

## Online EzyPay Plus

### Terms & Conditions

*Maybank credit cardmembers are advised to completely understand the product term & conditions before enrolment.*

1. Applicable to all Maybank credit cardmembers MasterCard, Visa & American Express® credit card issued by Maybank Berhad with good standing.
2. Cardmember shall specify in his/her purchase transaction which the cardmember wished to convert to the EzyPay Plus and the tenure of installments under the EzyPay Plus. EzyPay Plus does not apply to the following:-
  - i. cash advance;
  - ii. installment amount payable under other programmes of Maybank such as Balance Transfer, EzyPay Scheme, cash treats, Ezycheque, cash advance, and this EzyPay Plus;
  - iii. annual fees;
  - iv. carry forward balances; and
  - v. any other charges by Maybank as provided in Maybank's credit card agreement with the cardmember.
  - vi. any transaction made by supplementary cardmembers.
3. The minimum purchase amount of RM500 with maximum amount of RM30,000 in a single receipt for the 6, 12, 18 and 24 months plan will be eligible for conversion under this EzyPay Plus scheme (please refer to the table for more information)

Amount	Instalments	Interest Rates
Minimum RM500	6 & 12 months	9% per annum
Minimum RM3,000	18 months	/ 0.75% per
Minimum RM5,000	24 months	month

4. The approval of the cardmember's application will be subject to:-
  - i. The conversion should strictly be done by the principle cardmember only.
  - ii. The status of the cardmember's credit card account.
  - iii. The status of the transactions at the point of conversions; and
  - iv. In any other case, at Maybank's sole and absolute discretion.
5. A purchase is eligible for conversion under this EzyPay Plus is transaction(s) which has been debited to the cardmember's credit card account and / or recorded **which is not stated** forming part of the outstanding current balance due and has not passed its payment due date at the point of conversion.
6. Applications received via facsimile, post, email must be duly completed and signed by the principle cardmembers and should be received before three days of current statement due date, in the event the request received after the due date Maybank reserves the right to reject the applications without giving any reasons.

7. Cardmember shall not dispute the contents of the faxed copy received by Maybank which shall be deemed as original application and the cardmember shall produce the original to Maybank upon request for the same.
8. Cardmember may participate more than once in the EzyPay Plus subject to the cardmember's eligibility for the EzyPay Plus and all other terms and conditions herein contained.
9. Upon approval of the application, Maybank will debit the cardmember's account with the monthly installment payable and interest of 9% per annum, as per preferred duration of the EzyPay Plus tenure.
10. Sample calculation of EzyPay Plus based on tenure chosen by the cardmember as follows:

Purchase Amount	EzyPay Plus Tenure			
	6 months	12 months	18 months	24 months
RM500	RM87.08	RM45.42		
RM3,000	RM522.50	RM272.50	RM189.17	
RM5,000	RM870.83	RM454.17	RM315.28	RM245.83

11. In the event the cardmember pays the minimum monthly installment amount of 5% of the monthly installment or RM25, whichever is higher, due on the payment due date as specified in the statement for payment or if the payment is not received by Maybank in full or before the payment due date as specified in the aforesaid statement, then the prevailing finance charge of up to 18% p.a. shall be levied on the outstanding balance of the monthly installment amount from the due date until the date of full settlement.
12. In the event Cardmember(s) wants to do an early settlement of the EzyPay Plus, the Cardmember(s) will not be charged with any early exit fee. However, the Cardmember(s) will be charged the total amount owed to Maybank Berhad, which includes the outstanding principal and interest amount as the final payment.
13. If the cardmember's credit card is terminated for any reason whatsoever, the cardmember shall settle all balances due under the EzyPay Plus upon termination. Otherwise, the prevailing finance charge of up to 18% p.a. shall be levied on the outstanding balance which comprises of Principle and Interest.
14. Maybank shall not be accountable for any inadequate, defective, damaged goods, poor services or be concerned with any dispute between the cardmember and the suppliers and / or merchants of the aforesaid goods and services and Maybank is hereby irrevocably authorized by the cardmember to continue to debit the monthly installment to the cardmember's account regardless of any such dispute. The cardmember shall be responsible to assure the state and condition of goods and / or services at the time of the purchase.

15. These terms and conditions are in addition to Maybank's credit card agreement with the cardmember which regulates the provision of credit card facility by Maybank to the cardmember. In the event of inconsistency between the terms and conditions herein contained and the aforesaid credit card agreement, these terms and conditions shall prevail in so far as they apply to this EzyPay Plus.

