

## AFFIN ISLAMIC DEBIT MASTERCARD FREQUENTLY ASKED QUESTIONS (FAQ)

### Question 1: What is AFFIN ISLAMIC Debit MasterCard?

AFFIN ISLAMIC Debit MasterCard is Shariah compliance card that looks similar to a Credit Card or ATM (Automated Teller Machine) Card, but operates like cash or a personal cheque. Debit Cards are different from credit cards. Unlike credit card is a way to "pay later," a debit card is a way to "pay now". When you use a debit card, your money is automatically deducted from your AFFIN ISLAMIC Current or Savings Account-i.

### Question 2: Who can be eligible for AFFIN ISLAMIC Debit MasterCard?

This card is only applicable to personal customers who have an AFFIN ISLAMIC Current Account-i or Savings Account-i aged eighteen (18) years and in full legal capacity to manage the card account. Conventional Current and Savings account cannot apply for AFFIN ISLAMIC Debit MasterCard.

### Question 3: What is the minimum amount to apply for AFFIN ISLAMIC Debit MasterCard?

NEW CUSTOMER	
RM 250.00	For Basic Savings Account-i, Savings Account-i and Wealth Saver-i
RM 1,000.00	Affin Plus Account-i, Basic Current Account-i & Current Account-i
EXISTING CUSTOMER	
Available Balance in Account Must not be less than RM 100.00	<ul style="list-style-type: none"> <li>For any AFFIN ISLAMIC Current or Savings Account-i</li> <li>Bulk account opening</li> </ul>

### Question 4: How and where to get AFFIN ISLAMIC Debit MasterCard?

1. Visit the nearest AFFIN ISLAMIC or AFFIN BANK Branches
2. **New Customer** : Open an AFFIN ISLAMIC Current or Savings Account-i and Fill up an AFFIN ISLAMIC Debit MasterCard Application Form
3. **Existing AFFIN ISLAMIC CASA Account Holder** : Fill up an AFFIN ISLAMIC Debit MasterCard Application Form (also applicable to current AFFINBANK Debit MasterCard Holder with AFFIN ISLAMIC CASA Account).
4. **Existing AFFINBANK Conventional CASA Account Holder** : Open an AFFIN ISLAMIC Current or Savings Account-i and Fill up an AFFIN ISLAMIC Debit MasterCard Application Form

**Question 5: If I choose to change my Savings Account-i or Current Account-i linked to AFFIN ISLAMIC Debit MasterCard, what should I do?**

You have to go to the branch where you applied for the AFFIN ISLAMIC Debit MasterCard account and fill up the new Islamic Debit card application form and indicate your intended account number in the account link column.

**Question 6: Where can I use my AFFIN ISLAMIC Debit MasterCard?**

You can use your AFFIN ISLAMIC Debit MasterCard at any Merchants with the MasterCard logo accepted at over 25 million locations worldwide. For ATM transaction, you can use it at any ATM machine that displays the MasterCard® Cirrus logo.

**Question 7: What are the benefits of having AFFIN ISLAMIC Debit MasterCard?**

1. Convenience to pay for goods or services worldwide at 25 million merchant outlets that carries MasterCard logo.
2. Cash withdrawal transactions from ATMs subject to availability of funds in the designated AFFIN ISLAMIC Current or Savings Account-i and within the selected daily spending limit of the cardholder.
3. The Debit Cardholder will enjoy Cash Bonus of 0.5% of every RM spent with AFFIN ISLAMIC Debit Card credited into the AFFIN ISLAMIC Current or Savings Account-i monthly.
4. Continue to enjoy the prevailing hibah rate on the AFFIN ISLAMIC Current or Savings Account-i.
5. The product complied with the Shariah requirements.

