

## Sample Description in Credit Card statement before and after the implementation of split the principal and interest/management charges

| Before   |       |   |        | After  |       |   |          |
|--|-------|---|--------|--|-------|---|----------|
| <b>Balance Transfer Plan E : 001/024</b> with monthly instalment of <b>RM227.08</b> (Principal + Interest) |       |   |        | <b>Balance Transfer Plan E : 002/024</b> with the split of Principal amount <b>RM208.33</b> and interest amount of <b>RM18.75</b> (Total instalment amount <b>RM227.08</b> ) |       |   |          |
| 08/11  | 08/11 | BALANCE TRANSFER-PLAN E : 001/024       | 227.08 | 29/11  | 29/11 | PYMT@MAYBANK2U.COM                      | 760.41CR |
| 08/11  | 08/11 | FINANCE CHARGES                         | 0.27   | 08/12  | 08/12 | BALANCE TRANSFER-PLAN E :002/024        | 208.33   |
|  |       | TOTAL CREDIT THIS MONTH (JUMLAH KREDIT) | 283.20 | 08/12  | 08/12 | BALANCE TRANSFER INTEREST :002/024      | 18.75    |
|  |       |   |        |  |       | TOTAL CREDIT THIS MONTH (JUMLAH KREDIT) | 1,260.41 |
|  |       |   |        |  |       | TOTAL DEBIT THIS MONTH (JUMLAH DEBIT)   | 277.33   |

| Before   |       |                                    |          | After  |       |                                 |        |
|--|-------|------------------------------------|----------|--|-------|---------------------------------|--------|
| <b>Cash Treats-I : 002/036</b> with monthly instalment of <b>RM140.71</b> (Principal + Management Fee) |       |                                    |          | <b>Cash Treats-I : 003/036</b> with the split of Principal amount <b>RM111.11</b> and Management Fee amount of <b>RM29.60</b> (Total instalment amount <b>RM140.71</b> ) |       |                                 |        |
| 28/10  | 28/10 | PYMT@MAYBANK2U.COM                 | 900.00CR | 08/12  | 08/12 | CASH TREATS-I :003/036          | 111.11 |
| 08/11  | 08/11 | MTF-ITAZZO HOMESTYLE-E24 : 007/024 | 99.96    | 08/12  | 08/12 | CASH TREATS-I MGMT FEE :003/036 | 29.60  |
| 08/11  | 08/11 | CASH TREATS-I : 002/036            | 140.71   | 08/12  | 08/12 | MGMT CHARGES                    | 44.34  |

| Before   |       |                                 |          | After   |       |                                    |        |
|--|-------|---------------------------------|----------|---|-------|------------------------------------|--------|
| <b>EzyPay Plus-E12 : 011/012</b> with monthly instalment of <b>RM134.81</b> (Principal + Interest) |       |                                 |          | <b>EzyPay Plus-E12 : 012/012</b> with the split of Principal amount <b>RM124.88</b> and interest amount of <b>RM9.93</b> (Total instalment amount <b>RM134.81</b> ) |       |                                    |        |
| 29/10  | 29/10 | PYMT@MAYBANK2U.COM              | 232.23CR | 08/12   | 08/12 | EZYPAY PLUS -E12 :012/012          | 124.88 |
| 30/10  | 30/10 | BALANCE TFER - PLAN E T/F ER IN | 6,500.00 | 08/12   | 08/12 | EZYPAY PLUS -E12 MGMT FEE :012/012 | 9.93   |
| 08/11  | 08/11 | EZYPAY PLUS -E12 : 011/012      | 134.81   |   |       |                                    |        |

| Before   |       |                         |           |          | After   |       |                           |           |          |
|--|-------|-------------------------|-----------|----------|---|-------|---------------------------|-----------|----------|
| i. <b>Cash Treats : 001/036</b> with monthly instalment of <b>RM246.24</b> (Principal + Interest)<br>ii. <b>EzyCash-M2u Plan 12-E12 : 005/012</b> with monthly instalment of <b>RM453.67</b> (Principal + Interest)<br>iii. <b>EzyCash-M2u Plan 36-E36 : 002/036</b> with monthly instalment of <b>RM527.67</b> (Principal + Interest)<br>iv. <b>EzyCash-M2u Plan 12-E12 : 006/012</b> with monthly instalment of <b>RM1361</b> (Principal + Interest)<br>v. <b>Cash Treats : 008/018</b> with monthly instalment of <b>RM2518.22</b> (Principal + Interest) |       |                         |           |          | i. <b>Cash Treats : 002/036</b> with the split of Principal amount <b>RM194.44</b> and interest amount of <b>RM51.80</b> (Total instalment amount <b>RM246.24</b> )<br>ii. <b>EzyCash-M2u Plan 12-E12 : 006/012</b> with the split of Principal amount <b>RM416.67</b> and interest amount of <b>RM37.00</b> (Total instalment amount <b>RM453.67</b> )<br>iii. <b>EzyCash-M2u Plan 36-E36 : 003/036</b> with the split of Principal amount <b>RM416.67</b> and interest amount of <b>RM111.00</b> (Total instalment amount <b>RM527.67</b> )<br>iv. <b>EzyCash-M2u Plan 12-E12 : 007/012</b> with the split of Principal amount <b>RM1250</b> and interest amount of <b>RM111.00</b> (Total instalment amount <b>RM1361</b> )<br>v. <b>Cash Treats : 009/018</b> with the split of Principal amount <b>RM2222.22</b> and interest amount of <b>RM296</b> (Total instalment amount <b>RM2518.22</b> ) |       |                           |           |          |
| 08/11  | 08/11 | CASH TREATS             | : 001/036 | 246.24   | 08/12   | 08/12 | CASH TREATS               | : 009/018 | 2,222.22 |
| 08/11  | 08/11 | EZYCASH-M2U PLAN 12-E12 | : 005/012 | 453.67   | 08/12   | 08/12 | CASH TREATS INTEREST      | : 009/018 | 296.00   |
| 08/11  | 08/11 | EZYCASH-M2U PLAN 36-E36 | : 002/036 | 527.67   | 08/12   | 08/12 | EZYCASH-M2U PLAN 12-E12   | : 007/012 | 1,250.00 |
| 08/11  | 08/11 | EZYCASH-M2U PLAN 12-E12 | : 006/012 | 1,361.00 | 08/12   | 08/12 | EZYCASH-M2U PLAN INTEREST | : 007/012 | 111.00   |
| 08/11  | 08/11 | CASH TREATS             | : 008/018 | 2,518.22 | 08/12   | 08/12 | EZYCASH-M2U PLAN 12-E12   | : 006/012 | 416.67   |
|  |       |                         |           |          | 08/12   | 08/12 | EZYCASH-M2U PLAN INTEREST | : 006/012 | 37.00    |
|  |       |                         |           |          | 08/12   | 08/12 | EZYCASH-M2U PLAN 36-E36   | : 003/036 | 416.67   |
|  |       |                         |           |          | 08/12   | 08/12 | EZYCASH-M2U PLAN INTEREST | : 003/036 | 111.00   |
|  |       |                         |           |          | 08/12   | 08/12 | CASH TREATS               | : 002/036 | 194.44   |
|  |       |                         |           |          | 08/12   | 08/12 | CASH TREATS INTEREST      | : 002/036 | 51.80    |