

TERMS AND CONDITIONS OF BALANCE TRANSFER INSTALMENT PLAN (“BTiP”) AND CASH-ON-CALL INSTALMENT PLAN (“CIP”)

1. By participating in this Affin Bank Berhad and Affin Islamic Bank Berhad (“the Bank”) Balance Transfer Instalment Plan (“BTiP”) and Cash-On-Call Instalment Plan (“CIP”) campaign, Cardmember is accepting and will be bound by this terms and conditions (“Agreement”) and any other rules, procedures or instructions which the Bank may issue from time to time. The following words and expression shall have the following meaning, unless the context otherwise requires:
 - a. “AFFINBANK” shall mean Affin Bank Berhad (25046-T)
 - b. “AFFIN ISLAMIC” shall mean Affin Islamic Bank Berhad (709506-V)
2. The Campaign is valid from 17 June 2019 to 31 December 2019 both dates inclusive, or such other period(s) as may be determined by the Bank (“Campaign Period”) from time to time.
3. BTiP is only open to all Principal Cardmember (“Cardmember”) of credit card issued by AFFINBANK and AFFIN ISLAMIC. The CIP is only open to all Malaysian Principal Credit Card cardmembers (“Cardmember”) of credit card issued by AFFINBANK and AFFIN ISLAMIC. Supplementary cardmember is not eligible for BTiP and CIP.
4. Cardmember may apply to transfer outstanding balances (“BTiP Amount”) of credit card/ credit card-i which has been issued by other banks or card issuers in Malaysia to Cardmember’s AFFINBANK/ AFFIN ISLAMIC Credit Card/Credit Card-i’s account (“Card Account”) and such transfer is subject to the terms and conditions herein. Cardmember may transfer BTiP Amount from more than one (1) bank or card issuers provided the total BTiP Amount does not exceed maximum BTiP Amount as per clause 6.
5. Cardmember may apply to withdraw cash (“CIP Amount”) from the Cardmember’s AFFINBANK/ AFFIN ISLAMIC Credit Card/Credit Card-i’s account (“Card Account”) and such withdrawal is subject to the terms and conditions herein. Cardmember may apply CIP Amount to disburse to Cardmember’s Current / Savings Account/-i with a Malaysia registered bank with IBG facility or via a credit transfer into the Cardmember’s Current / Savings Account/-i with AFFINBANK / AFFIN ISLAMIC provided the total CIP Amount does not exceed maximum CIP Amount as per clause 6.
6. The maximum BTiP/ CIP Amount (including the one-time upfront interest/ profit rate) will be determined by the Bank, which in any event shall not exceed 90% of the approved credit limit/ facility limit or available credit limit/ facility limit, whichever is lower. Available credit limit/ facility limit refers to the available credit/ facility balance or the available combined credit/ facility balance of the Cardmember’s Card Account where the Cardmember has more than one credit cards issued by AFFINBANK/ AFFIN ISLAMIC.

The applied BTiP Amount shall meet the minimum transfer amount and tenure as prescribed below:

Tenure (Month)	One-time Upfront Interest / Profit Rate	Minimum Transfer Amount
6	1%	RM3,000
12	0%*	RM5,000
12	2%	RM3,000

* Applicable to New-To-Bank Cardmembers only. Each cardmember can apply maximum transfer amount capped at 80% of available credit limit/ facility limit.

The applied CIP Amount shall meet the minimum transfer amount and tenure as prescribed below:

Tenure (Month)	One-time Upfront Interest/ Profit Rate	Minimum CIP Amount
6	0%*	RM5,000
6	1%	RM3,000
12	4%	RM3,000

* Applicable to New-To-Bank Cardmembers only. Each cardmember can apply maximum transfer amount capped at RM15,000 or shall not exceed 90% of available credit limit/ facility limit, whichever is lower.

