

YURAN DAN CAJ / FEES AND CHARGES

Jenis Kad/ Card Type	MasterCard/VISA Gold	MasterCard/VISA Classic
Utama/ Principal	RM 150	RM 50
Tambahan/ Supplementary	RM 75	RM 35
Kedua-dua/ Dual	RM 225	RM 75

AFFINBANK Touch 'N' Go MasterCard

Jenis Kad/ Card Type	MasterCard/VISA Gold	MasterCard/VISA Classic
Utama/ Principal	RM 150	RM 50
Tambahan/ Supplementary	RM 75	RM 35

CAJ KEWANGAN / FINANCE CHARGES

Caj-caj adalah:

- Pembelian Runcit**
18% setahun ke atas jumlah yang belum berbayar yang dikira setiap hari dari tarikh urusiaga.
- Pendahuluan Tunai**
18% setahun atas jumlah pendahuluan tunai yang dikira setiap hari dari tarikh urusiaga hingga ke tarikh pembayaran.
- Pemindahan Baki**
0% caj kepada Pemindahan Baki untuk 12 bulan. Tertakluk kepada kadar promosi (mungkin berbeza dari masa ke semasa).

The Charges are:

- Retail Purchases**
18% p.a. of the outstanding amount calculated on a daily basis from posting date.
- Cash Advance**
18% p.a. of the outstanding amount calculated on a daily basis from transaction date until full repayment date.
- Balance Transfer**
0% interest on Balance Transfer for 12 months. Subject to promotional rates (may vary from time to time).

REBET CAJ KEWANGAN / FINANCE CHARGE REBATE

Ahli Kad akan menerima rebet caj kewangan sebanyak 8.01% setahun atau 0.67% sebulan bagi bulan(-bulan) yang terlibat jika pembayaran minima dibuat sebelum tarikh tamat tempoh.

Cardmembers who make minimum payment by the payment due date will receive a finance charge rebate equivalent to 8.01% per annum or 0.67% per month, which shall apply for the affected month or months.

YURAN PENDAHULUAN TUNAI / CASH ADVANCE FEES

Yuran Pendahuluan Tunai adalah 5% daripada jumlah didahulukan atau sekurang-kurangnya RM20, yang mana lebih tinggi. Ini dikenakan bagi setiap transaksi pendahuluan tunai. The cash advance fee is 5% of the amount advance or a minimum of RM20, whichever is higher. This is imposed for each cash advance transaction.

PEMBAYARAN BULANAN MINIMA / MINIMUM MONTHLY PAYMENT

5% daripada baki belum berbayar atau minima RM50.
5% of the outstanding balance or minimum RM50.

CAJ PEMBAYARAN LEWAT / LATE PAYMENT CHARGES

Caj pembayaran lewat sebanyak RM10 minima atau 1% daripada jumlah yang belum berbayar dan caj pembayaran lewat maksima adalah RM100. The late payment charge of minimum of RM10 or 1% of the total outstanding balance up to a maximum of RM100.

TEMPOH BEBAS FAEDAH / INTEREST FREE PERIOD

Sehingga 20 hari daripada tarikh urusiaga dengan syarat tiada jumlah yang belum berbayar dalam akaun.
Up to 20 days from the posting date of such transaction, provided there is no outstanding balance in the account.

KADAR TUKARAN / CONVERSION RATE

Kadar tukaran ditentukan oleh VISA International atau MasterCard International. AFFINBANK tidak mengenakan sebarang caj tambahan.

The conversion rate is determined by VISA International or MasterCard International. AFFINBANK does not charge any additional fee.

PEMINDAHAN BAKI / BALANCE TRANSFER

Anda boleh memindahkan baki kad kredit/caj anda dari Bank lain ke AFFINBANK dan nikmati kadar faedah 0% bagi 12 bulan tertakluk kepada syarat-syarat berikut:

- Jumlah Pemindahan Baki minima adalah RM1,000.
- Jumlah pemindahan baki tidak boleh melebihi 60% daripada had kredit yang diluluskan.
- Pemindahan Baki dibenarkan dibuat sekali sahaja bagi 3 akaun kad kredit anda.
- Teruskan membuat bayaran sehingga diberitahu permohonan anda telah diluluskan.
- AFFINBANK tidak bertanggungjawab atas sebarang bayaran lampau tempoh atau faedah yang dikenakan.
- AFFINBANK berhak untuk menolak mana-mana permohonan Pemindahan Baki.
- Yuran penalty RM250 dikenakan jika pembayaran penuh dibuat dalam tempoh 12 bulan tersebut.

