



FGB Affinity Gold - Visa Credit Card

Frequently Asked Questions (FAQ)

What is an Affinity Card?

The Affinity Card is an international Visa Gold card aimed at high school alumni associations, their members and supporters who wish to give back to their school (Alma-Ata) or the school they choose to support. This FGB Affinity Gold – Visa Credit Card boasts the crest and mottos of the participating school and allows alumni members and supporters of the school to give back to these schools each time they spend using the FGB Affinity Gold – Visa Credit Card.

How Do I qualify?

To qualify, persons must meet or exceed the minimum gross annual income of requirement of J\$2.5M. The individual should also be able to supply:

- Last 3 months salary slips and Job letter
- Valid Photo ID
- TRN
- Valid proof of address
- Meet satisfactory credit checks done by the bank

Are all schools Alumni Associations participating in this program?

Not all schools Alumni Associations are participating at this time. To find out which schools are participating please visit our website at www.firstglobal-bank.com

Will I qualify for REWARD points with my Affinity Card?

The reward points for this card goes directly to the school to which the card is aligned in the form of cash representing 1% of each dollar you spend using the card.

What are minimum and maximum dollar limits?

The minimum limit offered on this card is J\$350,000

Is the Affinity card a dual currency card?

The Affinity Card is an international Visa Gold card which is accepted everywhere in the world where Visa cards are accepted. Transactions may be done in any currency, however billing will be in J\$.

What are the monthly and annual interest rates?

Please refer to the bank's fee and charges schedule which is located on the website at www.firstglobal-bank.com

Can the card also accommodate spouses?

Yes. You may add your spouse to this card as the additional card holder. Additional card holder fee will be applicable.

Are there any cash back incentives or discounts associated with this card?

Yes. The reward associated with this card is the 1% cash back to the participating school. The card being a Gold Card also carries Auto Rental & Travel accident insurance benefits.

If I am already a Credit Card holder but wish to cancel my existing card to take up this new card, can this be done?

Yes. To support the transfer you would need to meet the following requirements:

- The minimum salary requirement at the time of the request
- Your last three (3) credit card statements should show satisfactory (clearing at least the minimum balance each month) repayment history
- Submission of the usual Know Your Customer documentation e.g. ID, proof of address and proof of income
- Satisfactory credit report

If I am already a card holder and wish to split my limit between my existing credit card and the Affinity card, is that something that can be facilitated?

Yes. You may split your limit if you are the holder of an existing FGB Visa Gold or FGB Visa Platinum card with a limit of at least \$350,000. Your account must be in good standing (no delinquency) at the time of the request.