer the matter to either one of the following bodies:

Bank Negara Malaysia (BNM)	Association of Banks in Malaysia (ABM)	Financial Ombudsman Scheme (FOS)
BNMTELELINK: 1-300-88-5465 E-mail: bnmtelelink@bnm.gov.my Website: www.bnm.gov.my/bnmlink Fax: 03-2174 1515 Laman Informasi Nasihat dan Khidmat (LINK) Ground Floor, Block D Bank Negara Malaysia Jalan Dato' Onn, 50480 Kuala Lumpur	ABMConnect: 1-300-88-9980 Website: www.abm.org.my Fax: 03-2078 8804 The Association of Banks in Malaysia 34 Floor, UBN Tower 10 Jalan P Ramlee 50250 Kuala Lumpur	Tel: 03-2272 2811 Website: www.ofs.org.my Fax: 03-2272 1577 Financial Ombudsman Scheme Level 14, Main Block Menara Takaful Malaysia No.4 Jalan Sultan Sulaiman 50000 Kuala Lumpur

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at:

Tingkat 8, Maju Junction Mall
 1001, Jalan Sultan Ismail
 50250 Kuala Lumpur
 Tel : 03-2616 7766
 E-mail : enquiry@akpk.org.my

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure sheet is valid as at 01 January 2019.