

Frequently Asked Questions

1. What is Balance Transfer (BT)?

BT allows Cardholder to apply for transfer of outstanding balances from credit card(s) issued by other bank or card issuer(s) in Malaysia to Cardholder's Card Account into instalment plans.

2. What is the minimum amount for Balance Transfer application?

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

3. What is the interest/profit for Balance Transfer application?

Up to 6.88% flat interest/profit rate per annum and will be charged to the Cardholder's Card account as stipulated in the table below.

Interest/Profit Rate	Tenure (months)	Minimum Amount (RM)
4.88% per annum	6	RM1,000
	12	
5.88% per annum	24	RM1,000
	36	
6.88% per annum	48	RM1,000
	60	

4. What is the tenure for Balance Transfer repayment/payment?

There are fixed monthly instalments over a period of six (6), twelve (12), twenty-four (24), thirty-six (36), forty-eight (48) or sixty (60) months instalment 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 BT with an amount of Ringgit Malaysia One Thousand (RM1,000) and a period of twelve (12) months at 4.88% flat interest/profit rate per annum.

Month	Monthly Principal Amount	Monthly Interest/Profit	Monthly Instalment (Principal Amount & Interest/Profit)
1	RM87.00	RM4.07	RM91.07*
2	RM83.00	RM4.07	RM87.07
3	RM83.00	RM4.07	RM87.07
4	RM83.00	RM4.07	RM87.07
5	RM83.00	RM4.07	RM87.07
6	RM83.00	RM4.07	RM87.07
7	RM83.00	RM4.07	RM87.07
8	RM83.00	RM4.07	RM87.07
9	RM83.00	RM4.07	RM87.07
10	RM83.00	RM4.07	RM87.07
11	RM83.00	RM4.07	RM87.07
12	RM83.00	RM4.07	RM87.07
Total	RM1,000.00	RM48.80	RM1,048.80

*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 charges 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 an early settlement for my Balance Transfer?

There is no early settlement fee imposed however all outstanding instalments with their 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 serves a notice of termination or the Cardholder voluntarily opt out of the BT Plan;
- b. The Cardholder terminates or discontinues the BT Plan by making full payment within the BT Plan tenure;
- c. The Cardholder cancels his/her Credit Card/-i within the BT 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 early settlement fee 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 BT on the fifth month.

Month	Remaining Principal Amount	Remaining Interest/ Profit	Early Settlement Fee	Amount Payable
5	RM83.00	RM4.07		-
6	RM83.00	RM4.07	-	-
7	RM83.00	RM4.07	-	-
8	RM83.00	RM4.07	-	-
9	RM83.00	RM4.07	-	-
10	RM83.00	RM4.07	-	-
11	RM83.00	RM4.07	-	-
12	RM83.00	RM4.07	-	-
Total	RM664.00	RM32.56	-	RM696.56

[END]

Soalan Lazim

1. Apakah Pindahan Baki (BT)?

BT membenarkan Pemegang Kad memohon pemindahan baki tertunggak daripada kad kredit/-I yang dikeluarkan oleh Bank atau pengeluar kad lain di Malaysia ke Akaun Kad Pemegang Kad kepada pelan ansuran.

2. Berapakah amaun minimum untuk permohonan BT?

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

3. Apakah faedah/keuntungan untuk permohonan BT?

Sehingga 6.88% kadar faedah/keuntungan rata setahun dan akan dicaj ke akaun Kad Pemegang Kad seperti yang ditetapkan dalam jadual di bawah.

Faedah/Keuntungan	Tempoh (bulan)	Amaun Minimum (RM)
4.88% setahun	6	RM1,000
	12	
5.88% setahun	24	RM1,000
	36	
6.88% setahun	48	RM1,000
	60	

4. Berapakah tempoh untuk pembayaran balik/pembayaran BT?

Terdapat ansuran bulanan tetap dalam tempoh enam (6), dua belas (12), dua puluh empat (24), tiga puluh enam (36), empat puluh lapan (48) atau enam puluh (60) bulan ansuran yang boleh anda pilih untuk membayar balik/membayar amaun prinsipal dengan faedah/keuntungan.

5. Boleh anda tunjukkan pengiraan ansuran?

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

Ilustrasi

Anda memohon BT dengan amaun Ringgit Malaysia Seribu (RM1,000) dan tempoh dua belas (12) bulan dengan kadar faedah/keuntungan rata 4.88% setahun.

Bulan	Amaun Prinsipal Bulanan	Faedah/Keuntungan Bulanan	Ansuran Bulanan (Amaun Prinsipal & Faedah/Keuntungan)
1	RM87.00	RM4.07	RM91.07*
2	RM83.00	RM4.07	RM87.07
3	RM83.00	RM4.07	RM87.07
4	RM83.00	RM4.07	RM87.07
5	RM83.00	RM4.07	RM87.07
6	RM83.00	RM4.07	RM87.07
7	RM83.00	RM4.07	RM87.07
8	RM83.00	RM4.07	RM87.07
9	RM83.00	RM4.07	RM87.07
10	RM83.00	RM4.07	RM87.07
11	RM83.00	RM4.07	RM87.07
12	RM83.00	RM4.07	RM87.07

Total	RM1,000.00	RM48.80	RM1,048.80
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*Amaun ansuran bulan pertama mungkin lebih tinggi sedikit daripada bulan-bulan berikutnya disebabkan pelarasan pembundaran.

6. Bagaimana jika saya tidak dapat membayar amaun penuh ansuran bulanan?

Sekiranya Pemegang Kad tidak menyelesaikan bayaran minimum semasa sepenuhnya pada 4ahaja 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 BT saya?

Tiada Yuran penyelesaian awal namun 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 yang berikut:

- a. Pemegang Kad menyampaikan notis penamatan atau Pemegang Kad secara sukarela memilih untuk keluar daripada Pelan BT;
- b. Pemegang Kad menamatkan atau menghentikan Pelan BT dengan membuat pembayaran penuh dalam tempoh Pelan BT;
- c. Pemegang Kad membatalkan Kad Kredit/-l nya dalam tempoh Pelan BT.

Faedah/keuntungan sekali sahaja yang dibilkan tidak akan dikembalikan untuk sebarang keadaan sekalipun walaupun Pemegang Kad membatalkan arahannya seperti di atas dan/atau gagal membuat pembayaran balik/pembayaran penuh. Yuran penyelesaian awal 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 BT anda pada bulan ke lima.

Bulan	Baki Amaun Prinsipal	Baki Faedah/Keuntungan	Yuran Penyelesaian Awal	Amaun Yang Perlu Dibayar
5	RM83.00	RM4.07		-
6	RM83.00	RM4.07	-	-
7	RM83.00	RM4.07	-	-
8	RM83.00	RM4.07	-	-
9	RM83.00	RM4.07	-	-
10	RM83.00	RM4.07	-	-
11	RM83.00	RM4.07	-	-
12	RM83.00	RM4.07	-	-
Jumlah	RM664.00	RM32.56		RM696.56

[TAMAT]