

Balance Transfer Rates & Tenure Kadar & Tempoh Pindahan Baki	Balance Transfer from Other Cards/Pindahan baki dari Kad lain (RM)	Normal Finance Charges at 18 % per annum/Caj Kewangan Biasa pada 18% setahun (RM)	Finance Charges with Balance Transfer/Caj Kewangan dengan Pemindahan Baki (RM)	Savings / Penjimatan (RM)
0.5% per mth / sebulan for 6 mths / utk 6 bulan (minimum/minima RM1,000)	1,000.00	82.33	26.80	55.53
	3,000.00	246.99	80.41	166.58
	5,000.00	411.65	134.02	277.63
	10,000.00	823.30	268.04	555.26
0.75% per mth / sebulan for 9 mths / utk 9 bulan (minimum/minima RM1,000)	1,000.00	117.22	57.01	60.21
	3,000.00	351.67	171.03	180.64
	5,000.00	586.11	285.05	301.06
	10,000.00	1,172.22	570.10	602.12
* 0 % per mth / sebulan for 12 mths / utk 12 bulan (minimum/minima RM1,000)	1,000.00	148.50	0.00	148.50
	3,000.00	445.51	0.00	445.51
	5,000.00	742.52	0.00	742.52
	10,000.00	1,485.05	0.00	1,485.05
** 0.375% per mth / sebulan for 24 mths / utk 24 bulan (minimum/minima RM2,000)	2,000.00	488.90	180.00	308.90
	5,000.00	1,222.24	450.00	772.24
	8,000.00	1,955.58	720.00	1,235.58
	10,000.00	2,444.48	900.00	1,544.48
** 0.413% per mth / sebulan for 36 mths / utk 36 bulan (minimum/minima RM2,000)	2,000.00	612.87	297.36	315.51
	5,000.00	1,532.17	743.40	788.77
	8,000.00	2,451.47	1,189.44	1,262.03
	10,000.00	3,064.24	1,486.80	1,577.44

Interest savings are compared to finance charges at 18% and calculated based on 5% minimum monthly payment.

Balance Transfer Flexi Plan are applicable for 6 and 9 months Plan.

* **One time up-front fee of 3% applies for Balance Transfer 12 months Plan.**

** Balance Transfer Fixed Installment Plan are applicable for 12, 24 and 36 months Plan.