

# EzyPay



## Get more this festive season on EzyPay with American Express® Credit Cards



Enjoy 0% interest on flexible instalment plans up to 24 months.

MEMBERSHIP  
rewards™

Earn 5x points for every RM spent on your EzyPay transactions on Maybankard 2 American Express® Cards. Other American Express Credit Cards earn 2x points.

treatsPOINTS

active  
Wellness Living By Ogawa



epiCentre



Marie France Bodyline™  
THE WORLD'S SKINCARE PROFESSIONALS  
A member of Global Beauty International

New York  
SKIN SOLUTIONS



OSIM

Thai Odyssey  
No. 1 in Thailand for Massage

traveltreats  
Great travel Great rewards



\* Please refer to the back of this leaflet for list of EzyPay Partner Merchants offering Interest-Free Instalment Plan.



# Smart savings with DG SmartPlan™




## SAMSUNG GALAXY SIII

RRP: RM1999


DG SmartPlan™ 48

DG SmartPlan™ 68

DG SmartPlan™ 88

 EzyPay with  
DG SmartPlan™  
**RM108.40** x 24 mths

 EzyPay with  
DG SmartPlan™  
**RM120.05** x 24 mths

 EzyPay with  
DG SmartPlan™  
**RM133.80** x 24 mths

### Registration & Free Gift Entitlement

Step 1: Walk in to any participating DiGi outlets and present your American Express® Credit Card with the complimentary voucher from DiGi.

Step 2: Sign up Samsung Galaxy SIII bundle with DG SmartPlan™ 48/68/88.

Promotion valid from 1 Nov 2012 - 31 Jan 2013 and while stocks last.

EzyPay price includes DG SmartPlan™ and phone price. Terms and Conditions apply. For more info, log on to [www.digi.com.my/s3epp](http://www.digi.com.my/s3epp)

**Complimentary 1 year Extended Warranty (Worth RM120)**

## EzyPay

0% Interest-Free Instalment Plan

### Participating Outlets:

**Kuala Lumpur** • Berjaya Times Square, Lot 01-36 • Solaris Mont Kiara, K-0G-03 & 04 • Bangsar, F140 1st Floor • The Garden, S-233 2nd Floor • Low Yat, Lot G9-10 • Leisure Mall, LOT L2-26-048 • Alamanda, LOT LG08 • KLCC, LOT C40 • **Selangor** • SS2 Bukit Tinggi, Lot Unit B-G-8 BBT One • Sunway Pyramid, Lot LG2.69 • Seri Kembangan, Kiosk 2 & 4, Giant • Ikano, LG49 • **Taiwan** • **Negeri Sembilan** • Seremban, No 15 Ground Floor • **Johor** • Danga City, NO 17-02 • Sutera Mall, LOT L3-209/210 • City Square, LEVEL 3 • Muar Jalan Sisi • Taman Molek, No 6 & 8 • **Penang** • Pulau Tikus, No 368-1-02 • Seberang Jaya, No 8 Ground Floor • Penang SunCity, 1-G-11 • Bkt Mertajam, No 3213 • Queensbay Mall, LG-03A • **Perak** • Ipoh, Lot C-01-04, NO 2 Grd Floor • Jusco Station 18, LOT F59, F1st Floor • **Pahang** • Kuantan, LOT G22B & G23(II) • **Melaka** • Melaka Plaza Merdeka • Melaka, Jusco, Unit S-10 • Mahkota Parade, KG6C & 6D Ground Floor • **Sabah** • Api-Api, Lot 5/G/3, Ground Floor • 1 Borneo, LOT C-228 • **Sarawak** • Kuching, Lot 506-507 • Miri, Lot 1382

### Terms & Conditions:

- Offer is valid with payment using American Express Credit Cards only.
- Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.
- Applicable for new 24 months contract only.
- Valid at selected DiGi Store only from 1 November 2012 - 31 January 2013.
- Subject to stock availability.

## Exclusive savings with your American Express® Credit Card

COMPLIMENTARY ONE YEAR EXTENDED WARRANTY

worth  
**RM120**  
for your Samsung GALAXY SIII

Just sign up with any DG SmartPlan™ with a 24 months contract.

Name: \_\_\_\_\_

IC No: \_\_\_\_\_

AMEX card no: \_\_\_\_\_

**5x**  
Points\*

**5%**  
Weekend  
Cash Back\*

\*5x Points and 5% Weekend Cash Back only applies to Maybank 2 American Express® Cards. Other American Express Credit Cards earn 2x Points.

