

AFFINBANK BHPetrol “Touch & Fuel” MasterCard Paypass Frequently Asked Questions (FAQ)

Question 1

What is AFFINBANK BHPetrol “Touch & Fuel” MasterCard Paypass?

AFFINBANK BHPetrol “Touch & Fuel” is a Credit Card that comes with a built-in contactless payment device that expedites card payment by merely tapping on a Paypass Reader linked to an EDC terminal instead of dipping it into the chip reader.

Question 2

Who can be eligible for AFFINBANK BHPetrol “Touch & Fuel”?

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.
- Minimum annual income of RM24,000.

Question 3

What are the documents required ?

For new Credit Card applicant:-

- Enclose IC (both sides)
- Latest Form J
- Latest 2 months salary slips
- Latest 3 months Bank Statement
- F9, F24, 49/Business Registration Certificate, if self employed.

For existing principal credit/charge cardmember for more than 6 months:-

- Enclose IC (both sides)
- Credit/charge card (both sides)
- Latest 3 months credit/charge card statements

Question 4

What is the difference between a Credit Card and AFFINBANK BHPetrol “Touch & Fuel” Card?

It is a Co-Brand credit card with BHPetrol that comes with added benefits.

Question 5

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

1. FREE for Life Annual Fees subject to RM2,400 spending per annum.
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 travel accident coverage for the first year.
5. Lowest Finance Charges at 1.25% per month.
6. Balance Transfer for 6 months at 6.88%, subject to a minimum transfer of RM1,000 (not applicable to staff of AFFINBANK and Group of Companies).

Question 6

How and where to get AFFINBANK BHPetrol “Touch & Fuel” Card?

- 1 Visit the AFFINBANK Customer Relationship Centres (CRC) and BHPetrol stations nearest to you
- 2 Fill up a BHPetrol “Touch & Fuel” Credit Card Application form.
- 3 Submit the application together with the required documents to the branch nearest to you or forward it to Cards Business at PO Box 7189, 40706 Shah Alam.

Question 7

Can I apply for Supplementary Card with AFFINBANK BHPetrol “Touch & Fuel”?

Yes.

Question 8

How does AFFINBANK BHPetrol “Touch & Fuel MasterCard Paypass works?

AFFINBANK BHPetrol “Touch & Fuel” MasterCard Paypass has an embedded micro computer chip and radio frequency antenna. After you have tapped your Paypass card at the Paypass Reader linked to an EDC terminal, the Paypass Reader reads the card immediately and transmits the card details without having to dip the card into a chip reader, thereby reducing the processing time taken to transact. As in ‘contact’ transactions, Paypass transactions are similarly processed through the secure MasterCard acceptance network.

Question 9

How does Paypass benefit me?

The Paypass Card is designed to provide quick and convenient payment method for ease in using the card without having to lose sight of your card, thereby providing more sense of security in keeping the card.

Question 10

How safe are these transactions?

These transactions are just as safe as, if not more safe than the traditional payment transactions, as the Paypass feature incorporates special security technology to prevent “replay” fraud. The Paypass card also provides consumer better control of their card since the card doesn’t have to leave their hands to perform the transaction.

Question 11

Is the signature requirement waived for MasterCard PayPass purchases?

Yes, as MasterCard PayPass transactions are targeted at low value purchases to facilitate the transactions in more convenient mode of making payment. The Quick Pay Service (QPS) programme allows participating merchants to waive the requirement for signature for authorized small value transactions while merchants are assured of receiving payment for the transaction. For security reason, PayPass transactions are capped at a maximum value of RM110.

Question 12

If my purchases are more than RM110.00, can I use the AFFINBANK BHPetrol “Touch & Fuel” Credit Card?

Yes, you can. For retail transactions above RM110, the mode of payment will be similar to that of a Credit Card, i.e. to insert the card into the chip reader to seek approval. Such transactions require you to sign on the sales slip.

Question 13

How long does it take to receive an AFFINBANK BHPetrol “Touch & Fuel” Credit Card?

You will get your AFFINBANK BHPetrol “Touch & Fuel” Credit Card 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 14

What should I do upon receipt of AFFINBANK BHPetrol “Touch & Fuel” Credit Card?

Kindly contact our Call Centre at 03-5522 3000 (during business hour) or our Authorization Centre at 03-5514 8407/8410 (after business hour) to activate the AFFINBANK BHPetrol “Touch & Fuel” Credit Card immediately. You will not be able to use if the Card has not been activated.

Questions 15

What should I do if my AFFINBANK BHPetrol “Touch & Fuel” Credit Card is lost or stolen?

Please notify our Call Centre at 03-5522 3000 (during business hour) or our Authorization Centre at 03-5514 8407/8410 (after business hour) immediately to block your Card. A replacement card will be issued to you upon your request and a RM50 lost card replacement fee will be levied to your account.

Question 16

What should I do if I forget my AFFINBANK BHPetrol “Touch & Fuel” Credit Card PIN?

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

Question 17

What if my card does not work?

Make sure you hold your card in close proximity to the PayPass reader. The RF signal has a range of approximately 4 cm. If you continue to encounter problems, contact our Call Centre at 03-5522 3000.

Question 18

How am I billed for AFFINBANK BHPetrol “Touch & Fuel” Credit Card purchases?

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

For existing GOLD cardholders, they will get a new statement dated 13th of each month for BHPetrol “Touch & Fuel” transactions, separated from their usual statement dated 16th of each month.