

**AFFIN CARDS TERMS AND CONDITIONS FOR AIRPORT LOUNGE PROGRAMME WITH PLAZA PREMIUM LOUNGE FROM 1 JANUARY 2024 TO 31 DECEMBER 2026**

**DEFINITION**

- The AFFIN Cards Airport Lounge Program with Plaza Premium Lounge (“Program”) is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (the “Bank”). The program is subject to the respective terms & conditions (“T&C”) set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:
  - **“AFFIN BANK”** shall mean Affin Bank Berhad [197501003274 (25046-T)].
  - **“AFFIN ISLAMIC”** shall mean Affin Islamic Bank Berhad [200501027372 (709506-v)].
  - **“AFFIN Cards”** refers to AFFIN INVIKTA Credit Card/-i, AFFIN World Mastercard Credit Card/-i and AFFIN UKM Alumni Premier Credit Card/-i and AFFIN MPN Credit Card/-i.
  - **“Cardmember(s)”** refers to holders of AFFIN Bank Credit Card and AFFIN Islamic Credit Card/-i issued by the Bank per Clause 3.

**ELIGIBILITY**

- The airport lounge program with Plaza Premium Lounge is open to Principal Cardmembers whose AFFIN Cards is valid, activated and in good credit standing as may be determined by the Bank at its sole and absolute discretion.

**AIRPORT LOUNGE PROGRAM WITH PLAZA PREMIUM LOUNGE**

- Cardmember is entitled to enjoy complimentary access to Plaza Premium Lounge (“PPL”) located at selected countries around the world based on the access entitlement below:

| Card Type                                                                  | Spend Conditions                                                                                                                               | Number of Complimentary Access                                                                           |
|----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| • AFFIN INVIKTA Credit Card/-i                                             | Principal Cardmember with minimum retail spend of RM3,000 in latest credit card/-i statement or RM100,000 retail spend in a calendar year.     | Twelve (12) complimentary accesses to PPL located in Malaysia and at selected countries around the world |
| • AFFIN INVIKTA Credit Card/-i (tagged under AFFIN INVIKTA Premier Wealth) | Principal Cardmember with minimum retail spend of RM3,000 in the latest credit card/-i statement or RM100,000 retail spend in a calendar year. | Twelve (12) complimentary accesses to PPL located in Malaysia and at selected countries around the world |
| • AFFIN World Mastercard Credit Card/-i                                    | Principal Cardmember with minimum retail spend of RM3,000 in latest credit card/-i statement.                                                  | Six (6) complimentary accesses to PPL located in Malaysia and at selected countries around the world     |
| • AFFIN MPN Credit Card/-i                                                 | Principal Cardmember with minimum retail spend of RM3,000 in latest credit card/-i statement.                                                  | Six (6) complimentary accesses to PPL located in Malaysia and at selected countries around the world     |
| • AFFIN UKM Alumni Premier World/-i                                        | Principal Cardmember with minimum retail spend of RM3,000 in latest credit card/-i statement.                                                  | Four (4) complimentary accesses to PPL located in Malaysia and at selected countries around the world    |

The full list of the selected countries and location of Plaza Premium Lounge lounges under this Programme can be found in [AffinAlways.com](http://AffinAlways.com). Definition of a calendar year is from 1 January until 31 December of a particular year.

4. The minimum spend includes all retail transactions performed in Malaysia and outside Malaysia except for Cash Advance/Cash Withdrawal and monthly instalment payment facilities by the Bank. Only new retail transactions will be counted for the purpose of this Program.
5. The following shall NOT be considered as a retail transaction for the purpose of this Program:
  - a. Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc.;
  - b. Cash withdrawal, cash advance, balance transfer;
  - c. Monthly instalments for instalment payment facilities by the Bank e.g. Cash-on-Call Instalment Plan (CIP) and Balance Transfer Instalment Plan (BTiP), Easy Payment Plan (EPP) and Fixed Payment Plan (FPP);
  - d. Fees and charges e.g. profit, interest, annual fee, cash withdrawal fee, compensation charges for late payment (Ta'widh), etc.;
  - e. Outstanding balance and void or reversed transaction, refunds, disputed, unauthorised, or fraudulent transaction.
6. The required minimum retail spend amount must be made on the AFFIN Cards that is used to access to Plaza Premium Lounge.
7. Complimentary access to Plaza Premium Lounge will be denied in the event that Cardmember does not meet the minimum retail spend requirement set in clause number 4 above. However, a Cardmember is still able to access the Plaza Premium Lounge at his/her own cost at the following preferred rate:

| <b>Plaza Premium Lounge Location</b> | <b>Preferred Rate</b>  |
|--------------------------------------|------------------------|
| Malaysia                             | 25% off published rate |
| Worldwide                            | 20% off published rate |

Payment must be made with the AFFIN Cards to be entitled for the preferred rate.