You can transfer your balance from other Bank's credit/charge cards to AFFINBANK and enjoy 0% interest for 12 months subject to the following conditions:

- Minimum Balance Transfer Amount is RM1,000.
- Balance Transfer Amount shall not exceed 60% of the approved credit limit.
- Balance Transfer is allowed only once from up to 3 Banks' credit card accounts.
- Continue to make payment until you are advised the application has been approved.
- AFFINBANK will not be held liable for any overdue payments or interest incurred.
- AFFINBANK reserves the right to decline any transfer request.
- Penalty Fee of RM250 shall be imposed for full settlement within the 12 months.

FAEDAH KAD KREDIT AFFINBANK / AFFINBANK CREDIT CARD BENEFITS

AFFIN BONUS / AFFIN BONUS

Anda boleh menikmati bonus tunai bergantung atas pembelian runcit bulanan anda
You may earn a cash bonus depending on your monthly retail purchases

JUMLAH (RM)/BULAN TOTAL(RM)/MONTH	BONUS TUNAI(%) CASH BONUS (%)
100 - 1,500	0.4
> 1,500	0.8

Contohnya, jika jumlah pembelian runcit anda untuk bulan berkenaan berjumlah RM4,500, anda akan menikmati bonus tunai sebanyak RM36 untuk bulan tersebut.
For example, if your total retail purchases for the month equal RM4,500, you will get a cash bonus of RM36 for that particular month.
RM4,500 X 0.8% = RM36

AFFIN PROTECTOR / AFFIN PROTECTOR

Pelan perlindungan unik yang membayar sehingga RM50,000 ke atas baki sepenuhnya kad kredit anda daripada AFFINBANK jika berlaku hilang upaya kekal atau kematian akibat apa jua sebab. Semua ini hanya RM0.23 untuk setiap RM1,000 baki dalam penyata kad kredit anda.
Ditaja jamin oleh Arab-Malaysia Assurance Berhad
A unique protection plan that pays up to RM50,000 of the full outstanding balance on your credit card from AFFINBANK in the event of total disability or death from any course. All for just RM0.23 per every RM1,000 outstanding balance as per your monthly credit card statement.
Underwritten by Arab-Malaysia Assurance Berhad.

DITERIMA DI SELURUH DUNIA DAN DIKTIRAF SERTA MERTA / WORLDWIDE ACCEPTANCE AND INSTANT RECOGNITION

Dengan Kad Kredit MasterCard/VISA AFFINBANK, anda akan diiktiraf dengan serta-merta di lebih dari 20 juta tempat di seluruh dunia.
With AFFINBANK MasterCard/VISA Credit Card, you will be recognised at over 20 million establishment worldwide.

PILIHAN PEMBAYARAN SEMULA YANG RENDAH / LOW FLEXIBLE REPAYMENT OPTION

Anda mempunyai pilihan untuk membayar hanya 5% daripada baki belum berbayar, sebahagian atau sepenuhnya yang mana akan memberi lebih kawalan ke atas wang anda dan membantu dalam pengurusan perbelanjaan anda.
You have the option to pay only 5% of the outstanding due, partial or full payment which gives you more control over your spending.

PERKHIDMATAN GLOBAL MASTERCARD / MASTERCARD GLOBAL SERVICE

Bantuan perjalanan kecemasan di seluruh dunia 24 jam sehari. Pemegang Kad MasterCard Gold juga akan menikmati kemudahan perkhidmatan MasterAssist@Travel Assistance 24 jam sehari.
Worldwide emergency travel assistance 24 hours a day. MasterCard Gold Cardmembers will also have access to MasterAssist@Travel Assistance Services 24 hours a day.

