

Terms and Conditions Easy Payment Plan (EPP) Programme

This Amended Terms and Conditions for AmBank/ AmBank Islamic Berhad: Easy Payment Plan (EPP) Programme will supersede the existing Terms and Conditions with effect from 30 September 2025

Clause 17 and 30 have been added in blue font to reflect the changes.

REMINDER: All Cardholders are hereby reminded to read and understand the terms and conditions below and other general terms and conditions which are also available at www.ambank.com.my as at the date hereof. If you do not understand any of the terms and conditions below, you are advised to discuss with the Bank's staff or authorized representative.

The terms and conditions herein are in addition to and shall be read together with the relevant Credit Card/Credit Card-i agreements (collectively referred to as “**Cardholder Agreement**”) which govern the use of the credit card/ credit card-i issued by the Bank (as defined below). In the event of any discrepancy or inconsistency between these Terms and Conditions and the Cardholder Agreement, these Terms and Conditions will prevail in so far as it relates to the Programme.

I. Definition

“**Bank**” refers to AmBank (M) Berhad (196901000166 (8515-D)) or AmBank Islamic Berhad (199401009897 (295576-U)), both companies incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Card**” refers to any AmBank Visa Credit Card/AmBank Islamic Visa Credit Card-i and AmBank Mastercard Credit Card/AmBank Islamic Mastercard Credit Card-i and UnionPay Credit Card issued by the Bank.

“**Cardholder**” refers to any individual holding an AmBank Visa Credit Card/AmBank Islamic Visa Credit Card-i and AmBank Mastercard Credit Card/AmBank Islamic Mastercard Credit Card-i and AmBank UnionPay Credit Card which shall include the Principal and/or Supplementary Card.

“**EPP**” refers to the 0% Easy Payment Plan made available by the Bank to all payment made using AmBank Visa Credit Card/AmBank Islamic Visa Credit Card-i and AmBank Mastercard Credit Card/AmBank Islamic Mastercard Credit Card-i and AmBank UnionPay Credit Card.

“**Programme**” refers to the Easy Payment Plan programme.

“**Product**” refers to the goods/services offered under the Easy Payment Plan programme.

“**Supplier**” refers to any distributor authorised by the Manufacturer of the Product.

“**Manufacturer**” refers to the producer, brand principal of the Product.

“**Payment Option**” refers to the number of instalments available under the EPP for the purchase of the Product. Payment option may vary according to the offers and available up to thirty-six (36) months.

“Website” refers to <https://www.ambank.com.my/>

II. Product Promotion

1. Promotion prices and Recommended Retail Price (RRP) advertised are in Ringgit Malaysia (RM).
2. All products are offered on while stocks last basis. In the event of unavailability of stocks after the Cardholder have placed an order, the Supplier shall notify the Cardholder to offer an exchange for another product of the same value or a full refund. The Bank shall not be held responsible or be liable as all products are supplied by independent third-party companies.
3. In the event of a discrepancy between the price, quantity offered, specifications, package content and general offer featured in Bank’s website and other forms of communications such as leaflets, emails, SMS or print advertisements; the price, quantity offered, specifications, package content and general offer on AmBank’s website will be used.
4. The products/services and any accessories offered in the package along with the sale of the products are supplied by the respective Supplier. The Bank is only providing a means of payment for these goods and services via the usage of the Card.
5. Product images used are for illustrative purposes only and may differ from the actual product delivered. The Cardholder is advised to check with the respective Supplier on the condition of the warranty and the warranty period. The Bank makes no representative or warranty in respect of the product(s) in particular, its merchantability, quality, suitability for use and all ancillary services. For any query regarding services and repairs of the products, the Cardholder shall contact the respective Supplier directly.
6. Recommended Retail Price quoted (if available) is correct at the point of print and website update.
7. Due to strong demand and popularity of some products, the Bank may impose restriction on the number of items that the Cardholder may purchase by indicating this term on whichever form of communications used.

III. Order Placement Channels and Payment

8. Orders can be placed through online, fax or mail-in the order form to the respective Supplier.
9. The acceptance of fax or mail-in orders by the Supplier shall be deemed binding after the ten (10) working days cooling off period.
10. For fax or mail-in orders, Cardholders are allowed a one-time change or cancellation within the ten (10) working days cooling-off period. This option is only applicable if Cardholders have not checked the cooling-off Period box in the order form. For exchange or cancellations, please contact the Bank’s Contact Centre at 03-2178 8888 from 7am to 11pm.
11. For orders placed through online, the Supplier shall process the orders immediately.
12. Purchase of product(s) is subject to the availability of credit limit in the Cardholder’s card account.

13. Payment must be made with any AmBank Visa Credit Card/AmBank Islamic Visa Credit Card-i or AmBank Mastercard Credit Card/AmBank Islamic Mastercard Credit Card-i or AmBank UnionPay Credit Card.