\*Maximum Weekend Cash Back of RM50 per Cardmember (Principal) per month.



# Enjoy savings and gifts on Geneva S at EpiCentre



## COMPLIMENTARY

Bone 4GB Flash Drive



## EzyPay

0% Interest-Free Instalment Plan

### Participating EpiCentre Outlets:

**Kuala Lumpur** • Pavilion KL Tel: +603 2141 6278 • Fahrenheit 88 Tel: +603 2143 8001 •  
Bangsar Village II Tel: +603 2287 8970 **Petaling Jaya** • IOI Mall Puchong • Tel: +603 8075 0870  
• e@Curve Mutiara Damansara Tel: +603 7726 1006 **Cyberjaya** • Limkokwing University Tel:  
+603 8318 0300

### Terms & Conditions:

- Offer is valid with payment using American Express Credit Cards only.
- Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.

## Exclusive savings with your American Express® Credit Card

**Complimentary** Bone 4GB Flash Drive, EpiCentre membership card and training worth RM175 with purchase of Geneva Sound System S (Red) at **RM1,499** (NP: RM1,599)



\*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express® Cards. Other American Express Credit Cards earn 2x Points.

\*Maximum Weekend Cash Back of RM50 per Cardmember (Principal) per month.



Website: [www.epicentreasia.com](http://www.epicentreasia.com)

# Exclusive slimming package and gift at Marie France Bodyline



## EzyPay

0% Interest-Free Instalment Plan

Valid at all participating outlets

Toll Free: 1-800-22-8222

### Terms & Conditions:

- Offer is valid with payment using American Express Credit Cards only.
- Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.

## Exclusive savings with your American Express® Credit Card

Slimming Package consisting of 51 sessions for **RM1899** only + **Complimentary** Lymphatic Treatment (NP: RM3675)



\*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express® Cards. Other American Express Credit Cards earn 2x Points.

\*Maximum Weekend Cash Back of RM50 per Cardmember (Principal) per month.

# Enjoy 10% savings and gifts at New York Skin Solutions



## COMPLIMENTARY

1 Set of Skin Care Products



## EzyPay

0% Interest-Free Instalment Plan

Valid at all participating outlets

Hotline: 03-2284 5566

### Terms & Conditions:

- Offer is valid with payment using American Express Credit Cards only.
- Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.

## Exclusive savings with your American Express® Credit Card

**Complimentary** 1 Deep Skin Scanning + Advanced Skin Analysis + 1 Customised Facial Treatment + 1 Set of Skin Care Products

**10% Savings** upon signing up a full course



\*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express® Cards. Other American Express Credit Cards earn 2x Points.

\*Maximum Weekend Cash Back of RM50 per Cardmember (Principal) per month.

**New York**  
SKIN SOLUTIONS

Website: [www.newyorkmy.com](http://www.newyorkmy.com)

# Enjoy savings on OGAWA Smart Space XD Tech Massage Chair



## EzyPay

0% Interest-Free Instalment Plan

Valid at all participating outlets

Hotline: 1-800-88-4688

### Terms & Conditions:

- Offer is valid with payment using American Express Credit Cards only.
- Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.

## Exclusive savings with your American Express® Credit Card

Smart Space XD Tech Massage Chair  
at **RM 4,099** (WM) **RM 4,599** (EM)  
(NP: RM 9,999 - WM, RM 10,499 - EM)



**OGAWA**

Website: [www.ogawaworld.net](http://www.ogawaworld.net)



\* 5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express® Cards. Other American Express Credit Cards earn 2x Points.

\* Maximum Weekend Cash Back of RM50 per Cardmember (Principal) per month.

# Enjoy great savings on OSIM uPhoria Tui-Na Leg Massager

## OSIM uPhoria Tui-Na Leg Massager

The World's first Tui-Na leg massager for calves, ankles and feet, Wrap-around power squeeze massage, Roller reflexology massage, Vibration massage and Warmth therapy.