PERLINDUNGAN INSURANS PERJALANAN AUTOMATIC / AUTOMATIC TRAVEL INCONVENIENCE INSURANCE

Anda dilindungi secara automatik dengan insurans perjalanan RM500,000 (MasterCard/VISA Gold) dan RM250,000 (MasterCard/VISA Classic) bila anda membayar tambang penerbangan penuh menggunakan Kad Kredit AFFINBANK anda. Ditaja jamin oleh AXA AFFIN Assurance Berhad.
You are automatically covered with RM500,000 (MasterCard/VISA Gold) and RM250,000 (MasterCard/VISA Classic) travel insurance when you charge the full airline fare to your AFFINBANK Credit Card.
Underwritten by AXA AFFIN Assurance Berhad

INSURANS KESULITAN PERJALANAN PERCUMA / FREE TRAVEL INCONVENIENCE INSURANCE

Anda dan keluarga anda akan diberi pampasan untuk kesulitan seperti penerbangan lewat atau dibatalkan, bagasi lewat atau hilang dan tertinggal penerbangan yang menghubungkan penumpang dengan destinasi seterusnya.
You and your family will be compensated for minor inconveniences such as delayed or cancelled flights, lost or delayed luggage and missed connection.

BANTUAN PERJALANAN KECEMASAN VISA / VISA EMERGENCY TRAVEL ASSISTANCE

Bantuan Perjalanan Kecemasan di seluruh dunia 24 jam sehari.
Worldwide emergency travel assistance 24 hours a day.

DISKAUN SEWA KERETA NATIONAL CAR RENTAL / NATIONAL CAR RENTAL DISCOUNT

Nikmati diskaun sehingga 30% daripada National Car Rental di seluruh negara dan dapatkan perlindungan kemalangan peribadi percuma sebanyak RM150,000 daripada National Car Rental bila anda menggunakan Kad Kredit AFFINBANK anda. Enjoy discount up to 30% from National Car Rental nationwide and complimentary personal accidents coverage of RM150,000 from National Car Rental when you use your AFFINBANK Credit Card.

AKTIVITI-AKTIVITI YANG MENYALAHI UNDANG-UNDANG / UNLAWFUL ACTIVITIES

Anda tidak dibenarkan untuk menggunakan kad kredit anda untuk sebarang aktiviti yang menyalahi undang-undang seperti perjudian haram melalui internet. AFFINBANK berkuasa membatalkan dengan serta-merta kemudahan kad kredit sekiranya pemegang kad kredit tersebut didapati bersalah menggunakan kad kredit untuk aktiviti-aktiviti yang menyalahi undang-undang. Ini juga boleh digunakan untuk pemegang kad utama dan kad tambahan.

You are not allowed to use your credit card for any unlawful activities such as illegal online betting. AFFINBANK has the right to immediately terminate the credit card facility if the cardmembers is found to have used the credit card for unlawful activities. This applies to both principal and supplementary cardmembers.

PERKHIDMATAN HOTLINE PELANGGAN / CUSTOMER SERVICE HOTLINE

Untuk sebarang pertanyaan mengenai akaun atau kehilangan/kecurian kad, sila hubungi Pusat Panggilan di 03-5522 3000 mulai 8:45pg hingga 5:15ptg, Isnin hingga Khamis dan 8:45pg hingga 4:45ptg pada hari Jumaat.
Untuk membuat laporan kehilangan/kecurian kad selepas waku bekerja, sila hubungi 03-5514 8407/8410.

For account enquiries/lost/stolen card, please contact Call Centre at 03-5522 3000 from 8:45 am to 5:15 pm, Monday to Thursday and 8:45 am to 4:45 pm on Friday.
To report lost/stolen card after business hour, please call 03-5514 8407/8410.

**MOHON SEGERA!
APPLY NOW!**



0% interest

**PEMINDAHAN BAKI UNTUK 12 BULAN
BALANCE TRANSFER FOR 12 MONTHS**

**9.99% p.a.
CAJ KEWANGAN TERKINI
FINANCE CHARGES NOW**

**0
TIADA YURAN TAHUNAN
NO ANNUAL FEE**

Alamat surat-menyurat/ Mailing Address:

AFFIN BANK BERHAD (25046-T)

Cards Business, P.O. 7189, 40706 Shah Alam, Selangor

Tel: 03-5522 3000 Faks/Fax: 03 - 5511 5625

E-mel/ e-mail: cardservices@affinbank.com.my

Laman web/ Website: www.affinbank.com.my

**banking
without
barriers™**



**Borang Permohonan Kad Kredit
Credit Card Application Form**

APPLY NOW!

- **0% 12 months Balance Transfer**
- **9.99% p.a. Finance Charges**
- **No Annual Fee**



