

PRODUCT DISCLOSURE SHEET																
<p>Read this Product Disclosure Sheet before you decide to take out the Cash-on-Call Instalment Plan ("CIP"). Be sure to also read the general terms and conditions.</p>	<p>Affin Bank Berhad (25046-T) Cash-on-Call Instalment Plan ("CIP") Date: 8 March 2018</p>															
<p>1. What is Cash-on-Call Instalment Plan (CIP)?</p> <p>CIP is a Cash-on-Call Instalment Plan open to the principal cardmember of AFFINBANK Credit Card. With CIP, the cardmember may request to withdraw cash ("CIP Amount") from his / her credit card account with attractive one-time upfront interest and lower than interest of the cash advance facility. Only Malaysian cardmember can apply for CIP.</p> <table border="1"> <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><i>Note: The applied CIP Amount must be in multiple of thousands or hundreds. AFFINBANK reserves the right to round it up or down to the nearest thousand or hundred at its discretion.</i></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%
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<p>2. What do I get from CIP?</p> <p>a. Saving from normal cash advance interest rate. b. Payment via monthly instalment. c. No documents required. d. Cash will be disbursed into your personal Savings / Current Account.</p>																
<p>3. What is the maximum CIP Amount may the cardmember apply?</p> <p>The cardmember may apply CIP Amount maximum up to 90% of his / her credit card limit or available limit (inclusive of one-time upfront interest), whichever is lower.</p>																
<p>4. How the CIP Amount will be disbursed?</p> <p>The CIP Amount will be disbursed to cardmember's personal Current / Savings Account with AFFINBANK / AFFIN ISLAMIC BANK or other Malaysia registered banks with Interbank GIRO (IBG) facility. The Current / Savings Account must be in the cardmember's sole name and not joint name. CIP Amount cannot be disbursed to third party Current / Savings Account.</p> <p><i>Note: Once CIP Amount has been disbursed to cardmember's Current / Savings Account, a corresponding amount of the cardmember's available credit limit in the AFFINBANK Credit Card account will be debited and thus reduced equivalent to the approved CIP Amount. The credit limit will be progressively restored and made available for the cardmembers as each monthly instalment is paid and received by AFFINBANK. The approved CIP Amount will form part of the total credit limit for all cardmember's credit card account(s), including his / her supplementary credit card account(s).</i></p>																
<p>5. How much is the CIP monthly instalment?</p> <p>CIP monthly instalment amount is computed based on the approved CIP Amount and selected tenure as in the following example:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th colspan="2">Monthly Instalment amount</th> </tr> </thead> <tbody> <tr> <td>CIP Amount: RM3,000 Tenure: 6 months One-time upfront interest: 6%</td> <td>1st month instalment amount</td> <td>RM680</td> </tr> <tr> <td>Calculation of a one-time upfront Interest RM3,000 x 6% = RM180 Monthly Instalment RM3,000 / 6 months = RM500</td> <td>Subsequent monthly instalment amount (from the 2nd month up to the 6th month)</td> <td>RM500</td> </tr> </tbody> </table> <p><i>Note: A one-time upfront interest will be charged on the first month instalment.</i></p>		Scenario	Monthly Instalment amount		CIP Amount: RM3,000 Tenure: 6 months One-time upfront interest: 6%	1st month instalment amount	RM680	Calculation of a one-time upfront Interest RM3,000 x 6% = RM180 Monthly Instalment RM3,000 / 6 months = RM500	Subsequent monthly instalment amount (from the 2 nd month up to the 6 th month)	RM500						
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6. What happen if the CIP instalment amount is overdue or not paid in full?
<p>Applicable normal finance charge as stated in the AFFINBANK Credit Card Terms and Conditions and / or AFFINBANK World Mastercard Terms and Conditions will be imposed (according to the card type) on the overdue or outstanding CIP instalment amount not paid in full. Cardmember is advised to pay CIP monthly instalment amount in full every month to avoid being imposed the normal finance charge.</p>
7. Is there any penalty if the CIP Amount was paid in full or credit card was cancelled before the tenure is completed?
<p>No penalty will be imposed upon credit card cancellation or full settlement made before the tenure chosen is completed.</p>
8. How does the cardmember know whether the CIP application has been approved?
<p>The approved CIP Amount is transferred to the preferred cardmember's personal Current / Saving Account. Subsequently, the CIP monthly instalment will be reflected in the cardmember's credit card monthly statement. Cardmembers are advised to regularly check his / her credit card monthly statement from time to time.</p>
9. Is the approved CIP transaction entitled for AFFIN Rewards Points?
<p>CIP transaction is not entitled for AFFIN Rewards Points.</p>
10. How to apply for CIP?
<p>Cardmember may apply for CIP via one of the following channels:</p> <ol style="list-style-type: none"> Call AFFINBANK Contact Centre at 03-8230 2222 or 03-8230 2323 (for AFFINBANK World Mastercard); or Submit the completed CIP Application Form to any branches of AFFINBANK / AFFIN ISLAMIC BANK.
11. Where can I get further information?
<p>If you have any enquiries, please contact us via one of the following channels or visit our website at www.affinbank.com.my.</p> <p>Write in : AFFIN BANK BERHAD Card Business Department Level 1, Menara Affin No. 80, Jalan Raja Chulan 50200 Kuala Lumpur</p> <p>Telephone : 03-8230 2323 (for AFFINBANK World Mastercard); or 03-8230 2222 (for other credit cards).</p> <p>E-mail : worldcard@affinbank.com.my (for AFFINBANK World Mastercard); or cardservices@affinbank.com.my (for other credit cards).</p> <p>Or visit your nearest AFFINBANK / AFFIN ISLAMIC BANK branches.</p>
<p>IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU <u>DO NOT</u> KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.</p>

The information provided in this disclosure sheet is valid from 8 March 2018.