

TERMS AND CONDITIONS
AFFIN DIVENTIUM AIRPORT FAST TRACK PROGRAM (“T&C”)

AFFIN DIVENTIUM Airport Fast Track Program (“**Program**”) is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred to as the “**Bank**”). This Program is subject to the respective terms & conditions set out in this T&C.

A. DEFINITION

The following words and expression shall have the following meaning, unless the context otherwise requires:

- i. **“AFFIN BANK”** shall mean Affin Bank Berhad [197501003274 (25046-T)].
- ii. **“AFFIN ISLAMIC”** shall mean Affin Islamic Bank Berhad [200501027372 (709506-v)].
- iii. **“AFFIN DIVENTIUM Cards”** refers to AFFIN DIVENTIUM Credit Card/-i.
- iv. **“NTB or NTB Cardmember(s)”** refers to new-to-bank principal applicant who have applied for and have their AFFIN DIVENTIUM Credit Card(s) approved within the Program Period and not an existing Cardmember(s) who have been issued with new AFFIN DIVENTIUM Credit Card(s) as an additional card.
- v. **“Itinerary”** refers and defined as either a one way or return to and from the destination country from the Eligible Cardmember’s country of issuance. This is inclusive of itineraries with more than 1 stopover eg. Malaysia cardmembers travelling to Thailand, from Thailand to Taiwan and Taiwan back to Malaysia will be able to enjoy the Fast Track service in Thailand.

B. PROGRAM PERIOD

This Program (“Program” or “Offer”) is valid from 1 February 2025 – 28 February 2026.

C. PROGRAM ELIGIBILITY

1. This program is open to Cardmember(s) who meet the criteria below:
 - i. All new and existing individual principal AFFIN DIVENTIUM cardholder;
 - ii. Hold a valid AFFIN DIVENTIUM Card(s) and whose account is in good standing during the Program Period.
(hereinafter referred to as “Eligible Cardmember(s)”).
2. The following Cardmembers are NOT eligible to participate in this Program:
 - i. Cardmember(s) whose AFFIN DIVENTIUM Card(s) or account(s) (“Card Account(s)”) are not in good standing, inactive, blacklisted, cancelled, terminated or who are in breach of any terms and conditions of the AFFIN Card(s) at any time during the Program Period;
 - ii. Cardmember(s) who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank relating to the Cardmember(s)’s Card Account(s).
 - iii. Cardmember(s) who has been adjudicated bankrupt;
 - iv. Cardmember(s) whose account held with the Bank are in delinquent or unsatisfactorily conducted as determined by the Bank during the Program Period.
3. Eligible Cardmembers must achieve a minimum spend requirement of RM10,000 in the latest month’s statement in order to enjoy this Program.
4. 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. For the avoidance of doubt, the following shall NOT be considered as a retail transaction for the purpose of this Program:
 - i. Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc.;
 - ii. Cash withdrawal, cash advance, balance transfer;
 - iii. 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);

- iv. Fees and charges e.g. profit, interest, annual fee, cash withdrawal fee, compensation charges for late payment (Ta'widh), etc.;
 - v. Outstanding balance and void or reversed transaction, refunds, disputed, unauthorised, or fraudulent transaction.
6. All additional charges (if any) must be made on AFFIN DIVENTIUM Cards.

D. PROGRAM MECHANICS

1. The Eligible Cardmember(s) who meets the criteria in the table below may enjoy the Program at ten (10) airports in selected countries around the world ("Participating Airport Fast Track"), subject to the booking conditions listed in this T&C. The list of Participating Airport Fast Track can be found on the Bank's website via AffinAlways.com under Program's List of Participating Airport Fast Track.

Card Type	Spend Condition	Benefit Entitlement
AFFIN DIVENTIUM Cards	Principal Cardmember with minimum retail spend of RM10,000 in latest credit card/-i statement.	One (1) Complimentary Airport Fast Track inclusive of Meet and Assist Service (MAAS)

