

AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass

Frequently Asked Questions (FAQ)

Question 1

What is AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass?

AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass is a co-branding Credit Card between AFFINBANK and Boustead Petroleum Sdn Bhd. Beside functioning like other AFFINBANK Credit Cards, free credit petrol of RM20 will be credited to the card account upon approval.

Question 2

Who are eligible for AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass?

As in credit card, applicant who meets with the following criteria is eligible to apply:

- 21 years of age for Principal cardmember.
- 18 years of age for Supplementary cardmember.

Question 3

What are the documents required for the application?

The following supporting documents are required:

| Salaried employee | Self employed |
|---|---|
| <ul style="list-style-type: none">• Copy of IC (both sides), including supplementary applicant• Copy of latest 2 months salary slip and*/or• Latest income tax return (BE Form / EA Form with tax payment receipt) <p>Note: For Non-Malaysian</p> <p>Fixed deposit (FD) to be pledged for credit card facility</p> | <ul style="list-style-type: none">• Copy of IC (both sides), including supplementary applicant• Copy of Business Registration / Form 9, 24 and 49• Copy of latest 3 months Company bank's statements• Copy of latest Form B (with Tax payment receipt) |

Question 4

What is the minimum income to qualify as a Principal Cardmember?

Minimum annual income is **RM 24,000**.

Question 5

What are the Credit Card criteria for the Cardmembers with annual income of less than RM36,000 per annum?

Following are the criteria for the Cardmember with annual income of less than RM36,000 per annum;

i) Card ownership

Cardmember can hold Credit Cards from a maximum of two (2) Issuer Bank only. Existing Cardmembers who owns Credit Card from more than two (2) Issuer Banks are required to cancel the extra Credit Cards by 31st December 2011 and will be given until December 2013 to pay the outstanding balance of the Credit Card that has or have been cancelled.

ii) Credit limit

Cardmember with earning less than RM36,000 per annum shall be extended a maximum credit limit of two (2) times monthly income. Existing Cardmember will be given until 1st April 2013 to reduce the excess Credit Card outstanding balance.

Question 6

What are the benefits of having AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass?

1. FREE for Life Annual Fees.
2. FREE RM20 Petrol Credit per approved application.
3. FREE RM 500,000 travel insurance coverage when you charge the full airline fare to your card account.
4. FREE RM 30,000 personal accident coverage for the first year upon your card approval.
5. Lowest Finance Charges at 9.99% per annum (subject to minimum payment made on or before due date).

Question 7

What are the other benefits and privileges enjoyed by AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass cardmembers?

AFFINBANK is offering Easy Installment Plan (EiPlan) and Balance Transfer Installment Plan (BTiP) to all eligible credit cardmembers.

Easy Installment Plan (EiPlan)

Cardmember is allowed to convert their retail purchases to installment plan. With the minimum spend of RM500 per transaction with AFFINBANK Credit Card; the cardmember now can enjoy the following one-time up-front charges according to the tenure offered.

| Tenure(Month) | Rate (%) | Minimum Purchase (RM) |
|----------------------|-----------------|------------------------------|
| 6 | 2 | 500 and above |
| 12 | 4 | 1,000 and above |
| 18 | 5 | 2,000 and above |
| 24 | 6 | 2,000 and above |
| 36 | 7 | 3,000 and above |

Balance Transfer Installment Plan (BTiP)

With BTiP plan, the cardmember can save interest charges by transferring minimum of RM1,000 Credit Card balance from other bank to AFFINBANK Credit Card account.

| Tenure (Month) | Min Transfer Amount | One Time Charges | Saving @ 17.5% (RM) |
|-----------------------|----------------------------|-------------------------|----------------------------|
| 6 | RM1,000 | 2% | 364.58 |
| 12 | RM1,000 | 4% | 802.08 |
| 18 | RM2,000 | 5% | 1,239.58 |
| 24 | RM2,000 | 6% | 1,677.08 |
| 36 | RM3,000 | 7% | 2,552.08 |

Saving are computed at 17.5% p.a based on balance transfer amount of RM10,000.

Question 8

How and where to get AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass?

Application form can be obtained at any AFFINBANK Branch, Cards Business Department or can be downloaded from AFFINBANK's corporate website.