7. 0% BTIP and 0% CIP are only applicable to New-To-Bank Cardmembers whose Card Account has been approved no longer than six (6) months at the time of BTIP and CIP application are made. Cardmembers who has been more than six (6) months with the Bank is considered as Existing-To-Bank Cardmembers and not entitled for 0% BTIP and 0% CIP.
Note: Existing AFFINBANK Credit Card Cardmember who newly apply for AFFIN ISLAMIC Credit Card-i during the Campaign Period is also considered as New-To-Bank Cardmember for AFFIN ISLAMIC.
8. The Bank reserves the right to approve lower BTiP/ CIP Amount than the requested amount specified on the BTiP/ CIP Application Form.
9. Cardmember may apply for BTiP/ CIP via AFFINBANK/ AFFIN ISLAMIC Contact Centre at 03-8230 2222 or 03-8230 2323 (for AFFINBANK/ AFFIN ISLAMIC World Mastercard) or by submitting the completed BTiP/ CIP Application Form which is available at www.affinonline.com and www.affinislamic.com.my to any AFFINBANK / AFFIN ISLAMIC branches fax to 03-2026 1424 or email to cardservices@affinbank.com.my or worldcard@affinbank.com.my (for AFFINBANK/ AFFIN ISLAMIC World Mastercard) or other designated channels as maybe permitted by AFFINBANK/ AFFIN ISLAMIC from time to time.
10. Cardmember's consent obtained via phone call or BTiP/ CIP Application Form will be deemed conclusive proof of the Cardmember's instruction to apply for BTiP/ CIP facility. Cardmember hereby agreed to accept the approved BTiP/ CIP Amount upon the terms and conditions of BTiP/ CIP Agreement and the Card Agreement.
11. Notification via Short Message Service ("SMS") will be sent to the Cardmember's registered mobile phone number with AFFINBANK/ AFFIN ISLAMIC on the outcome of the Cardmember's application for BTiP/ CIP.
12. In the event the BTiP/ CIP application is approved, payment to the other bank's or card issuer's credit card account or Current / Savings Account/-i will be made via Interbank GIRO (IBG). The Bank will not be responsible for any loss incurred by the Cardmember in the event the Cardmember provides inaccurate details of his or her other bank's or card issuer's credit card account or Current / Savings Account/-i; which the approved BTiP/ CIP Amount was credited.
13. AFFINBANK/ AFFIN ISLAMIC reserves the right to defer or refuse to effect the BTiP/ CIP for any one or a combination of the following events:
 - a. if the BTiP Amount to be transferred or CIP Amount to be withdrawn exceed 90% of Cardmember's available credit limit/ facility limit;
 - b. if the BTiP/ CIP Amount do not meet the minimum prescribed amount;
 - c. if the Cardmember's Card Account has insufficient balance;
 - d. where the Balance Transfer and Cash-On-Call cannot be effected due to security reasons;
 - e. AFFINBANK/ AFFIN ISLAMIC is of the opinion that the accounts of the other bank's or card issuer's credit card are not in good standing; or
 - f. due to other reasons (depending on the circumstances at that material time in the events the list above is not exhaustive).
14. Upon the approval of BTiP/ CIP application, a one-time upfront interest/ profit rate according to tenure selected will be charged on the BTiP/ CIP Amount or any part thereof and shall be payable by the Cardmember. The one-time upfront interest/ profit rate shall be payable in full together with the first month Instalment of BTiP/ CIP. A one-time upfront interest/ profit rate is not refundable.
15. The BTiP/ CIP monthly instalment forms part of the cardmember's minimum payment and must be paid in full. In the event cardmember does not settle the current balance in full, BTiP/ CIP monthly instalment will be subject to Finance Charge/ Profit Rate, calculated from the posting date in the statement of account until full payment is received.
16. Once a specified amount of the BTiP/ CIP Amount has been approved, a corresponding amount of the Cardmember's available credit/ facility balance in the AFFINBANK/ AFFIN ISLAMIC Card Account will be debited for this purpose and shall not be available to the Cardmember until settlement of the said BTiP/ CIP Amount.
17. AFFINBANK/ AFFIN ISLAMIC shall not be liable for any interest/ profit or other charges incurred as a result of the Cardmember's and/ or AFFINBANK/ AFFIN ISLAMIC failure or delay or deferment in making payment of the BTiP Amount to the other bank or card issuer notwithstanding AFFINBANK/ AFFIN ISLAMIC approval of the Cardmember's BTiP application. The Cardmember shall continue to be liable to the respective bank or card issuer for all other