**RM 1884**



NP: RM2188\*

RM157 x 12 months



## EzyPay

0% Interest-Free Instalment Plan

### Participating Outlets:

**Klang Valley** • 1 Utama 03-7727 6342 • Jusco One Utama 03-7722 1490 • 1 Utama N/W ng 03-7727 5945 • Aeon Cheras Selatan 03-9075 4103 • Cheras Selatan 03-9075 4103 • Alamanda Putrajaya 03-8888 5079 • Alpha Angle 03-4142 6218 • Cheras Leisure Mall 03-9131 9720 • IOI Mall, Lot G40 03-8076 3667 • IOI MaI, Lot 23-23A 03-8075 9084 • Jusco Bukit Raja 03-3342 8218 • Bukit Tinggi, 2nd Floor 03-3326 2416 • Bukit Tinggi, F38 03-3326 2414 • Jusco Metro Prime 03-6252 0818 • Pavilion 03-2141 7487 • KLCC 03-2330 1216 • Mid Valley, Jaya Jusco Store 03-2284 4218 • Mid Valley, LG009 03-2284 6335 • Mid Valley, S-052 03-2284 7218 • OUG 03-7981 7921 • Subang Parade 03-5635 9407 • Sunway Pyramid, LL1.111 03-5622 1027 • Sunway Pyramid, LL2.70 & 71 03-5622 1649 • Taman Maluri 03-9282 0218 • **Pahang** • First World Plaza 03-6101 2949 • East Coast Mall 09-560 9207 • **Penang** • Gurney Plaza 2 04-226 2510 • Sunway Carnival 04-398 1904 • Queensbay Mall, 2nd Floor 04-641 2744 • Queensbay MaI, LG-33 04-641 2792 • **Kedah** • Star Parade 04-733 6687 • **Perak** • Ipoh Parade 05-241 6359 • Kinta City 05-545 2218 • **Melaka** • Mahkota Parade 06-281 5906 • Jusco Melaka 06-231 8218 • Aeon Bandaraya Melaka 06-286 8706 • Jusco Bandaraya Melaka 06-286 9501 • **Negeri Sembilan** • Seremban 2, Lot 31 06-6012 318 • Jusco Seremban 2 06-6015 218 • Seremban 2, Ground Floor 06-6015 928 • **Johor** • Bukit Indah 07-237 0563 • Giant Plentong 07-352 0612 • Tebrau City, 1st Floor 07-353 1337 • Tebrau City, Ground Floor 07-354 4180 • Jusco Tebrau City 07-354 4659 • Batu Pahat Mall 07-433 3417 • Carrefour Batu Pahat 07-434 2749 • Sutera Mall 07-559 9210 • **Sarawak** • The Sprng 082-247 973 • Wisma Sanyang 084-335 814 • Bintang Plaza 085-429 218 • Parkcity Mall 086-336 213 • Delta Mall 084-337 524 • **Sabah** • 1Borneo 088-447 604 • City Mall 088-484 295 • SenQ Boulevard 084-337 524

Hotline: 03-9232 1999

### Terms & Conditions:

- Offer is valid with payment using American Express Credit Cards only.
- Privileges cannot be exchanged for cash/products or used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.

## Exclusive savings with your American Express® Credit Card

Purchase OSIM uPhoria Tui-Na Leg Massager at **RM1,884** (NP: RM2,188\*)



\*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express® Cards. Other American Express Credit Cards earn 2x Points.

\*Maximum Weekend Cash Back of RM50 per Cardmember (Principal) per month.