IV. Easy Payment Plan

14. Upon approval of the order, the Cardholder's credit limit will be provisionally reduced by earmarking an amount equivalent to the purchase amount of the product, which will not be available to the Cardholder to use but will be progressively restored on a monthly basis as payment of each instalment amount is made.
15. The Bank will debit the Cardholder's card account with the monthly instalment amount payable on a monthly basis effective from the date of order approval, for the duration as stipulated in the programme offer.
16. The first month's instalment amount may be slightly higher than the subsequent months due to rounding adjustment.
17. In the event the Cardholder choose to pay the minimum amount of 5% of the balance remaining unpaid under the Easy Payment Plan or Ringgit Malaysia Fifty (RM50), whichever is higher, instead of the monthly instalment in full, the Cardholder will be liable for the prevailing finance charges/management fee and late payment charge [as stated in the Cardholder Agreement](#).
18. The Bank at its discretion may demand the Cardholder to settle the full outstanding amount including the instalments and all monies due under the EPP if the Cardholder default in payment of any amount due, breaches any terms and conditions herein/or the Card Agreement; or Card Account is voluntarily cancelled or terminated by the Bank or if it becomes impossible or unlawful for the Bank to make available or continue to make available the EPP to the Cardholder.

V. Order Fulfilment

19. All fax or mail-in orders will be processed after the ten (10) working days cooling-off period from the date the order is placed. For faster delivery, Cardholders may provide the Supplier the permission to exclude the cooling-off period by checking the cooling-off period box in the order form.
20. Product(s) will be delivered to the delivery address provided within two (2) to four (4) weeks from the date of order approval. No delivery will be made to P.O. Box addresses and delivery is within Malaysia only.
21. Unless stated, fulfilment of the Product includes door-to-door delivery only and excludes unpacking/installation services.
22. The Bank shall not be responsible or liable if the product cannot be delivered within the stipulated period for reasons directly or indirectly including but not limited to inaccurate, invalid or incomplete personal information, any acts of God, strike, riot, labor unrest, accident, breakdown of transportation or any matter beyond the Bank's control.
23. All items must be opened and inspected upon receipt. The Bank shall not accept any liability for damages once duly acknowledged by Cardholders.

24. The delivery charges, service charges and/or other charges relating to first-time delivery of the Product(s) if any will be borne by the Cardholder. The Bank will be responsible to pay for any delivery charges, service charges and/or other charges relating to the second-time delivery of the Product(s).

VI. Refund and Exchange

25. In the event the product received is defective or incomplete, kindly notify our Customer Care via e-mail at customercare@ambankgroup.com or call 03-2178 8888 within two (2) working days. The Bank shall deem the product is in order and correct after the two (2) working days period upon delivery.
26. The Bank reserves the right to enforce the following conditions:
- Products can only be exchanged or returned following approval from the Supplier.
 - This return policy does not apply to Products which have been stated as strictly Non-Exchangeable and Non-Returnable.
 - In the event Cardholders fail to receive delivery of the products within thirty (30) working days from the date of order approval for any reason whatsoever, the order is deemed withdrawn or cancelled and a refund will be given to the Cardholder.
 - In cases of refund, please allow up to forty-five (45) working days from the date of cancellation approval for credit refund. The credit refund amount will be equivalent to the price of the product.

VII. After Sales Service and Warranty

27. All or any warranties and/or terms and conditions in connection with the product shall be between the Cardholder and the Supplier. The Bank will not be a party thereto and shall not be held liable directly or indirectly for any loss, claim, damage whether in contract, tort or otherwise to any property, injury to any person or persons, expenses or cost in connection with his or her participation of the promotion or as a result of using the Product and/or any breach of duty, action, omission or obligation of the Supplier.

VIII. Limitation of Liability

28. The Bank shall not be liable for any injury, loss, damage, expenses, costs or any other liability whatsoever due to or arising out of any act or omissions of the Supplier howsoever caused or suffered including without prejudice to the generality of the foregoing any liability due to any defect or deficiency in the Product. The Product sold is under warranty by the Supplier and the Bank shall not be held responsible or liable on the defect or deficiencies of the Product.
29. If any provision of this Agreement is held to be illegal or invalid under future laws or regulations effective and applicable during the term of this Agreement, such provision shall be fully severable and this Agreement shall be construed as if such illegal or invalid provision had never comprised a part of this Agreement and the remaining provisions of this Agreement shall remain in full force and effect and shall not be affected by the illegal or invalid provision of by its severance from this Agreement.

30. The Cardholders has read and understood all the terms and conditions specified herein and the Bank reserves the right to terminate this Agreement by giving reasonable notice or amend or add to any of these terms and conditions from time to time with at least twenty one (21) calendar days' notice to Cardholders before the new terms and conditions take effect.