

FREQUENTLY ASKED QUESTIONS (FAQs) REVISION OF AFFIN BHPETROL MASTERCARD CREDIT CARD

1. What is the benefit(s) of AFFIN BHPetrol Mastercard before revision?

AFFIN BHPetrol Mastercard Cardmember(s) (The Cardmembers) enjoy 10% cash back on weekend for spend made at BHPetrol stations capped at RM50 per month and 1X AFFIN Rewards Point for other retail transactions.

2. What is the revision about?

The revision is about the percentage cash back that the Cardmembers will get on weekend that is subject to previous balance of AFFIN BHPetrol Mastercard Credit Card statement.

Features	Before 15 October 2021	Effective 15 October 2021																
Cash Back	Up to 10% cash back on weekend for spend made at BHPetrol station and capped at RM50 per month.	Up to 10% cash back on weekend for spend made at BHPetrol station and capped at RM50 per month.																
	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th colspan="2">Cash Back</th> </tr> </thead> <tbody> <tr> <td>Weekday</td> <td>2%</td> </tr> <tr> <td>Weekend</td> <td>10%</td> </tr> </tbody> </table>	Cash Back		Weekday	2%	Weekend	10%	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th colspan="3">Cash Back</th> </tr> </thead> <tbody> <tr> <td>Weekday</td> <td colspan="2">2%</td> </tr> <tr> <td rowspan="2">Weekend</td> <td>10%</td> <td>For Card account with previous balance of RM3,000 and above</td> </tr> <tr> <td>5%</td> <td>For Card account with previous balance of below RM3,000</td> </tr> </tbody> </table>	Cash Back			Weekday	2%		Weekend	10%	For Card account with previous balance of RM3,000 and above	5%
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AFFIN Rewards Points	1X AFFIN Rewards Point for other retail transactions.	Remain																

In other words, Cardmembers will still enjoy up to 10% cash back on weekend for spend made at BHPetrol stations for the Card Account with previous balance of RM3,000 and above.

3. When will the revision take effect?

The revision will take effect on 15 October 2021.

4. What does the previous balance refer to?

The previous balance refers to the carried forward balance of AFFIN BHPetrol Mastercard Credit Card statement that appears in your current month credit card statement. Refer to **“YOUR PREVIOUS BALANCE”** in your AFFIN BHPetrol Mastercard credit card statement.

5. To qualify for the cash back of up to 10% or 5% for weekend spend at BHPetrol stations, must the previous balance of AFFIN BHPetrol Mastercard Credit Card statement be made only at the BHPetrol?

No. Your previous balance in your AFFIN BHPetrol Mastercard Credit Card statement consists of all carried forward balance that appears in your current month credit card statement.

6. How is the cash back awarded?

Cash back is awarded based on the spend made at BHPetrol stations. The weekend cash back of 10% or 5% is subject to the previous balance of AFFIN BHPetrol Mastercard Credit Card statement.

Example : Statement cycle period : 13 October to 12 November 2021

Statement date : 12 November 2021

Sample of calculation of cash back for fuel purchase made at BHPetrol stations:

Spend & Cash Back	Cardmember A	Cardmember B	Cardmember C	Cardmember D
Previous Balance	RM3,000	RM2,900	RM3,500	RM120
Total spend made at BHPetrol stations	RM105.00	RM90.00	RM200.00	RM75.00
Weekday Spend (a)	RM50.00			
Cash back on weekday 2% x (a)	RM1.00			
	Entitled for 2% cash back regardless of the previous balance amount			
Weekend Spend (b)	RM55.00	RM40.00	RM150.00	RM25.00
Cash back on weekend 5% or 10% x (b)	RM5.50	RM2.00	RM15.00	RM1.25
	Entitled for 10% cash back based on transaction amount and previous balance of RM3,000	Entitled for 5% cash back based on transaction amount and previous balance of RM2,900	Entitled for 10% cash back based on transaction amount and previous balance of RM3,500	Entitled for 5% cash back based on transaction amount and previous balance of RM120
Total cash back payout (weekday + weekend)	RM6.50	RM3.25	RM16.00	RM2.25

7. When will the cash back be credited?

Cash back will be credited on statement date cycle date of AFFIN BHPetrol Mastercard and it will be reflected in Principal Cardmember's current month statement.

If the Eligible Transactions for Cash Back are posted on the same day of its statement cycle date, the cash back for those transactions will be credited in the next statement and subject to next statement monthly cash back capping.

8. Will I still be getting cash back if my AFFIN BHPetrol Mastercard card account has been blocked due to the account is not in good standing?

No. Cash back will not be awarded in the event of your AFFIN BHPetrol Mastercard card account has been blocked due to the following:

- a) Account not in good standing or becomes delinquent;
- b) Cancellation of AFFIN BHPetrol Mastercard Card.

The Bank reserves the right to withhold or cancel the cash back rewarded where the account is overdue, delinquent, closed, under investigation or the Cardmember is in dispute with the Bank.

9. How can I earn AFFIN Rewards Points with AFFIN BHPetrol Mastercard Card?

You could earn 1X AFFIN Rewards Points for every RM1 spend made on other retail transactions with AFFIN BHPetrol Mastercard Card.

10. Is there an expiry to AFFIN Rewards Points?

Yes. AFFIN Rewards Points will expire after 3 years (36 months) from points issuance date.

11. How do I check my AFFIN Rewards Points?

You can refer to your credit card monthly statement or check your current balance online at <https://rewards.affinbank.com.my>

12. What can I do with my AFFIN Rewards Points?

You can redeem merchandise(s), voucher(s) and/or airmiles points with your AFFIN Rewards Points at <https://rewards.affinbank.com.my>

13. Who should I contact for further information about the revision?

For more information Cardmember(s) may contact the Bank at the following channels:

- Contact Centre at 03-8230 2222; or
- Online Feedback Form at www.affinbank.com.my