# Enjoy 25% savings and cash rebate at Thai Odyssey



## EzyPay

0% Interest-Free Instalment Plan

### Participating Outlets:

**Kuala Lumpur** • Mid Valley Megamall (2nd Floor) 603 - 2282 1229 • Mid Valley Megamall (Basement 2) 603 - 2287 2881 • Times Square, KL 603 - 2145 8788 • Bangsar Village II 603-2283 2426 • Fahrenheit 88 603 - 2143 6166 • Jalan Telawi, Bangsar 603 - 2287 2866 • 1 Mont Kiara 603 - 6201 0282 • Waterfront @ Desa ParkCity 603 - 6285 8388 • Sky Hotel 603 - 2144 8488 • **Selangor** • Tropicana Golf & Country Resort 603 - 7803 1233 • 1 Utama Shopping Centre (New Wing) 603 - 7710 1663 • Day Dream, 1 Utama Shopping Centre (2nd Floor) 603 - 7710 5966 • Tropicana City Mall 603 - 7725 2488 • The Curve 603 - 7733 5188 • IOI Mall, Puchong 603 - 8070 9282 • Casa Square, Puchong 603 - 8075 3088 • Sunway Giza Shopping Mall 603 - 6148 1866 • Sunway Pyramid 603 - 5635 6966 • Empire Shopping Gallery 603 - 5638 4366 • Aeon Cheras Selatan Shopping Centre 603 - 9080 2069 • The Mines 603 - 8948 8082 • Centrepoint, Bandar Utama 603 - 7710 7866 • Aeon Mahkota Cheras Shopping Centre 603-9075 3728 • Setia City Mall, Bandar Setia Alam 603 - 3358 5166 • Paradigm Mall, Kelana Jaya 603 - 7887 2099 • **Negeri Sembilan** • Aeon Seremban 2 Shopping Centre 606 - 601 4226 • **Johor** • Aeon Bukit Indah Shopping Centre (JB) 607 - 232 8399 • Aeon Tebrau City Shopping Centre (JB) 607 - 353 5766 • JB City Square Shopping Centre (JB) 607 - 222 8266 • KSL City, JB 607 - 289 3693 • One Tebrau City 607 - 351 2713 • **Penang** • Straits Quay, Penang 604 - 899 9488 • Gurney Paragon, Penang 604 - 226 3996 • **Sabah** • D/Junction Square (Sabah) 6088 - 703 332 • 1 Borneo Hypermall (Sabah) 6088 - 488 078

### Terms & Conditions:

- Offer is valid with payment using American Express Credit Cards only.
- Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.
- Promotion is valid from 1 Nov 2012 - 28 Feb 2013.



Website: [www.thaiodyssey.com](http://www.thaiodyssey.com)

## Exclusive savings with your American Express® Credit Card

**Complimentary** Thai Odyssey Exclusive Privileged Card and 30 minutes Half Body Massage upon signing up any package worth RM600 and above

**25% Savings** on shower gel products

**RM5 Rebate** on any Full Body Massage



\*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express® Cards. Other American Express Credit Cards earn 2x Points.

\*Maximum Weekend Cash Back of RM50 per Cardmember (Principal) per month.



# Exclusive travel packages with Travel Treats



## 5D4N NORTH ISLAND, NEW ZEALAND (Min 2 to go For Ground Arrangement only)

### Package consists of

Consecutive 2 nights stay in Auckland and 2 nights stay in Rotorua All meals as per itinerary (non-halal or vegetarian) All entrance fees and sightseeing as per itinerary Orientation tour by English-speaking guide (seat-in coach) Return airport-hotel transfer (seat-in coach)

### Included

Air fare & taxes Tipping All personal expenses



**From RM2,329**  
RM194.08 x 12 months



## 6D5N WEST COAST- DISNEYLAND + YOSEMITE



**From RM5,539**  
RM461.58 x 12 months

### Package consists of

Return Airport Transfer (on share van basis) 3 nights accommodation in Los Angeles (based on flexi selection) 1 day Disneyland ticket (1 day 1 park) (transfer by free hotel shuttle bus) 1 day Universal Studios ticket and city tour (on share van basis) 3D2N S C Tour to San Francisco, Yosemite, Silicon Valley (operate on Wed & Sat only) All S C tour are Bilingual (Mainly Chinese speaking) Return Economy class ticket

### Excluded:

All airport taxes & fees All personal expenses & portorage Visa fee Gratuities "Tipping" (approx. USD5 per person per day) Travel insurance coverage High season surcharge, Holiday week, Convention week (if applicable) All meals

### Remarks

Daily departure except Saturday



## 6D5N WEST COAST- DISNEYLAND + GRAND CANYON (South Rim)



**From RM5,429**  
RM452.41 x 12 months

### Package consists of

Return Airport Transfer (on share van basis) 3 nights accommodation in Los Angeles (based on flexi selection) 1 day Disneyland ticket (1 day 1 park) (transfer by free hotel shuttle bus) 1 day Universal Studios ticket and city tour (on share van basis) 2 nights S C tour to Las Vegas Grand Canyon (operate on Wed & Sun only) All S C tour are Bilingual (Mainly Chinese speaking)

### Excluded

All airport taxes & fees All personal expenses & portorage Visa fee Gratuities "Tipping" (approx. USD5 per person per day) Travel insurance coverage High season surcharge, Holiday week, Convention week (if applicable) All meals

### Remarks

Daily departure except Wednesday

## EzyPay

### 0% Interest-Free Instalment Plan

For bookings, please contact Maybank Call Centre.  
Call Centre No: 1300-30-6688  
Email Address: traveltreats@mayflower.com.my

