

Dear Customer,

We would like to inform you that we are revising our Credit Card Additional Service Guidelines effective from 3/12/2016 with the addition of the terms for Easy Payment Scheme.

Please be informed that in order to avoid finance charges being imposed, all cardholders who have subscribed to a 'zero interest/ interest-free' monthly repayment plan(s), are required to make full payment of the monthly instalment specified by the bank at the time the Easy Payment Scheme is entered into. In the event a cardholder opts to only pay the minimum amount of five percent (5%) of your total outstanding balance or Ringgit Malaysia Fifty (RM50), whichever is higher, instead of the your total outstanding balance for the month in full, you will be liable for the interest charges on the your monthly outstanding Balance

Please visit [Client Terms and Products Term for Credit Card](#) for more details.