



Banking solution for **your employees,** **your business,** and **you**

Unlock your business growth and empower your employees with our comprehensive payroll solution



Common Challenges



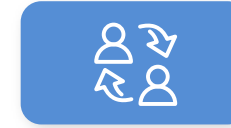
Limited Payment Option

- Cash
- Cheque Book
- Manual Salary Payment



Business Establishment & Enablement

- Hard to find the RIGHT solution
- High cost for business service



Staff Retention

- High Staff Turnover
- Limited benefit offered to staff



Traditional Collection Method

- Cash (Over The Counter)
- Bank Transfer (Account Number)



High Marketing Cost

- Traditional Marketing Approach
- Above The Line (ATL)
- Digital Marketing



Minimal Wealth Creation Opportunity & Protection

- Limited option to create wealth
- Minimal knowledge on investment product
- No Takaful/Insurance coverage

Comprehensive and Secure Integrated Banking Solutions



AFFINMAX

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BULK PAYMENT
- 

ONLINE PAYROLL
- 

STATUTORY PAYMENTS
- 

SECURED TRANSACTION
- 

ADVANCE COLLECTION
- 

MOBILE APPLICATION

SME COLONY[™]

By AFFIN

- 

ONE-STOP RESOURCE PLATFORM
- 

SEAMLESS ACCOUNT OPENING
- 

DEDICATED RELATIONSHIP MANAGER

AFFIN 360

- 

DIGITAL BANKING
- 

COMPREHENSIVE COVERAGE
- 

PREMIER BANKING
- 

PRIVILEGE FOR EMPLOYEE
- 

WEALTH CREATION
- 

TRAVELING PRIVILEGE

Optimum Benefits For You, Your Business & Employees



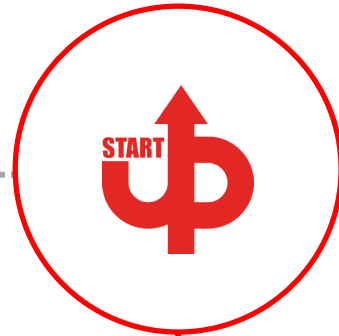
AFFINMAX		+	SME COLONY™ <small>By AFFIN</small>		+	AFFIN 360	
Business Solution	Premier Banking Package		Special Privilege Rate	Digital Solution		Protection & Coverage	Promotion/ Campaign & Discount
<p>Access to AFFINWRKFZ integrated business solution tailored to your business needs</p> <p>AFFINMAX</p> <p>SME COLONY <small>By AFFIN</small></p>	<p>VIP treatment and experience AFFIN Premier Banking Package</p> <p>AFFIN iNVIKTA™</p> <p>AFFIN AVANCE™</p>		<p>Save and earn more with AFFIN exclusive privilege rates</p> <p>Smart Money-i</p> <p>Credit Cards</p>	<p>Go digital today! Manage your individual and business finances at your fingertips</p> <p>AFFINMAX</p> <p>AFFIN Always</p>		<p>We got you covered. Enjoy a peace of mind & focus on what is more important — your business & financial goals</p> <p>Banca</p> <p>Insurance & Takaful</p> <p>Will Writing</p> <p>Wealth</p>	<p>Earn attractive rewards with AFFIN promotions and campaigns</p>

Accelerate Your Business Growth With Us



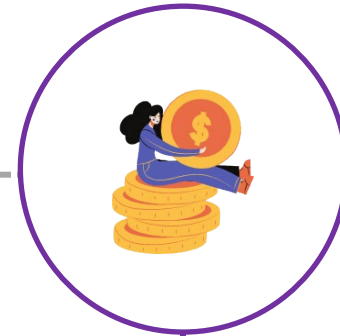
AFFIN GEM™

Proposition tailored for women entrepreneurs to Grow, Empower & Manage their business



AFFIN ASPIRA™

Comprehensive suite of financial solutions exclusively designed for start-ups



Collateral- Free Financing

Various government and guarantee schemes in partnership with external stakeholders



Other Financing

Green financing, property purchases, capital expenditure, and working capital

Exclusive Privilege For Your Employees



Rate is subject to change in accordance with the revision of Overnight Policy Rate (OPR), market conditions and Bank's direction.

