

Frequently Asked Questions (FAQ)

1. What is AmFlexi-Plus (FPP+)?

FPP+ allows you to convert your Eligible Retail Transactions from your AmBank/AmBank Islamic credit card/-i account into instalment plans.

2. What is the minimum amount for AmFlexi-Plus application?

The minimum amount per application is Ringgit Malaysia One Thousand (RM1,000).

3. What is the interest/profit for AmFlexi-Plus application?

Up to 9.99% flat interest/profit rate (FIR) per annum. Check your eligibility and FIR at AmOnline or give us a call to find out more about FPP+.

4. What is the tenure for AmFlexi-Plus repayment/payment?

There are fixed monthly instalments over a period of **six (6), twelve (12), twenty-four (24) and thirty-six (36)** that you may choose to repay/pay the principal amount together with the interest/profit.

5. Can you provide the instalment calculation?

For avoidance of doubt, the fixed monthly instalment calculations are as illustrated below:

Illustration

You applied for FPP+ with amount Ringgit Malaysia Three Thousand and Five Hundred (RM3,500) and a period of twelve (12) months at FIR/profit of 9.99% p.a.

Month	Monthly Principal Amount	Monthly Interest/Profit	Monthly Instalment (Principal Amount & Interest/Profit)
1	RM299.00	RM29.14	RM328.14*
2	RM291.00	RM29.14	RM320.14
3	RM291.00	RM29.14	RM320.14
4	RM291.00	RM29.14	RM320.14
5	RM291.00	RM29.14	RM320.14
6	RM291.00	RM29.14	RM320.14
7	RM291.00	RM29.14	RM320.14
8	RM291.00	RM29.14	RM320.14
9	RM291.00	RM29.14	RM320.14
10	RM291.00	RM29.14	RM320.14
11	RM291.00	RM29.14	RM320.14
12	RM291.00	RM29.14	RM320.14
Total	RM3,500	RM349.65	RM3,849.65

*The first month's instalment amount may be slightly higher than the subsequent months due to rounding adjustment.

6. What if I am unable to pay the full amount of monthly instalment?

If the Cardholder does not settle the current minimum payment in full by the payment due date, the monthly instalment amount will be subject to finance charges/profit as prescribed by the Bank in the Cardholder Agreement.

In accordance with the Cardholder Agreement, the prevailing finance/profit charge or such rate as prescribed by the Bank from time to time will be chargeable on the outstanding principal amount

that remained unpaid on the due date from the posting date until the full payment is credited into the Cardholder's account.

7. May I cancel or opt for early settlement for my AmFlexi-Plus?

There is no early settlement fee imposed. However all outstanding instalments with its respective interest/profit for the entire tenure shall immediately become due and payable in any early settlement in the event of any of the combination of the following occurrences.

- a. The Cardholder serve a notice of termination or the Cardholder voluntarily opt out of the FPP+ Plan;
- b. The Cardholder terminates or discontinues the FPP+ Plan by making full payment within the FPP+ Plan tenure;
- c. The Cardholder cancels his/her Credit Card/-i within the FPP+ Plan tenure.

The one-time interest/profit billed is not refundable for any circumstances whatsoever even if the Cardholder revokes his/her instruction as above and/or fails to make full repayment/payment. The termination penalty and the one-time interest/profit shall be debited to the Cardholder's Card Account.

8. Can you provide the early settlement calculation?

For avoidance of doubt, the amount payable for early settlement calculation is illustrated below:

Illustration

You have requested to cancel your twelve (12) months FPP+ on the month of 5.

Month	Remaining Principal Amount	Remaining Interest/ Profit	Early Settlement Fee	Amount Payable
5	RM291.00	RM29.14	-	-
6	RM291.00	RM29.14	-	-
7	RM291.00	RM29.14	-	-
8	RM291.00	RM29.14	-	-
9	RM291.00	RM29.14	-	-
10	RM291.00	RM29.14	-	-
11	RM291.00	RM29.14	-	-
12	RM291.00	RM29.14	-	-
Total	RM2,328	RM233.12	-	RM2,561.12

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Soalan Lazim (FAQ)

1. Apakah AmFlexi-Plus (FPP+)?

FPP+ membolehkan anda menukar Transaksi Runcit yang Layak anda daripada akaun *Kad Kredit/-i AmBank/AmBank Islamic* anda kepada pelan ansuran.

2. Berapakah amaun minimum untuk permohonan aplikasi AmFlexi-Plus?

Jumlah minimum bagi setiap permohonan ialah Ringgit Malaysia Satu Ribu (RM1,000).