[Click here to download AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass application form in PDF format now](#)

Note: You will need Adobe Acrobat reader to download & print the application form in PDF format

[Click here to download Adobe Acrobat reader now](#)

Question 9

Can I apply for Supplementary Card with AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass?

Yes. You can have up to 2 supplementary cards.

Question 10

How long does it take to receive AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass?

You will get your AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass within 10 business days, subject to providing us with the required documents and completeness of the application. The card will be mailed to you by ordinary post.

Question 11

What should I do upon receipt of AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass?

Upon receiving the card, kindly contact our Call Centre at 03-5522 3000 from 8.00 a.m. to 9.00 p.m. from Monday to Friday. After 9.00p.m., Saturday, Sunday and Public Holiday, please call 03-7947 5488 to activate the card.

Question 12

What is the statement date for AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass Credit Card?

For existing Classic Cardmembers, the above transactions will continue to be reflected in the statement of account dated 13th of each month.

For existing GOLD Cardmembers, they will get a new statement dated 13th of each month for AFFINBANK BHPetrol MasterCard transactions, separated from their usual statement dated 16th of each month.

Question 13

Will Government Service Tax (GST) be imposed on my AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass?

Yes. GST of RM50 will be imposed on each principal Credit Card and RM25 for each supplementary Credit Card.

Question 14

When will the Government Service Tax (GST) be charged to my AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass account?

For newly approved Credit Card, GST will be charged upon card issuance.

For existing Credit Card, GST will be charged on the anniversary date of the Credit Card.

Question 15

Can the Cardmember request for Government Service Tax (GST) waiver?

No. However, AFFINBANK gives a Special Cash Reward for cardmembers who have met the following criteria to redeem for GST.

New Cardmembers

- Spent accumulative RM300(retail transactions) or Balance Transfer or 5 transactions of any amount within 3 months from card issuance

Existing Cardmembers

- Spent accumulated retail transactions minimum of RM5000 or perform Balance Transfer before the anniversary of the card issuance.

Question 16

Do the supplementary Cardmember need to spend RM5,000 also?

Yes, each Credit Card must have a spending of minimum RM5,000 to earn the Special Cash Reward, including supplementary card. For supplementary card, RM25 Special Cash Rewards will be credited upon meeting the criteria minimum spending of RM5,000.

Question 17

I have not activated my AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass, will I be charged GST?

Yes, all cards approved will be charged GST on date of issuance.

Question 18

Can the Cardmember request to reduce the existing credit limit?

Yes. To do so, please fill up [Reduce of Credit Limit Form](#) which can be obtained at our nearest AFFINBANK branch. We will send you a notification once the request has successful processed.

Question 19

Is the Credit Card need to be activated before the Credit Card can be used?

Yes. Kindly contact our Call Centre at 03-5522 3000 from 8.00a.m. to 9.00 p.m. from Monday to Friday, after 9.00 p.m., Saturday, Sunday and Public Holidays, please call 03-79475488 to activate the Credit Card.

Questions 20

What should I do if my AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass was lost or stolen?

Please notify our Call Centre at 03-5522 3000 from 8.00 a.m. to 9.00 p.m. from Monday to Friday. After 9.00p.m., Saturday, Sunday and Public Holiday, please call 03-7947 5488 immediately to block your card. A replacement card will be issued upon your request and RM50 lost card replacement fee will be levied to your account.

Question 21

What should I do if I forget my AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass Personal Identification Number (PIN)?

To reissue PIN number, your AFFINBANK BHPetrol Touch & Fuel MasterCard Paypass needs to be replaced with a new card number. Please visit our AFFINBANK branch nearest to you. RM50.00 will be charged as replacement fee.

Question 22

What is the Cardmember liability if the card was loss or stolen?

The Bank at its absolute discretion may resolve that the Cardmember's liability be limited to RM250 (or such amount as the Bank may determine from time to time and case to case basis) in respect of only transactions effected through the use of Cardmembers' card for period of one (1) hour prior to their reporting to us the loss or theft or unauthorized use of their card on proof that they had in good faith exercised reasonable care and diligence to prevent such loss or theft or unauthorized use of their card(s) to the Bank.