

Easy Payment Scheme (EPS) – Monthly Instalment Payment Calculation

Please be informed effective 2nd October 2019, all clients with Easy Payment Scheme (EPS) signed up from 2nd October 2019 are required to pay the EPS monthly instalment in full as part of the Minimum Payment Due as specified in the credit card statement.

Example:

Cardholder signs up 0% Easy Payment Scheme (EPS) for 12 months

EPS Sign Up Date	EPS Purchase Amount (RM)	EPS Monthly Instalment Amount (RM)	Other Purchases Amount (RM)	Minimum Payment Due (RM)	
				Before 2 Oct 2019	Effective 2 Oct 2019
1 Feb 2019	12,000	1,000	888	94.40	94.40*
2 Oct 2019	12,000	1,000	888	-	1,044.40**

* Calculation of minimum monthly payment: $(1000 + 888) \times 5\%$

**Calculation of minimum monthly payment: $1000 + (888 \times 5\%)$

Please note that the applicable tiered finance charges and late payment fee will be imposed by the Bank if the Cardholders fail to pay the monthly payment in full by the payment due date.

Do visit our Retail and Commercial Terms and Conditions page at <https://www.sc.com/my/consumer-banking-terms-conditions/> for the full Terms and Conditions.

Thank you.