

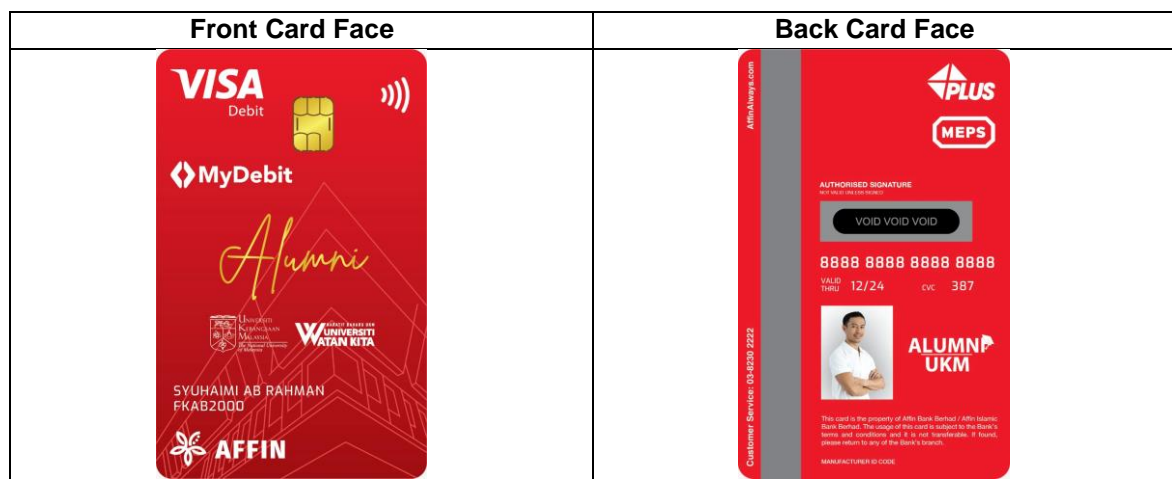
**AFFIN UKM ALUMNI Debit Card - Frequently Asked Questions (FAQs)**
**GENERAL QUESTION**
**1. What is AFFIN UKM Alumni Debit Card?**

AFFIN UKM Alumni Debit Card (the Card) is a collaboration between AFFIN Bank and Universiti Kebangsaan Malaysia (UKM) which specially designed the Card to UKM Community (Alumni/Graduates/Students/Staff).

The Card displaying dual brand through the AFFIN logo together with the UKM Alumni and UKM 'Watan' Logo and it give the sense of belonging for UKM Community. With this Card, the UKM Community can personalized the name, alumni number/faculty, and photo to be printed on the AFFIN UKM Alumni Debit Card.

**2. Who is eligible for AFFIN UKM Alumni Debit Card?**

The Card is eligible to all UKM Alumni/Graduates/Students/Staff of the age of eighteen (18) years and above.

**3. What is the design of the Card?**

**4. What is the benefit of the Card?**

The Card provides easy and secured access to your deposit accounts linkage to the Debit Card for the purpose of withdrawing cash at Automatic Teller Machine (ATM) or making transaction at participating retail and services outlets via VISA or MEPS network.

**5. What information needed to appear in the AFFIN UKM Alumni Debit Card?**

The Bank will request the following from UKM community:

1. A Passport size hard copy photo or via email
2. Name to appear on Card
3. Alumni Number/Faculty

**6. What is the Saving Account/Saving Account-i product linked to AFFIN UKM Alumni Debit Card and the minimum initial deposit?**

<b>Conventional Account</b>	Statement Saving Account
<b>Islamic Account</b>	AFFIN Grow-i Saving Account

The minimum initial deposit is RM100

**7. What is the validity period of AFFIN UKM Alumni Debit Card?**

AFFIN UKM Alumni Debit Card carries a five (5) years validity period from the issuance date.

**8. How and where to get the AFFIN UKM Alumni Debit Card?**

Customer can get AFFIN UKM Alumni Debit Card at Bangi branches of AFFIN BANK or via Microsoft Form link in UKM Konvokesyen Portal.

### APPLICATION OF AFFIN UKM ALUMNI Debit Card

**9. How long does it take to receive an AFFIN UKM Alumni Debit Card?**

You will get your AFFIN UKM Alumni Debit Card immediately upon application.

**10. What is my Daily Purchase Limit?**

We give you the flexibility to set your daily purchase limit from RM1,000 up to RM10,000. The default daily purchase limit is RM5,000.

**11. How do I change my Daily Purchase Limit?**

Please visit the nearest AFFIN BANK branch or ATM's of the Bank via retail internet banking AffinAlways and request for the change of purchase limit.

**12. Where can I use my AFFIN UKM Alumni Debit Card?**

You can use your AFFIN UKM Alumni Debit Card at any ATM machine that displays the MEPS and VISA/PLUS logo for ATM transactions.

**13. Can I use the AFFIN UKM Alumni Debit Card overseas?**

Yes. However, for security purpose, you are required to activate the card for overseas transaction by visiting AFFIN BANK branches or ATM's of the Bank.

You may also access for cash withdrawal via ATMs that display the VISA logo. Please be reminded on the foreign exchange rate imposed.