Extra Benefits For Your Employees



Education Financing-i



ASB Loan/AFFIN Tawarruq Term Financing-I Secured by Securities



Unit Trust



Bancassurance/Bancatakaful



AFFIN Merchante Prepaid Card



AFFIN Emas-i (Physical Gold)/AFFIN Emas Account-i

First Class Premier Banking For You



AFFIN INVIKTA™

Premium benefits for our esteemed customers

- Dedicated Personalised Service
- Recognised for Excellence
- Curated Financial Solutions
- Engage, Indulge and Relish
- Exclusive Preferential Rates
- Market Insights

BY INVITATION ONLY

Explore Endless Possibilities

with AFFIN AVANCE™



Maximises the possibility of your financial and wealth planning with **AFFIN AVANCE™**.

- On-Demand Financial Guidance**
Dedicated Personal Financial Consultant will provide financial consultation, market updates and product offerings.
- Enhanced Banking Benefits**
Preferential interest/profit rates on banking products and fee waivers where more rewards and privileges await.
- Digital Financial Dashboard**
Track and control your finances efficiently. Our "My Dashboard" lets you view your accounts at one glance.
- Recognition for Excellence**
Membership is reserved for professionals and esteemed clients.



Your Access to Uncharted Privilege

A Rewarding Beginning with AFFIN INVIKTA™

- 5X AFFIN Rewards Points** for overseas retail transactions
1X AFFIN Rewards Point for local retail transactions
- UNLIMITED* complimentary access** to Plaza Premium Lounge locations in Malaysia and selected countries around the world
- UNLIMITED* complimentary green fees** and exclusive access to the finest golf courses in Malaysia and selected South East Asian countries
- Airlines miles conversion** to over 20 airlines with Enrich Points, AirAsia BIG Points and Malindo Miles

Limited time offering:
0% Easy Instalment Plan (EiPlan) for up to 24 months with minimum purchase of RM3,000 in a single transaction

*Applicable to Principal Cardmember with a minimum spend of RM2,500 in the latest credit card statement. Terms and conditions apply. Terms and conditions apply.



Get your professional affiliate name or membership embossed on the credit card

- 0% Easy Instalment Plan (EiPlan)*** for up to 24 months with minimum purchase of RM3,000 in a single receipt

Limited time offering:
0% Easy Instalment Plan (EiPlan) for up to 24 months with minimum purchase of RM2,000 in a single transaction

- Lifetime annual fee waiver**
- 3X AFFIN Rewards Points** for transactions at Professional Bodies in Malaysia
- 3X AFFIN Rewards Points** for Dining transactions
- 1X AFFIN Rewards Point** for other retail transactions

* EiPlan gives flexibility to Cardmember to convert the retail purchases made with the AFFIN AVANCE Credit Card into monthly instalments for 6, 12 or 24 months. Terms and conditions apply.

Automated Safe Deposit Locker



Intelligent self-service robotic storage that combines cutting edge-automated technologies



Enhanced Security
with 4-layers
of Advanced
Identification



Durable & Reliable
Structure for
Ultimate Security



Fully Automated
Security powered
by Robotic
Technology




Extended
Accessibility,
Anytime, Anyday

AFFIN BANK BERHAD

Awards & Accolades

Awards & Accolades



AFFIN BANK BERHAD
Category: CHT Excellence Awards 2022 – Asset Security AI

GLOBAL SME BANKING INNOVATION AWARDS 2023



BEST SME FINANCIAL INCLUSION INITIATIVE



AFFIN BANK BERHAD

Best SME Financial Inclusion Initiative

ASIAMONEY BEST BANK AWARDS 2023



BEST BANK FOR SMES MALAYSIA

Best Bank for SMEs in Malaysia

ASIAN BANKING & FINANCING AWARD 2023



Best Mortgage and Home Loan Product of the Year 2023 – Malaysia



RETAIL BANKER
CUSTOMER EXPERIENCE & SEGMENTATION
BEST ATM AND SELF-SERVICE INNOVATION
WINNER 2024



Financial Services
Affin Bank Berhad



National Business Awards 2023
MALAYSIA



THE DIGITAL BANKER
GLOBAL RETAIL BANKING INNOVATION AWARDS

HIGHLY ACCLAIMED

AFFIN BANK BERHAD

Best Technology Implementation by A Retail Bank



ASIAN BANKING & FINANCING RETAIL BANKING AWARDS 2023



Mortgage and Home Loan Product of the Year - Malaysia
Affin Bank Berhad

Mortgage and Home Loan Product of The Year Malaysia



AFFIN



Congratulations
AFFIN BANK BERHAD
FOR BEING AWARDED
INDUSTRY EXCELLENCE IN INNOVATIVE PAYMENT SOLUTION FOR AFFINMAX



MALAYSIA TOP ACHIEVERS 2023



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GET IT ON Google Play

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AFFINMAX

Industry Excellence in Innovative Payment Solution for AFFINMAX

Thank You.