### Terms & Conditions:

- Offer is valid with payment using American Express Credit Cards only.
- Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.
- Price quoted per person on twin share basis base
- Price excludes peak season / weekend surcharge
- Rate are applicable for Malaysian residents only.
- Rates quoted are inclusive of 10% Services Charge and 6% Government Tax
- Rates are subject to availability and not applicable for group reservations.
- Rates are subject to change without prior notice
- No refund for no show, cancellation or postponement

## Exclusive savings with your American Express® Credit Card

### Enjoy exclusive travel packages for:

- 5D4N North Island, New Zealand
- 6D5N West Coast - Disneyland + Yosemite
- 6D5N West Coast - Disneyland + Grand Canyon (South Rim)

with your American Express Credit Card



\*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express® Cards. Other American Express Credit Cards earn 2x Points.

\*Maximum Weekend Cash Back of RM50 per Cardmember (Principal) per month.

# Enjoy savings on ACTIVO Inspire B2 Trio-Action Upright Bike



**Exclusive savings with your American Express® Credit Card**

ACTIVO Inspire B2 Trio-Action Upright Bike at **RM999** (NP: RM2,188)

## EzyPay

0% Interest-Free Instalment Plan

### Participating Outlets:

**Kuala Lumpur** • K.L Festival City 03-41318584 • **Selangor** • AEON Taman Equine Shopping Centre 03-8943 3039 • Carrefour Alamanda 010-400 0109 • **Johor** • Batu Pahat C4 07-431 1494 • Kluang Mall 07-7713 342 • Giant Plentong 07-3514870 • **Sarawak** • Boulevard Kuching Shopping Mall

### Terms & Conditions:

- Offer is valid with payment using American Express Credit Cards only.
- Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.



\*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express® Cards. Other American Express Credit Cards earn 2x Points.

\*Maximum Weekend Cash Back of RM50 per Cardmember (Principal) per month.



Wellness Living by Ogawa

Website: [www.ogawaworld.net/activo/](http://www.ogawaworld.net/activo/)

# Get More with EzyPay on American Express® Credit Cards

## Participating Brands



Enjoy savings on  
ACTIVO Inspire B2 Trio-Action  
Upright Bike



Enjoy 10% savings and gifts



Smart savings with  
DG SmartPlan™



OGAWA

Enjoy savings on Smart Space  
XD Tech Massage Chair



Enjoy savings and gifts on  
Geneva S



Enjoy great savings on  
uPhoria Tui-Na Leg Massager



Enjoy 25% savings and  
cash rebate



Exclusive slimming package  
and gift



Exclusive savings  
on travel packages

## Enjoy EzyPay 0% Interest-Free Instalment Plan at partner merchants across Malaysia:

**Amusement/Entertainment** • Yamaha Music • **Apparel** • Mamours • P Lal Store • Reebonz Lifestyle • **Auto Related** • CKL • Ingress Auto • **Beauty** • Adonis • Amway • Belle Luna • Dorra Slimming • London Weight Management • Marie France Bodyline • Mayfair Bodyline • MTM • New York Skin Solutions • Nu Skin • Shakura Pigmentation • Slimming Sanctuary • Slimworld Beauty Sdn Bhd • Unisense • Yun Nam Hair Care • **Construction** • KL Eco City • OSK Property • **Department Stores** • Robinsons • **Education** • Brainet • Cempaka School • **Electronic Equipment/Gadget** • Best Denki • Epicentre • Harvey Norman • HSL • LH Emart • Machines • MG Electrical • OnKing • Senheng • Sony Store • **F&B** • Coffee Bean & Leaf • Gastrodome Catering Services • **Furniture Furnishing** • Courts Mammoth • Lorenzo • Rozel Furnishing • **Gymnasium** • Fitness Concept • Fitness First • True Fitness • **Health Care** • BP Diagnostic Centre • Gintell • KPJ Healthcare • Ogawa • OSIM • OTO Bodycare • Prince Court Medical Centre • **Hyper/Supermarket** • Carrefour • **Jewellery/Watch/Camera** • BP deSILVA • Chopard • Cortina Watch • De Gem • Diamond & Platinum • Digilux • Fotokem • Foto Flash • Foto Miami • Foto Shangrila • Goldheart • Habib Jewels • Love & Co • My Diamond • Poh Kong Jewellers • PYT • RISIS • Sincere Watch • Sk Jewellery • Shong Lee Photo • Suen Jewellers • T.H. Jewelry • The Hour Glass • Time 2 Time • Tomei Gold & Jewellery • Wah Chan • Watatime • **Optical** • England Optical • Focus Point • Tokyo Megane Optical • **Optometrist** • Optimax Eyes Specialist Centre • Vista Vision Specialist • **Spa & Wellness** • Thai Odyssey • **Telco Service** • DiGi Telecommunication • U Mobile Service Centres • **Travel Related** • Mayflower • Scubaholics Anonymous • Travel Treats • **Others** • Archight • BBQ King • Brabantia • East West One • Elken • Everpro Sdn Bhd • Fujihome • Hewlett Packard (M) Sdn Bhd • House of Presentation • Kitchen Shop • Letterman • Nature Environment Product • Perwanza Emterprise • RCG Network • Royal Doulton