outstanding balances (principal, accrued interest/ profit, finance and other charges) incurred under the other credit card account whether before or after BTiP application has been approved by AFFINBANK/ AFFIN ISLAMIC.

18. Any delay in the remittance of the approved CIP Amount and / or withholding of the remittance of the approved CIP Amount that caused or will or may cause loss (in all forms and not merely restricted to financial loss) will not render the Bank liable to the Cardmember in anyway whatsoever. The Cardmember accepts this risk when applying for CIP.
19. In the event of any changes in the Cardmember's Card Account number, the BTiP/ CIP Amount or such part thereof will be automatically debited to the Cardmember's new Card Account which will be issued under the conversion of card, lost and stolen card or replacement of card or other circumstances that may occurred.
20. A termination penalty of RM100 will be charged (applicable to AFFINBANK Credit Card only) in the event of any one or a combination of the following occurrences:
 - a. The Cardmember terminates or discontinues the BTiP by making full payment within the BTIP tenure.
 - b. The Cardmember cancels his / her AFFINBANK Credit Card.
21. All BTiP and CIP transactions are not entitled for AFFIN Rewards Point.
22. The Cardmember has read and understood the details of the BTiP/ CIP Agreement herein specified. This BTiP/ CIP Agreement is in addition to the Cardmember Agreement which regulates the provision of credit card/ credit card-i facilities by AFFINBANK/ AFFIN ISLAMIC. In the event of inconsistency between these BTiP/ CIP Agreement and the said Cardmember Agreement, these BTiP/ CIP Agreement shall prevail in so far as they apply to the BTiP/ CIP and only to the extent of such consistency.
23. Expressions defined in this BTiP/ CIP Agreement shall, unless the context requires otherwise, have the same meanings as those described to them in the said Cardmember Agreement.
24. All Terms and Conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur
25. Cardmember has read and understood all the Terms and Conditions specified herein and AFFINBANK/ AFFIN ISLAMIC shall have the right to change, amend and / or modify these Terms and Conditions from time to time by giving out twenty-one (21) calendar days prior notice, via posting on the AFFINBANK/ AFFIN ISLAMIC website or a written notice to the Cardmember. Cardmember is advised to refer to the updated Terms and Conditions at the AFFINBANK/ AFFIN ISLAMIC website at www.affinonline.com/ www.affinislamic.com.my from time to time. The latest Terms and Conditions made available on the AFFINBANK/ AFFIN ISLAMIC website shall supersede all previous Terms and Conditions made between AFFINBANK/ AFFIN ISLAMIC and the Cardmember.
26. For any assistance and / or feedback related to the BTiP/ CIP, Cardmember may contact AFFINBANK/ AFFIN ISLAMIC via one of following channels:
 - a. Call AFFINBANK/ AFFIN ISLAMIC Contact Centre at 03-8230 2222 and / or 03-8230 2323 (for AFFINBANK/ AFFIN ISLAMIC World Mastercard); or
 - b. E-mail to cardservices@affinbank.com.my and / or worldcard@affinbank.com.my (for AFFINBANK/ AFFIN ISLAMIC World Mastercard).
27. Please refer to our Group Privacy Notice available by walk-in at any AFFIN Bank Group ("ABG") offices or branches or on the website at www.affinonline.com or www.affinislamic.com.my
28. The Bahasa Malaysia version of the terms and conditions is available at www.affinonline.com or www.affinislamic.com.my.