

## Frequently Asked Questions

### 0% Easy Payment Plan (EPP) Programme

#### 1. What is a 0% Easy Payment Plan?

A 0% Easy Payment Plan lets you convert your Credit Card/-i purchases at participating merchants into equal instalments that you will pay over a set period of time.

#### 2. How are my instalments calculated?

Each instalment is calculated by dividing the purchase amount by the chosen instalment period evenly. The first month's instalment amount may be slightly higher than the subsequent months due to rounding adjustment. You will have to pay the full amount of each instalment on or before the payment due date as stated in your Credit Card/-i statement.

**For example:**

<b>Total Purchase Amount</b>	RM2099
<b>Instalment Period</b>	12 months
<b>Calculation</b>	$RM2099 \div 12 \text{ months} = RM174.92$
<b>Monthly Instalment</b>	RM174
<b>Remainder</b>	<b><u>Total Purchase Amount – (Monthly Instalment × Instalment Period)</u></b> $RM2099 - (RM174 \times 12) = RM11$
<b>First Month Instalment</b>	<b><u>Monthly Instalment + Remainder</u></b> $RM174 + RM11 = RM185$

#### 3. What are the instalment period available for instalments?

The instalment period ranges from 3 months to a maximum of 36 months, depending on the participating individual merchants and subject to change from time to time. Minimum purchase amount is dependent on the terminals used by the participating individual merchants.

#### 4. How do I apply for a 0% Easy Payment Plan?

0% Easy Payment Plan is available at selected in-store and online participating merchants. Refer to [ambank.com.my/EPP](http://ambank.com.my/EPP) for the list of participating merchants. You shall notify the participating merchant during payment of goods/services that you would like to apply for a 0% Easy Payment Plan with the Bank. Thereafter, you make payment for purchase of goods/services using Credit Card/-i at the participating merchant's payment terminal.

#### 5. Am I eligible for a 0% Easy Payment Plan?

As long as your Credit Card/-i account is not in default, over its limit or breaches any terms and conditions herein or the Cardholder Agreement, the Principal Credit Card/-i holders and Supplementary Credit Card/-i holders are eligible for a 0% Easy Payment Plan.

#### 6. I have just activated my Credit Card/-i. Can I start a 0% Easy Payment Plan?

Yes, you may start any 0% Easy Payment Plan once you have received a confirmation SMS that your Credit Card/-i has been successfully activated & ensures card PIN has been set.

**7. Can I change my instalment tenure?**

No, once your transaction is approved at Point of Sale (POS) or checkout page, none of the options such as tenure, price and amount, can be amended.

**8. How will I know if my purchase has been successfully converted into a 0% Easy Payment Plan?**

You will see your instalment plan on your next Credit Card/-i statement, together with the monthly repayment/payment amount.

**9. Can I earn AmBonus points for my 0% Easy Payment Plan?**

Yes. Purchases you made on 0% Easy Payment Plan are eligible for AmBonus points.

**10. Is there any early settlement fee if I pay my entire balance before the 0% Easy Payment Plan is finished?**

No, there is no early settlement fee. You can pay your entire balance as early as you like. If you wish to make an early settlement for the 0% Easy Payment plan before the maturing date, please contact AmBank Customer Care +603 2178 8888.

**11. Can I make partial settlement of my 0% Easy Payment Plan?**

No, partial settlement is not allowed.

**12. What will happen to my 0% Easy Payment Plan if my Credit Card/-i is cancelled by myself or by the Bank?**

If your Credit Card/-i is cancelled, all your outstanding balances, including any instalments that are yet to be billed, will become immediately due and payable in full.