All offers are valid from now up to 28 February 2013, unless stated otherwise & while stocks last. Please check with partner merchants on the available options for instalment plans. Payment must be made with American Express® Credit Cards issued by Maybank and Maybank Islamic including the Singapore Airlines KrisFlyer American Express® Gold Credit Card, The Pantani American Express® Credit Card, the Maybank Islamic Ikhwan American Express® Gold Credit Card and the Maybank Islamic Ikhwan American Express® Platinum Credit Card. Offers are not inclusive of delivery charges and are not valid with other promotions, discounts, privileges and vouchers.

For more details, EzyPay terms & conditions, visit [www.americanexpress.com.my](http://www.americanexpress.com.my)

You have the life, now apply for the card.

Call 1800 88 9559 or visit [www.americanexpress.com.my](http://www.americanexpress.com.my)

American Express is a trademark of American Express.

These Cards are issued by Maybank Malaysia pursuant to a license from American Express.

## EzyPay General Terms & Conditions

1. EzyPay is applicable to all American Express Credit Cards. It is not applicable to the American Express Charge Cards.
2. You can choose up to 24 months interest free installment plan (depending on the agreement of the individual participating outlet with Maybank). Cardmembers are advised to check with the partner merchants on the available options of the EzyPay interest free installment plans. However, this is subject to your available credit limit at the point of application.
3. Upon approval of the application, the full installment plan amount will be blocked at the point of application of EzyPay. The Bank will debit Cardmember's Card Account with the installment payable on a monthly basis, for duration as stipulated in item 2 above. Cardmember's available credit limit will be provisionally reduced by earmarking an amount, equivalent to the Purchase Amount which will not be available to Cardmember, but will be progressively restored on a monthly basis as repayment of each installment amount is made.
4. In the event that you opt to pay the minimum payment of five percent (5%) instead of the monthly installment amount, you will be liable for interest/profit charges on any of the outstanding amount.
5. The products and/or services offered herein are supplied by the respective Merchant. The Bank is only providing means of payment for these goods and/or services via the usage of the card.
6. Fulfillment services will be arranged between the Cardmember and the merchant and the Bank will not be responsible for any loss or damage arising from late or non-delivery.
7. Any return of goods and/or cancellation of services by Cardmember to the Merchant shall be subjected to the terms for return of goods.
8. The Bank will not be liable for any inadequate, defective or damaged goods or be responsible for any dispute between the Cardmember and the Merchant and the Bank is authorised to continue to debit the installment to the Cardmember's account regardless of any such dispute.
9. The Bank at its sole discretion will demand Cardmember to settle the full outstanding amount due; under EzyPay facility if Cardmember defaults in payment of any amount due; breaches any terms and conditions herein/Cardmember Agreement, is deceased/bankrupt; or Card Account is terminated by the Bank for any reason whatsoever.
10. No delivery will be made to P.O.Box addresses as well as addresses outside Malaysia.

11. Cardmember's signature on the Direct Debit Authorisation ("DDA") serves as acceptance by the Cardmember of the Merchant's terms and conditions of sale, the conditions herein, and the Bank's American Express Card Agreement. The Bank reserves the right to reject applications without giving reasons thereof.
12. These Conditions are in addition to the Bank's American Express Agreement, which regulates the provision of credit card facility by the Bank to the Cardmember. In the event of inconsistency between these Terms & Conditions and the said Agreement, these Terms and Conditions shall prevail in so far as they apply to the EzyPay.
13. The bank reserves the right to amend the Terms & Conditions contained herein, wholly or in part at any time with 21 days prior notice.