**Question 8: What is my Daily Spending Limit?**

For security control, AFFIN ISLAMIC Debit MasterCard Cardholder is provided with an option to choose a daily spending limit for their daily use for cash transactions as well as retail purchase as:

1. RM 1,000
2. RM 2,000
3. RM 3,000
4. Specify Amount (nearest RM 1,000, maximum of RM 10,000)

**Question 9: How do I increase/decrease my Daily Spending Limit?**

Procedures :

1. Please visit your nearest branch favorably your home branch.
2. Fill up the designated form to change daily spending limit.
3. If you are abroad, please contact Call Centre at 03-5522 3000, and inform of the increase/decrease of the daily spending limit.
4. The limit will be adjusted after 1 working day.

**Question 10: Will there be any charges imposed for the AFFIN ISLAMIC Debit MasterCard?**

Yes.

The charges are:

1. Annual Fee RM20.00 (per annum)
2. Balance Inquiry or Cash withdrawal via MEPS at other Bank ATM RM1.00 (per inquiry)
3. Cash Withdrawal through Cirrus at other Bank ATM RM7.00 (per withdrawal)

No.

There are no charges imposed on Balance Inquiry and Cash Withdrawal performed at AFFIN ISLAMIC and AFFIN BANK ATMs (On-us Transactions)

**Question 11: How long does it take to receive an AFFIN ISLAMIC Debit MasterCard?**

You will get your AFFIN ISLAMIC Debit MasterCard within **10 business days** by mail.

**Question 12: What if there are two or more signatories (joint account) on my AFFIN ISLAMIC Current or Savings Account-i?**

Joint account holders need to apply for separate AFFIN ISLAMIC Debit MasterCard (two applications), but will be charged an Annual fee of RM20 based on per account basis. Separate cards allow each cardholder's transactions with different spending limit, and it allows you to have separate PIN. Joint Savings Account-i holders with "Both to sign" will not be able to apply for AFFIN ISLAMIC Debit MasterCard. There are no supplementary cards for Debit card.

**Questions 13: What should I do upon receipt of AFFIN ISLAMIC Debit MasterCard?**

Kindly contact our Call Centre at 03-5522 3000 to activate the AFFIN ISLAMIC Debit MasterCard immediately. You will not be able to use the AFFIN ISLAMIC Debit MasterCard if the card is not activated.

**Question 14: What should I do if my AFFIN ISLAMIC Debit MasterCard 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 Debit Card. A replacement card will be issued to you at your request and the replacement card fee of RM 15.00 will be charged to your AFFIN ISLAMIC Current or Savings Account-i.

**Question 15: What should I do if I forget my AFFIN ISLAMIC Debit MasterCard PIN?**

For the reissue of a PIN, the Debit Card needs to be replaced with a new Debit Card number. Please visit the AFFIN ISLAMIC or AFFIN BANK CRC nearest to you.

**Question 16: What if my account balance is insufficient when comes to payment of renewal charges?**

Usage to your Debit Card will be restricted until the renewal annual charge is debited to your AFFIN ISLAMIC Current or Savings Account-i.

**Question 17: What kind of transaction that holding of funds will be done on my AFFIN ISLAMIC Current or Savings Account-i and how much?**

1. Hotel - amount depends on the duration of stay whereby on check-in, pre-authorization amount will be charged. During check-out, the pre-authorized amount will be reversed and the actual amount will be charged.
2. Petrol stations - out-door transaction at the pumps ; RM150 will be held till clearance of claim by the merchant (i.e. petrol station owner)from the Bank. Nonetheless, there are some petrol operators that do allow customer to preselect the required amount at the outdoor pump. Alternatively, the in-door transaction is recommended since the in-door transaction is normally transacted with an exact amount as requested by the customer prior to the gas tank being filled-up. For this reason, the in-door transaction is more efficient and advocated.

**Question 18: If my Current or Savings Account-i is maintained at Central branch (Home Branch), can I apply for AFFIN ISLAMIC Debit MasterCard at Bangsar branch (Receiving Branch)?**

Yes, you can. Just fill up the AFFIN ISLAMIC Debit MasterCard application form and everything will be arranged by the receiving branch.