2. This Program is applicable only when Eligible Cardmember(s) book through AFFIN Contact Centre / AFFIN Premium Cards Contact Centre. Each Eligible Cardmembers is entitled to complimentary one-way airport fast track per itinerary ("Service").
3. The Service is available for Eligible Cardmember(s) travelling in business class and above on full fledge carriers only. Eligible Cardmember(s) travelling on budget carriers are not eligible for the Service. For the full list of budget carriers not eligible under Program, please refer to this link: <https://www.icao.int/sustainability/Documents/LCC-List.pdf>
4. Booking through AFFIN Contact Centre/AFFIN Premium Cards Contact Centre can be made between 9.00 a.m. to 4.00 p.m. on weekdays ("Booking Hour"). Booking request made after the Booking Hour or on weekends/public holidays will be processed on the next working day.
5. Eligible Cardmember(s) will be notified on their booking status via phone call or SMS or email or any other method that the Bank deemed appropriate within forty-eight (48) hours from processing time.
6. The Service for this Program is provided under Visa Managed Services in collaboration with M&G Hospitality (Hong Kong) Limited ("YQNOW").
7. The complimentary service is applicable for a single traveler. Eligible Cardmember(s) will be charged for additional travelers:
- i. In the event the Eligible Cardmember(s) comes in a group, the Eligible Cardmember(s) will have to break away from their group for the service. If the Eligible Cardmember(s) wish to continue the services with their group, the group will be considered as additional passengers and subjected to additional charges.
 - ii. Eligible Cardmember(s) understand that any individuals staying with the single traveler will be considered as additional passengers regardless of whether they are travelling together as a group or family members and Cardmember will be charged for any additional passengers accordingly.
 - iii. **Please note that in the event additional passengers are presented to the agent without prior notification of travel, the Eligible Cardmember(s) will be charged accordingly after the service is delivered.**

- iv. In the event that the Eligible Cardmember(s) comes in a group or arrive with additional passengers without prior booking, the Eligible Cardmember(s) must sign *'the change of service form'* which indicating the agreement for additional charge. If the Eligible Cardmember(s) refuse to sign the change of service form, the participating local agent reserves the right to reject servicing the additional passengers (even if it is a family members of the Eligible Cardmember(s)).

E. RESERVATIONS

1. All bookings to the Service are subject to availability.
2. Booking for the Services must be made at least seventy-two (72) hours prior to the commencement of travel date. The Bank reserves the right to reject the booking of Services if it was made less than seventy-two (72) hours before commencement of travel date.
3. Payment for additional passengers must be completed within twenty-four (24) hours upon receive the confirmation payment email from Service provider to prevent any disruption. If the Service date is less than forty-eight (48) hours away, payment should be made at the earliest convenience. The Bank reserves the right to reject the additional Service request if payment is not received in full.

F. CANCELLATIONS AND CHARGES

1. **Cancellations more than 48 hours in advance:** There is no charge for any cancellations made from than forty-eight (48) hours in advance of the Service and capped entitlement will not be considered utilized.
2. **Cancellations within 48 hours:** For any cancellations made within forty-eight (48) hours prior to the scheduled Service, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized.
3. **Amendments more than 48 hours in advance:** There is no charge for any amendments to the Services made more than forty-eight (48) hours in advance of the Service.
4. **Amendments within 48 hours:** For any amendment made less than forty-eight (48) hours in advance of the Service, there will be a change fee imposed, which varies depending on the airport.

G. INFORMATION ON AIRPORT FAST TRACK AND MEET AND ASSIST SERVICE (MAAS)

1. The complimentary Airport Fast Track and MAAS services are valid only upon arrival.

Service	Description on Arrival
Fast Track	<ul style="list-style-type: none"> • Met with name board at the designated point (at the end of the air-bridge or entrance of the arrivals hall) • Expedited through Immigration and security check point. May be expedited through Customs if the local Customs authorities permit it but it cannot be guaranteed. • Assisted with baggage if prebooked as an additional product and at an additional charge. • Handover to meeting party/driver.
Meet and Assist – Airside prior to Immigration	<ul style="list-style-type: none"> • Met with name board at the designated point (at the end of the air-bridge or entrance of the arrivals hall). • Assisted through immigration and security check point. Maybe assisted through Custom if the local Customs authorities permit it but it cannot be guaranteed. • Assisted with baggage if prebooked as an additional product and at an additional charge. • Handover to meeting party/driver.

Service Descriptions	Description on Arrival
Meet and Assist – Landside after Immigration	<ul style="list-style-type: none"> • Met with name board at the designated point (after immigration & customs in the baggage hall or in the public arrival hall). • Assisted with baggage if prebooked as an additional product and at an additional charge. • Handover to meeting party/driver.

