

Balance Transfer Rates	Balance Transfer Tenure	Outstanding Balances transferred from other credit cards (RM)	Normal Finance Charges @ 17.5 % per annum (RM)	Finance Charges with Balance Transfer Plan (RM)	Savings (RM)
0.5% per month (minimum RM1,000)	6 Months	1,000.00	79.96	26.80	53.16
		3,000.00	239.89	80.41	159.48
		5,000.00	399.81	134.02	265.79
		10,000.00	799.62	268.04	531.58
0.75% per month (minimum RM1,000)	9 Months	1,000.00	113.79	57.01	56.78
		3,000.00	341.36	171.03	170.33
		5,000.00	568.94	285.05	283.89
		10,000.00	1,137.87	570.10	567.77
0 % per month (minimum RM1,000)*	12 Months	1,000.00	144.08	0.00	144.08
		3,000.00	432.23	0.00	432.23
		5,000.00	720.38	0.00	720.38
		10,000.00	1,440.76	0.00	1,440.76
0.375% per month (minimum RM2,000)*	24 Months	2,000.00	473.40	180.00	293.40
		5,000.00	1,183.50	450.00	733.50
		8,000.00	1,893.60	720.00	1,173.60
		10,000.00	2,367.00	900.00	1,467.00
0.413% per month (minimum RM2,000)*	36 Months	2,000.00	592.49	297.36	295.13
		5,000.00	1,481.24	743.40	737.84
		8,000.00	2,369.98	1,189.44	1,180.54
		10,000.00	2,962.47	1,486.80	1,475.67

Interest savings are compared to finance charges at 17.5% and calculated based on 5% minimum monthly payment.

*Balance Transfer Fixed Installment Plan are applicable for 0% per month for 12 months Plan, 0.375% per month for 24 months Plan and 0.413% per month for 36 months Plan.