8. Cardmember is only entitled to one (1) complimentary access to Plaza Premium Lounge per day and up to three (3) hours per access. Subsequent access on the same day and/or access more than three (3) hours will be subject to the applicable charges set by Plaza Premium Lounge.
9. The complimentary accesses are solely for Cardmember. Guest(s) of the Cardmember will be subject to the published guest charges/fees imposed by Plaza Premium Lounge.
10. Children aged two (2) years old and above, guest(s) of Cardmember and Cardmember who has exceeded his/her complimentary quota are entitled for the preferred rate as stated in clause 9 above. Payment must be made prior to access.
11. In order to gain access to the Plaza Premium Lounge, Cardmember is required to present his/her valid AFFIN Cards and boarding pass or any other documents as may be required by Plaza Premium Lounge staff.
12. Name on the Boarding Pass must match the Cardmember's name on the AFFIN Cards. Plaza Premium Lounge reserves the right to refuse entry to the Cardmembers in the event of any non-valid details of the AFFIN Cards or Boarding Pass.
13. Lounge access comes with complimentary facilities such as food and beverages, newspapers, magazine, flight information, WiFi access and international TV channels. Any access beyond what is provided in this complimentary access will be subject to charges/fees imposed by Plaza Premium Lounge and will be borne by the Cardmember.
14. For full list of participating Plaza Premium Lounge under this Program, please visit [AffinAlways.com](http://AffinAlways.com). For information on the lounge locations and services, please visit [www.plaza-network.com](http://www.plaza-network.com).

**GENERAL**

15. Cardmember shall be required to adhere to this Program Terms and Conditions.
16. Cardmember shall also be required to adhere to AFFIN Cards Terms and Conditions or such other Credit Card/Credit Card-i Terms and Conditions that may be added from time to time.
17. 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.
18. Pursuant to Personal Data Protection Act 2010, the Cardmember hereby authorises the Bank to disclose his/her personal data, which shall include the Cardmember's AFFIN Premium Cards number and name to Plaza Premium Lounge to enjoy the access.
19. The Bank does not assume any responsibility for the products/services offered under this Program. The products/services are sold/provided solely by the Plaza Premium Lounge, under such terms and conditions as determined by Plaza Premium Lounge. The Bank accepts no liability whatsoever in connection with such products/services. The products/services have not been certified and under no circumstances shall the inclusion of any products/services in this Program be construed as an endorsement or recommendation of such products/services by the Bank.
20. The Bank assumes no liability or responsibility for any act, omission, default or defects of Plaza Premium Lounge in the services offered. The Bank is also not liable for any injury, disputes, losses or damages suffered as a result of the redemption or usage of the services provided by Plaza Premium Lounge.
21. The Bank is not responsible in any manner whatsoever for any late posting to Cardmember's account by merchants and/or third party which may result in the Cardmember's transaction being omitted from the Programme.
22. The Cardmember's account(s) must at all times be valid, active, not in delinquent status and not in breach of any of these terms and conditions and the AFFIN Premium Cards Terms and Conditions in order to be entitled for the access.
23. Cardmember is accountable to pay for the costs of all Plaza Premium Lounge access made by the Cardmember and/or Cardmember's guest(s) after the cancellation or expiration of AFFIN Premium Cards and/or the Program.
24. The Cardmember agrees to be bound by these terms and conditions and any decision made by the Bank in relation to this Program. The decision of the Bank shall be final and binding on all Cardmember.
25. The Bank may change, amend and/or modify any of these Terms and Conditions from time to time with at least twenty one (21) calendar days prior notice to the Eligible Cardmembers, the notice of which shall be posted on the Bank website at [AffinAlways.com](http://AffinAlways.com) or through any other channel(s) that the Bank considers appropriate.
26. Please refer to our Group Privacy Notice available by walk-in at any Affin Bank Group offices or branches or on the website at [AffinAlways.com](http://AffinAlways.com)
27. The Cardmember shall comply with the provisions of the Financial Services Act 2013, Islamic Financial Services Act 2013, the Foreign Exchange Administration Rules issued by Bank Negara Malaysia and regulations, notices and guidelines thereto and shall arrange, coordinate, manage and obtain all the necessary consents, licenses, approvals or authorisations required in connection with the execution, performance, validity or enforceability of the Transaction Documents.

28. For any assistance, feedback and/or complaints related to this Program, Cardmember may contact the Bank at following channels:
- Dedicated Line for AFFIN Premium Cards at 03-8230 2323;
  - Contact Centre at 03-8230 2222; or
  - Online Feedback Form at [AffinAlways.com](https://www.affinalways.com)
  - E-mail to [yourvoice@affingroup.com](mailto:yourvoice@affingroup.com)
29. The Bahasa Malaysia version of the terms and conditions is available at [AffinAlways.com](https://www.affinalways.com)