## Online EzyPay Plus - Islamic Cards

### Terms & Conditions

*Maybank credit cardmembers are advised to completely understand the product term & conditions before enrolment.*

1. Applicable to all Maybank Islamic Ikhwan cardmembers MasterCard, Visa & American Express® credit card issued by Maybank Islamic and/or Malayan Banking Berhad collectively known as (“Maybank”) with good standing.
2. Cardmember shall specify in his/her purchase transaction which the cardmember wished to convert to the EzyPay Plus and the tenure of installments under the EzyPay Plus. EzyPay Plus does not apply to the following:-
  - i. cash advance;
  - ii. installment amount payable under other programmes of Maybank such as Balance Transfer, EzyPay Scheme, cash treats, Ezycheque, cash advance, and this EzyPay Plus;
  - iii. annual fees;
  - iv. carry forward balances; and
  - v. any other charges as provided in the Maybank Islamic Ikhwan agreement.
  - vi. any transaction made by supplementary cardmembers.
3. The minimum purchase amount of RM500 with maximum amount of RM30,000 in a single receipt for the 6, 12, 18 and 24 months plan will be eligible for conversion under this EzyPay Plus scheme (please refer to the table for more information)

Amount	Instalments	Management Charges
Minimum RM500	6 & 12 months	9% per annum / 0.75% per month
Minimum RM3,000	18 months	
Minimum RM5,000	24 months	

4. The approval of the cardmember’s application will be subject to:-
  - i. The conversion should strictly be done by the principle cardmember only.
  - ii. The status of the cardmember’s credit card account.
  - iii. The status of the transactions at the point of conversions; and
  - iv. In any other case, at Maybank’s sole and absolute discretion.
5. A purchase is eligible for conversion under this EzyPay Plus is transaction(s) which has been debited to the cardmember’s credit card account and / or recorded **which is not statemented** forming part of the outstanding current balance due and has not passed its payment due date at the point of conversion.
6. Applications received via facsimile, post, email must be duly completed and signed by the principle cardmembers and should be received before three days of current statement due date, in the event the request received after the due date Maybank reserves the right to reject the applications without giving any reasons.

7. Cardmember shall not dispute the contents of the faxed copy received by Maybank which shall be deemed as original application and the cardmember shall produce the original to Maybank upon request for the same.
8. Cardmember may participate more than once in the EzyPay Plus subject to the cardmember's eligibility for the EzyPay Plus and all other terms and conditions herein contained.
9. Upon approval of the application, Maybank will debit the cardmember's account with the monthly installment payable and management charge of 9% per annum, as per preferred duration of the EzyPay Plus tenure.
10. Sample calculation of EzyPay Plus based on tenure chosen by the cardmember as follows:

Purchase Amount	EzyPay Plus Tenure			
	6 months	12 months	18 months	24 months
RM500	RM87.08	RM45.42		
RM3,000	RM522.50	RM272.50	RM189.17	
RM5,000	RM870.83	RM454.17	RM315.28	RM245.83

11. In the event the cardmember pays the minimum monthly installment amount of 5% of the monthly installment or RM25, whichever is higher, due on the payment due date as specified in the statement for payment or if the payment is not received by Maybank in full or before the payment due date as specified in the aforesaid statement, then the prevailing management charge of 18% p.a. shall be levied on the outstanding balance of the monthly installment amount from the due date until the date of full settlement.
12. In the event Cardmember(s) wants to do an early settlement of the EzyPay Plus, the Cardmember(s) will not be charged with any early exit fee. However, the Cardmember(s) will be charged the total amount owed to Maybank Berhad, which includes the outstanding principal and management charge as the final payment.
13. If the cardmember's credit card is terminated for any reason whatsoever, the cardmember shall settle all balances due under the EzyPay Plus upon termination. Otherwise, the prevailing management charge of up to 18% p.a. shall be levied on the outstanding balance which comprises of Principle and management charge.
14. Maybank shall not be accountable for any inadequate, defective, damaged goods, poor services or be concerned with any dispute between the cardmember and the suppliers and / or merchants of the aforesaid goods and services and Maybank is hereby irrevocably authorized by the cardmember to continue to debit the monthly installment to the cardmember's account regardless of any such dispute. The cardmember shall be responsible to assure the state and condition of goods and / or services at the time of the purchase.

15. These terms and conditions are in addition to Maybank Islamic Ikhwan credit card agreement with the cardmember which regulates the provision of credit card facility by Maybank to the cardmembers. In the event of inconsistency between the terms and conditions herein contained and the aforesaid Maybank Islamic Ikhwan credit card agreement, these terms and conditions shall prevail in so far as they apply to this EzyPay Plus.