2. Kindly note it is the Eligible Cardmember’s responsibility to identify their name sign and approach the Airport Agent. In the event the Eligible Cardmember is not able to locate the Airport Agent, the Eligible Cardmember must contact YQNowGroup on the contact details provided in the confirmation sent to the passenger at the time of making the booking.
3. The list of participating airports is subject to change and the Services at certain airports may not be available from time to time due to local restrictions at the time of service. The Services are subject to final confirmation by the participating partner of the Program.

H. MISCELLANEOUS

1. Complimentary Service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
2. The Bank and the participating partner reserve the right to vary the terms and conditions of this Program and/or Service.
3. Eligible Cardmember(s) acknowledges that the Service is provided by third party suppliers, and not by the Bank. The Bank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, the Bank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
 - i. such loss, personal injury or death is / are caused solely by AFFIN Bank’s negligence; or
 - ii. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law)
4. Other terms and conditions apply. Please refer to <https://Affin.yqgroupnow.com> for more details.

I. ADHERENCE TO THE PROGRAM TERMS AND CONDITIONS

1. By participating in this Program, the Eligible Customer(s) agrees to be bound by this T&C, including any amendments or variation made hereto.
2. The Generic Terms and Conditions applicable for the product (“GTC”) shall at all-time be applicable. The GTC are available at AffinAlways.com. In the event of any inconsistencies or discrepancies between the GTC and this T&C, this T&C shall prevail only insofar as they are relevant and applicable to this Program.
3. The Bank reserves the rights to change, amend and/or modify any terms of this T&C, stipulated herein, wholly or in part from time to time, by giving twenty-one (21) calendar days’ prior notice to the Eligible Customer(s). Any amendments, alteration, modification, change or variation to this T&C will be notified to the Eligible Customer(s) via AffinAlways.com or through the Bank’s branches.
4. The Bank shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Eligible Customer(s) resulting directly or indirectly from the Eligible Customer(s)’s participation in this Program or otherwise, unless such loss, damage or injury is caused by the Bank’s fault, negligence, or misconduct. Furthermore, the Bank shall not be liable for any default of its obligation under this Campaign due to any force majeure event, which includes but is not limited to

act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Bank.

5. This Program ends on 31 January 2027. The Bank reserves the right to withdraw, cancel, suspend, or terminate this Campaign earlier than the Campaign Period or to extend the Campaign beyond this Campaign Period by giving prior notice via the Bank's website.
6. By participating in this Campaign, the Eligible Customer(s) agrees to access the Bank's website via AffinAlways.com at regular basis to view this T&C and ensure to be kept up to date on any changes or variations to this T&C.
7. This T&C including any amendments, deletions, or additions, shall prevail over any provisions or representations contained in any other promotional materials advertising this Program, only insofar as they are relevant and applicable to the Program.
8. The Eligible Customer(s) hereby confirms that he/ she has read, understood, and agreed to be bound by the Privacy Notice of the Bank, which is available at the Bank's branches or on the Bank's website at AffinAlways.com. Unless the Eligible Customer(s) expressly opt-out by contacting any of the Bank's branches, the Bank shall be at liberty to market the products of its Group (as defined in the Privacy Notice) or those of its associate/sister companies to the Eligible Customer(s). For the avoidance of doubt, the Eligible Customer(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.
9. This T&C shall be governed by and construed in accordance with the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
10. For any assistance, feedback and/or complaints related to this Program, Cardmember may contact the Bank at following channels:
 - Dedicated number for AFFIN Premium Cards at 03-8230 2323;
 - AFFIN Contact Centre at 03-8230 2222; or
 - Online Feedback Form at [AffinAlways.com](https://www.affinalways.com)
 - Email to yourvoice@affingroup.com
11. The Bahasa Malaysia version of this T&C is available at the Bank's website via AffinAlways.com. If there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of this T&C, the English version of this T&C shall prevail. Notwithstanding the aforementioned where request is made by the Eligible Customer and it is noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of this T&C shall govern the operation of this Program, then the Bahasa Malaysia version of this T&C shall prevail.
12. The Cardmember is reminded to read and understand this T&C. In the event there are any terms and conditions in this T&C that the Cardmember does not understand, the Cardmember is advised to discuss further with the Bank's representative.

CARDS BUSINESS DEPARTMENT

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