# Online EzyPay Plus via Maybank2u

Maybank Credit Cardmember can now enjoy instant conversion of EzyPay Plus via Maybank2u for purchases made.

## What is EzyPay Plus?

EzyPay Plus is a Credit Card Instalment Scheme where Cardmembers are given the flexibility to convert any recent purchases that has been debited to the Credit Card account and/or recorded but yet to be reflected in the current statement (forming part of the outstanding current balance due) into affordable monthly instalment.

It gets better as this convenient facility is now available via Maybank2u! What you have to do is just follow the easy steps as per below.

- 1. Log on to Maybank2u.
- 2. Select 'Account & Banking'.
- 3. Select view under 'All Cards'.
- 4. Select 'Apply EzyPay Plus'.
- 5. Follow the 4 easy steps to complete your conversion.

### Value proposition

- An additional channel for Cardmember to convert purchases to EzyPay Plus via online for convenience.
- Online approval and immediate conversion.

### Interest rate & eligibility

- 1. Interest Rate
  - 9% per annum
- 2. Tenure

6 months, 12 months, 18 months and 24 months

3. Conversion Amount (in a single receipt) Minimum conversion amount is RM500 while maximum conversion amount is RM30,000.

#### Interest & Terms and Conditions

- 1. Applicable to all Maybank Credit Cardmembers; MasterCard<sup>®</sup>, Visa & American Express<sup>®</sup> Credit Card issued by Malayan Banking Berhad, with good standing.
- 2. Cardmember shall specify in his/her purchase transaction in which the Cardmember wished to convert to the EzyPay Plus and the tenure of installments. 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 or up to the maximum amount of RM30,000 in a single receipt for the 6, 12, 18 and 24 months instalment plans are 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 Principal 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 a transaction(s) which has been debited to the Cardmember's Credit Card account and / or recorded but yet to be reflected in the current statement (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 or email must be duly completed and signed by the Principal 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.