**14. What type of transactions where pre-authorization is performed?**

For pre-authorized transactions e.g. petrol and hotel accommodation, the amount authorized will be deducted from Cardmember's Savings Account/Savings Account-i and adjusted subsequently upon settlement of the actual amount used.

a. For petrol transaction at automated fuel dispenser, RM200 pre-authorization amount will be charged to the Card Account when Cardmember make payment using the Card. The Bank will only post the exact amount of transaction and release any extra hold amount from Cardmember's Savings Account/Savings Account-i within 3 working days after the transaction date.

b. For hotel transaction, pre-authorization amount (depends on the duration of stay) will be charged during check-in to the hotel. The pre-authorization amount will be deducted from Cardmember's Savings Account/Savings Account-i and adjusted subsequently upon settlement of the actual amount used or not later than 30 days from the transaction date,

whichever is earlier.

**15. How many deposit accounts can be linked to a single AFFIN UKM Alumni Debit Card?**

AFFIN UKM Alumni Debit Card can be linked to a maximum of eight (8) AFFIN deposit accounts (Savings Account/-i and Current Account/-i).

**16. Is there any supplementary card for AFFIN UKM Alumni Debit Card?**

No, supplementary card is not available for AFFIN UKM Alumni Debit Card.

## PIN & PAY

**17. What is Secure Chip and PIN technology?**

The secure (Europay, MasterCard and VISA - EMV) Chip & PIN technology embedded in the Card is an added security feature to prevent unauthorised transaction. Customers are required to key in 6 digit PIN for every POS transaction or contactless transaction exceeding RM250 (or lower depending on the amount set by cardholder).

**18. What is PIN?**

A PIN, or Personal Identification Number, is a secret code that is either assigned to, or selected by you to prove they are the rightful owner of the payment card.

**19. Is the PIN I use for making purchases the same as the PIN used at ATMs?**

Yes.

**20. Am I required to enter PIN whenever I use my Debit Card-i in Malaysia?**

All transactions at point-of-sale terminal will need PIN except for low-value (RM250 and below) contactless transaction.

**21. How do I keep my PIN secured?**

Some measures to keep your PIN confidential and safe include:

- Do not use numbers associated with birthday or anniversary date, phone number, IC no., driver's license as the PIN
- Do not keep a written record of the PIN;
- Do not allow any third party to see your PIN when it is entered or displayed;
- Do not keep the PIN in a form that can be readily identified as a PIN;
- Do not disclose the PIN to any third party (including persons in apparent authority, family members or spouse);
- Do not negligently or recklessly disclose your PIN; and
- Notify the Bank if the PIN has become known to someone else and change the PIN immediately.

## CHANGE OF PIN

**22. How do I obtain a PIN? (Applicable for Bulk Account Opening)**

For Bulk Account Opening, the Bank will allocate a Temporary PIN to the Cardmember via PIN Mailer. The Cardmember upon receipt of the Temporary PIN shall change the Temporary PIN at the Bank's own ATMs and/or other secured channels permitted by the Bank.

**23. Can I change my PIN (first or subsequent time) at other than AFFIN BANK ATM?**

No, you can only change your AFFIN UKM Alumni Debit Card PIN at AFFIN BANK's ATM.

**24. How do I change my PIN?**

1. Visit any AFFIN BANK ATM near you
2. Insert your AFFIN UKM Alumni Debit Card
3. Key-in your temporary PIN
4. Select Change PIN
5. Enter your new PIN
6. Re-enter the new PIN to confirm
7. PIN change successful

**WRONG PIN****25. What happen if I have entered the wrong PIN?**

Three (3) attempts are allowed before your card is blocked. When the AFFIN UKM Alumni Debit Card is blocked, you are required to visit any AFFIN BANK branches.

**CONTACTLESS TRANSACTION****26. What is a contactless feature/function?**

A contactless-enabled card is a fast, easy and convenient way to pay and lets you make everyday purchases quickly and safely with just a tap of your contactless-enabled card wherever you see the universal contactless symbol.

**27. Is there a limit for contactless transaction?**

Yes. On default, you are allowed to perform contactless purchase up to a maximum of RM250 per transaction. For transaction exceeding the limit, you are required to insert the card and PIN at point-of-sales terminal before proceeding with the transaction.

You may also opt for cumulative daily limit instead of individual transaction limit. For this option, you may perform many transactions which cumulatively amounted less or equal to the limit. The default cumulative daily limit would be RM250. However, you are allowed to set your preferred limit between RM50 and RM1,000.

**28. How can I change or adjust the daily contactless limit?**

You can request to adjust your daily contactless limit by visiting any of AFFIN BANK branches or ATM's of the Bank.

**29. Can I turn-off the contactless functionality?**

Yes, you can turn-off the contactless functionality by visiting any of AFFIN BANK branches.

**SECURITY FEATURES****30. What should I do if my AFFIN UKM Alumni Debit Card is lost, stolen or unauthorised transaction?**

Please notify our Call Centre at 03-8230 2222 to block your Card

A replacement card will be issued upon your request and a RM12 lost card replacement penalty

will be levied to AFFIN Savings Account or Savings Account-i.

## OTHERS

**31. 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 Savings Account or Savings Account-i.

**32. What if the transaction performed was not successfully processed / void but the amount was still deducted from my AFFIN Saving Account or Savings Account-i?**

You may dispute the transaction and amount will be refunded to you not later than 30 working days from the transaction date. To expedite the transaction, you are advised to furnish the evidence of the unsuccessful transaction to the Bank e.g. sales draft, internet transaction conformation, subscription slip etc. Dispute Form can be obtained from the nearest AFFIN BANK branch.

**33. What if the transaction was charged twice to my AFFIN UKM Alumni Debit Card by the Merchant?**

You may request the duplicate transaction(s) to be reversed to your Debit Card account by filling up the Dispute Form which can be obtained in the nearest AFFIN BANK branch.