



Maybank EzyPay Terms and Conditions

1. Maybank EzyPay (hereinafter referred to as "Instalment Scheme") is open to Malayan Banking Berhad (hereinafter referred to as "Bank") Visa and MasterCard Cardmembers for purchases of goods & services at participating outlets (hereinafter referred to as "Merchant").
2. Cardmember may apply for the Instalment Scheme by either completing an order form (hereinafter referred to as "Form") or by signing a charge slip obtained from a Maybank EzyPay terminal (hereinafter referred to as "Charge Slip").
3. Cardmember is entitled to enter into the Instalment Scheme for any amount above S\$500 (hereinafter referred to as "Instalment Plan Amount") for the number of instalments stated in the Form or Charge Slip subject to the Cardmember's available credit limit at the point of application.
4. Notwithstanding the above, the Bank owns the discretionary right to approve or reject the application made by the Cardmember without assigning any reason whatsoever to the Cardmember and the Merchant.
5. If the Cardmember applies for the Instalment Scheme using a Form then the Cardmember agrees that after obtaining the authorisation code from the Bank, Cardmember is required to fill in the Form and shall sign the Form to authorise the Bank to pay the full Instalment Plan Amount to the Merchant and to charge the monthly instalment specified therein to the Cardmember's Credit Card Account (hereinafter referred to as "Cardmember's Account") until the Instalment Plan Amount has been charged in full to the Cardmember's Account.
6. Where the Cardmember uses a Charge Slip the Cardmember must sign the Charge Slip to authorise the Bank to pay the full Instalment Plan Amount to the Merchant and to charge the monthly instalment specified therein to the Cardmember's Account until the Instalment Plan Amount has been charged in full to the Cardmember's Account.
7. Upon completion, the Form or Charge Slip must be submitted by the Cardmember to the Merchant.
8. The Instalment Plan Amount stated in the Form or the Charge Slip shall be debited to the Cardmember's Account listed therein and shall continue to be debited monthly thereafter until the full Instalment Plan Amount is completely debited to the Cardmember's Account.
9. If the Instalment Plan Amount cannot be divided into equal monthly instalments, the Cardmember agrees to pay the difference together with the first instalment.
10. The full Instalment Plan Amount as approved by the Bank will be blocked at the point of application of the Instalment Scheme which will provisionally reduce the Cardmember's available credit limit by the amount blocked. The Cardmember's credit limit will be progressively restored by the amount of each monthly instalment on the date each monthly instalment is paid and to the extent that actual payment is received by the Bank.
11. The Bank reserves the right to debit all or any outstanding Instalment Plan Amount to the Cardmember's Account in the event the Cardmember has requested for the Cardmember's Account to be closed or prior to the Bank closing the Cardmember's Account for any reason whatsoever.

12. The Cardmember hereby also authorises the Bank to disclose all relevant information of their Credit Card Account to the Merchant for any purpose in connection with the Instalment Scheme.
13. If any instalment and transaction amount debited to the Cardmember's Account is not paid in full when due and payable, the Cardmember shall be liable for fees and interest charges on the outstanding amount unsettled in the Cardmember's Account at the rate then prevailing in the Terms and Conditions of the Maybank Credit Card Agreement.
14. The Cardmember shall notify the Bank in writing in any event the Cardmember chooses to pay the outstanding Instalment Plan Amount in full.
15. In the event of any changes in the Cardmember's Account number, the Instalment Plan Amount will be automatically debited to the Cardmember's new Credit Card Account which is issued under "conversion", "lost card" or "fraud".
16. The Cardmember shall not be entitled to request for any temporary increase in credit limit for the purpose of the Instalment Scheme and/or if the Cardmember's available limit is fully utilised.
17. For Cardmember with more than one Credit Card Account, the Instalment Plan Amount will be automatically debited to the Cardmember's Credit Card Account, which is still valid in the event one of the cards is requested to be closed or the Bank closed the account for any reason whatsoever.
18. The Bank shall only entertain queries pertaining to the Instalment Scheme. All other queries related to the purchased products shall be referred directly to the Merchant.
19. The Bank reserves the rights to change, amend, delete or add to these Terms and Conditions without prior notice to the Cardmember and the Cardmember agrees to be bound by such amendments.
20. Cardmembers shall be immediately liable to the Bank for the full amount entered into the Form or the Charge Slip once the same is signed by the Cardmember. Cardmembers agree that notwithstanding any dispute between the Merchant in respect of or in connection with any goods and/or services, they shall continue to remain liable to the Bank for the full amount reflected in the Form or the Charge Slip.
21. Cardmembers shall, in the event of any dispute between the Merchant in respect of or in connection with any goods and/or services, deal directly with the Merchant and shall not have any recourse to the Bank in respect thereof. Cardmembers hereby authorise the Bank to continue to charge the Instalments to the Card Account in accordance with the Instalment Plan regardless of any such disputes.
22. Upon cancellation (whether as a result of instructions of the Cardmember or otherwise) of the Instalment Scheme, all sums due and/or owing to the Bank by the Cardmember in respect of the Instalment Scheme shall be immediately due and paid by the Cardmember to the Bank forthwith upon such cancellation.