

<b>PRODUCT DISCLOSURE SHEET</b> Read this Product Disclosure Sheet before you decide to take out the AFFINBANK Balance Transfer Instalment Plan (“BTiP”). Be sure to also read the general terms and conditions.	Affin Bank Berhad (25046-T) <b>AFFINBANK Balance Transfer Instalment Plan (“BTiP”)</b> Date: 13 March 2018																			
<b>1. What is AFFINBANK Balance Transfer Instalment Plan (“BTiP”)?</b>																				
BTiP is an instalment plan where principal cardmember of AFFINBANK Credit Card may transfer his / her credit card outstanding balance from other banks or card issuers to his / her AFFINBANK Credit Card account.																				
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<b>2. What do I get from BTiP?</b>																				
<ul style="list-style-type: none"> <li>a. Saving from high retail interest rate.</li> <li>b. Payment via monthly instalment.</li> <li>c. No documents required.</li> </ul>																				
<b>3. What is the maximum BTiP amount may the cardmember apply?</b>																				
The cardmember may apply for the maximum BTiP amount (including the one-time upfront interest) up to 90% of his / her AFFINBANK credit card limit or available limit (inclusive of one-time upfront interest), whichever is lower.																				
<b>4. How much is the BTiP monthly instalment?</b>																				
BTiP monthly instalment amount is computed based on the approved BTiP amount and selected tenure (month) as in the following example:																				
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<i>Note: A one-time upfront interest will be charged on the first month instalment.</i>																				
<b>5. What happen if the BTiP instalment amount is overdue or not paid in full?</b>																				
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 BTiP instalment amount not paid in full. Cardmember is advised to pay BTiP monthly instalment amount in full every month to avoid being imposed the normal finance charge.																				
<b>6. Is there any penalty if the BTiP amount was paid in full or credit card was cancelled before the BTIP chosen tenure is completed?</b>																				
Penalty of RM100 will be imposed if the full settlement of BTiP is made or the AFFINBANK credit card associated with the BTiP application is cancelled before completion of the BTiP chosen tenure																				

<b>7. How does the cardmember know whether the BTiP application has been approved?</b>
Short Message Service (SMS) will be sent to the cardmember upon approval of his / her BTiP application. <b>Note:</b> <i>The cardmember must continue to make payment to his / her other credit card with other banks or card issuers until the BTiP application is approved.</i>
<b>8. How to apply for BTiP?</b>
Cardmember may apply for BTiP by submitting duly completed BTiP application form through AFFINBANK / AFFIN ISLAMIC BANK branches, fax to AFFINBANK Cards Business at 03-2026 1424 or e-mail to cardservices@affinbank.com.my or worldcard@affinbank.com.my (for AFFINBANK World Mastercard). The BTiP application form can be obtained from any AFFINBANK / AFFIN ISLAMIC BANK branches or can be downloaded from our website at www.affinbank.com.my.
<b>9. Where can I get further information?</b>
If you have any enquiries, please contact us via one of the following channels or visit our website at www.affinbank.com.my.  Write in : AFFIN BANK BERHAD Card Business Department Level 1, Menara Affin No. 80, Jalan Raja Chulan 50200 Kuala Lumpur  Telephone : 03-8230 2323 (for AFFINBANK World Mastercard); or 03-8230 2222 (for other credit cards).  E-mail : worldcard@affinbank.com.my (for AFFINBANK World Mastercard); or cardservices@affinbank.com.my (for other credit cards).  Or visit your nearest AFFINBANK / AFFIN ISLAMIC BANK branch.
<b>IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU <u>DO NOT</u> KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.</b>

The information provided in this disclosure sheet is valid from 13 March 2018.