3. Apakah faedah/keuntungan untuk permohonan AmFlexi-Plus?

Sehingga 9.99% kadar faedah rata/ keuntungan (FIR) setahun. Semak kelayakan dan FIR anda melalui AmOnline atau hubungi kami untuk *mengetahui lebih lanjut mengenai*

4. Apakah tempoh untuk *pembayaran balik/pembayaran* AmFlexi-Plus?

Terdapat ansuran bulanan tetap dalam tempoh **enam (6), dua belas (12), dua puluh empat (24) dan tiga puluh enam (36) bulan*** bahawa anda boleh memilih untuk *membayar balik/membayar amaun* prinsipal bersama-sama dengan faedah/keuntungan.

5. Boleh anda tunjukkan pengiraan ansuran?

Untuk mengelakkan keraguan, pengiraan ansuran bulanan tetap seperti yang ditunjukkan di bawah:

Ilustrasi

Anda memohon FPP+ dengan jumlah Ringgit Malaysia Tiga Ribu Lima Ratus (RM3,500) dan tempoh dua belas (12) bulan dengan kadar faedah/keuntungan sebanyak 9.99% setahun.

<i>Bulan</i>	<i>Amaun Prinsipal Bulanan</i>	<i>Faedah/Keuntungan Bulanan</i>	<i>Ansuran Bulanan (Amaun Prinsipal & Faedah/Keuntungan)</i>
1	RM299.00	RM29.14	RM328.14*
2	RM291.00	RM29.14	RM320.14
3	RM291.00	RM29.14	RM320.14
4	RM291.00	RM29.14	RM320.14
5	RM291.00	RM29.14	RM320.14
6	RM291.00	RM29.14	RM320.14
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10	RM291.00	RM29.14	RM320.14
11	RM291.00	RM29.14	RM320.14
12	RM291.00	RM29.14	RM320.14
Jumlah	RM3,500	RM349.65	RM3,849.65

*Amaun ansuran bulan pertama mungkin lebih tinggi sedikit daripada bulan berikutnya disebabkan pelarasan pembundaran.

6. Bagaimana jika saya tidak dapat membayaramaupun penuh ansuran bulanan?

Sekiranya Pemegang Kad tidak menyelesaikan bayaran minimum semasa sepenuhnya pada tarikh akhir pembayaran, amaun ansuran bulanan akan dikenakan caj kewangan/keuntungan seperti yang ditetapkan oleh Bank dalam Perjanjian Pemegang Kad.

Selaras dengan Perjanjian Pemegang Kad, caj kewangan/ keuntungan semasa atau kadar sepertinya yang ditetapkan oleh Bank dari semasa ke semasa akan dikenakan ke atas amaun prinsipal belum jelas yang masih belum dibayar pada tarikh matang dari tarikh pengeposan sehingga pembayaran penuh dikreditkan ke dalam akaun Pemegang Kad.

7. Bolehkah saya membatalkan atau memilih penyelesaian awal untuk AmFlexi-Plus saya?

Tiada yuran penyelesaian awal dikenakan. Walau bagaimanapun semua ansuran belum jelas dengan faedah/keuntungan masing-masing untuk keseluruhan tempoh akan serta-merta menjadi matang dan perlu dibayar dalam mana-mana penyelesaian awal sekiranya berlaku mana-mana gabungan kejadian berikut.

- Pemegang Kad menyampaikan notis penamatan atau Pemegang Kad secara sukarela memilih keluar daripada Pelan FPP+;
- Pemegang Kad menamatkan atau menghentikan Pelan FPP+ dengan membuat pembayaran penuh dalam tempoh Pelan FPP+;
- Pemegang Kad membatalkan Kad Kredit/-i nya dalam tempoh Pelan FPP+.

Faedah/keuntungan sekali sahaja yang dibilkan tidak akan dikembalikan untuk sebarang keadaan sekalipun walaupun Pemegang Kad membatalkan arahnya seperti di atas dan/atau gagal membuat pembayaran/pembayaran penuh. Penalti penamatan dan faedah/keuntungan sekali akan didebitkan ke Akaun Kad Pemegang Kad.

8. Boleh anda tunjukkan pengiraan penyelesaian awal?

Untuk mengelakkan keraguan, amaun yang perlu dibayar untuk pengiraan penyelesaian awal adalah seperti yang digambarkan di bawah:

Ilustrasi

Anda telah meminta untuk membatalkan dua belas (12) bulan FPP+ anda pada bulan ke lima.

<i>Bulan</i>	<i>Baki Amaun Prinsipal</i>	<i>Baki Faedah/Keuntungan</i>	<i>Yuran Penyelesaian Awal</i>	<i>Amaun Yang Perlu Dibayar</i>
5	RM291.00	RM29.14	-	-
6	RM291.00	RM29.14	-	-
7	RM291.00	RM29.14	-	-
8	RM291.00	RM29.14	-	-
9	RM291.00	RM29.14	-	-
10	RM291.00	RM29.14	-	-
11	RM291.00	RM29.14	-	-
12	RM291.00	RM29.14	-	-
Jumlah	RM2,328.00	RM233.12	-	RM2,561.12

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