**InterBranch****Procedures :**

1. Customer to submit debit card application form at the receiving branch
2. Submit debit card application form together with supporting documents to Cards Business. Supporting documents are photocopy of IC and Balance Inquiry screen.

**Question 19: Where can I use my AFFIN ISLAMIC Debit MasterCard**

The Cardholder shall use the Card only to effect retail purchase and payment of Halal Goods and Services only.

AFFIN ISLAMIC routinely monitor card accounts transactions. In the unlikely event of non-halal / non-Shariah compliant transactions, AFFIN ISLAMIC reserves the right to suspend and/or terminate usage of the Card and the Cardholder are fully liable for all the non-halal transactions.

**Question 20: What are the Shariah Concepts applied to AFFIN ISLAMIC Debit MasterCard**

AFFIN ISLAMIC Debit MasterCard is an added payment instrument offered by AFFIN ISLAMIC under the Shariah principle of Al-Wakalah and Ujr (fee).

Based on these principles, the bank will act as an agent (Wakil) by providing Direct Debit Point of Sale (POS) payment service and Cash ATM Withdrawals service to card holders with a fee charged annually.

It is permissible for AFFIN ISLAMIC to issue debit cards, provided the cardholder does not exceed the balance available in his account and no interest charge arises out of the transaction.

**Question 21: If I want to know more about Shariah Concepts applied to AFFIN ISLAMIC Debit MasterCard, what should I do?**

Please call AFFIN ISLAMIC Liability Management department at 03-2731 5259 or 03-2178 5009.

**Question 22: What is the difference between a Debit Card and a Credit Card?**

Debit means “subtract”. When you use a debit card, you are subtracting your money from your bank account. Debit cards allow you to spend only what is in your bank account. It is a quick transaction between the merchant and your personal bank account. The debit card transaction will be shown in your AFFIN ISLAMIC Current or Savings Account-i statement of account. Unlike credit card, no statement will be issued by Cards Business. Debit cardholder is advised to retain their sales slips (receipts) to reconcile with their AFFIN ISLAMIC Current or Savings Account-i statement.

Credit is money made available to you by a bank or other financial institution, like a financing. The amount the issuer allows you to use is determined by your credit history, income, debts, and ability to pay. You may use the credit with the understanding that you will repay the amount, plus any fees/charges if you do not pay in full each month. You will receive a monthly statement detailing your charges and payments requirements.

**Question 23: What should I know about Debit Cards?**

1. Obtaining a debit card is often easier than obtaining a credit card
2. Using a debit card instead of writing cheques saves you from revealing your identification or giving out personal information at the time of the transaction
3. Using a debit card frees you from carrying cash or cheque book
4. Using a debit card means you no longer have to stock up on traveler's cheque or cash when you are traveling
5. Our Debit cards may be more readily accepted by merchants than cheque, especially in states or countries where MasterCard is well regarded and accepted
6. The debit card is a quick, "pay now" product, hence no grace period is provided.
7. Purchase made with Debit Card is as good as purchases made by cash or cheque. Hence, treatment of returning goods or canceling services purchased with a debit card is similar as if you are purchasing them by cash or cheque.
8. Similar to Credit Card, Debit Card holders are required to sign on the sales slips when using the debit card for transaction.
9. For overseas transactions, PIN would be required to transact.

**Question 24: What are the differences between AFFIN ISLAMIC Debit MasterCard and AFFINBANK Debit MasterCard?**

	AFFIN ISLAMIC Debit MasterCard	AFFINBANK Debit MasterCard
Accounts	Basic Savings Account-i Savings Account-i Wealth Saver-i Basic Current Account-i Current Account-i	Basic Savings Account Savings Account Basic Current Account Current Account
Product Code	701	501, 502 & 505
Bin Number	549781	511876
Bonus Rewards	✓	✓
Annual Fee	5 year waiver	5 year waiver
Shariah Compliant	✓	✗
Touch and Go	✗	✓
Insurance Coverage	✗	✓