

Easy Payment Scheme Direct Debit Authorisation Form (DDA Form)
Borang Kebenaran Skim Bayaran Mudah Debit Terus (Borang DDA)

For approval code, please call Authorisation / Untuk kod kelulusan, sila hubungi pihak Bank.
For Klang Valley merchants, please call / Untuk peniaga di Lembah Kelang, sila hubungi 03-6207 4888,
Non-Klang Valley merchants, please call / Untuk peniaga yang bukan di Lembah Kelang, sila hubungi 1800 88 0679.

Cardholder's Name (as stated on your Standard Chartered Credit Card) / Nama Pemegang Kad
(seperti yang tercatat pada Kad Kredit Standard Chartered anda):

New I.C. No. / No. K.P. Baru:

Cardmember's Contact No. / No. Telefon Ahli Kad:

Standard Chartered Visa / MasterCard Credit Card A/C No. / No. Akaun Kad Kredit Visa / MasterCard Standard Chartered:

To be filled up by Merchant / Untuk diisi oleh Peniaga			
Easy Payment Scheme Purchase Amount / Amaun Belian untuk Skim Bayaran Mudah (Max: RM25,000; Min: 6 months / bulan: RM500; 12, 18, 24 & 36 months / bulan: RM999)	Tenor / Tempoh	Merchant Reference No. / Sales Order No. Rujukan Peniaga / Pesanan Jualan	Authorisation Code / Kod Kebenaran

Cardholder please take note / Pemegang Kad sila ambil perhatian:

- ✓ A termination fee of RM100 will be charged to your Standard Chartered Credit Card account if Cardholder pays the balance due under Easy Payment Scheme ahead of schedule. / Yuran penamatan sebanyak RM100 akan dicajkan kepada akaun Kad Kredit Standard Chartered anda jika Pemegang Kad membayar baki belum jelas di bawah Skim Bayaran Mudah awal dari dijadualkan.
- ✓ Cardholder are required to present their Identification Card for verification when processing EPS transactions. / Pemegang Kad perlu meyerahkan Kad Pengenalan mereka untuk pengesahan bagi pemprosesan transaksi EPS.
- ✓ Easy Payment Scheme is only applicable for purchases between RM500 to RM25,000. / Skim Bayaran Mudah hanya diguna pakai untuk belian antara RM500 hingga RM25,000.

I agree that purchase(s) under Easy Payment Scheme is / are subject to the conditions overleaf, Easy Payment Scheme Terms and Conditions and Standard Chartered Visa and / or MasterCard Cards Cardholder Agreement, of which copies have been made available to me.

I hereby irrevocably and unconditionally authorise Standard Chartered Bank Malaysia Berhad to debit my Standard Chartered Credit Card account with monthly instalments for each transaction.

Saya bersetuju bahawa belian di bawah Skim Bayaran Mudah adalah tertakluk kepada peraturan di halaman sebelah, Terma dan Syarat Skim Bayaran Mudah dan Perjanjian Pemegang Kad Visa dan / atau MasterCard Standard di mana salinannya telah diberikan kepada saya.

Saya dengan ini secara tidak boleh batal dan tanpa syarat membenarkan Standard Chartered Bank Malaysia Berhad untuk mendebit akaun Kad Kredit Standard Chartered saya dengan ansuran bulanan setiap urusniaga.

Merchant Chop / Cap Peniaga:

Cardholder's Signature / Tandatangan Pemegang Kad

Date / Tarikh:

Merchant Name / Nama Peniaga	Merchant No. / No. Peniaga	Telephone No. / No. Telefon
Enagic (Malaysia) Sdn Bhd	12M: 1060003840	03-2282 2332
	24M: 1060003841	
	36M: 1060009757	

Authorise centre phone no: 03-6207 4888(Klang Valley)
1800 88 0679(Non-Klang Valley)

Easy Payment Scheme Terms And Condition

1. Standard Chartered Bank Malaysia Berhad ("the Bank") offers a zero percent instalment plan for or such period under the Easy Payment Scheme ("EPS") at our absolute discretion on such Terms and Conditions as stipulated by the Bank to Standard Chartered Credit Cardholders ("Cardholders").
2. **All EPS transactions will not be rewarded with 360^{*} Rewards Points.**
3. Unless otherwise approved by the Bank, the minimum and maximum amounts for each EPS tenor is as stated below. The minimum and maximum approved amounts of EPS transactions and tenor may be varied by the Bank from time to time. Maximum: RM25,000; Minimum: 6 months - RM500; 12, 18, 24 and 36 months - RM999.
4. A fee of RM100 ("Early Termination Fee") will be levied and posted to the Cardholder's credit card account in the event the Cardholder pays the balance due under the EPS ahead of schedule. No fee will be levied if acceleration of the payment of balance due under the EPS is initiated by the Bank without assigning any reason therefore.
5. **Eligible Cardholders are required to present their Identification Card for verification when processing EPS transactions.**
6. Your signature on the EPS sales slips or EPS Direct Debit Authorisation forms serves as acceptance by you of the merchant's Terms and Conditions of sale and Part A of the Customer Terms and Conditions and the relevant documents which forms part of the banking agreement.
7. The approved EPS transaction amount will be debited from the Cardholder's existing credit limit which is shared jointly with all other supplementary cards issued.
8. Upon approval of the EPS transaction, the Bank will debit the Cardholder's credit card account with the monthly instalment payable on a monthly basis for the duration of the EPS regardless of any dispute that you may have with the merchant.
9. The Bank reserves the right to approve or terminate the Cardholder's EPS at its absolute discretion.
10. If the Cardholder's credit card is terminated for any reason whatsoever, the EPS is terminated immediately and the Cardholder shall immediately settle all outstanding amounts including any balance due under the EPS immediately. Otherwise, the prevailing finance charge of 18% p.a. shall be levied on the outstanding balance.
11. The Bank will not be liable for any inadequate, defective, damaged goods, unsatisfactory services or be concerned with any dispute between the Cardholder and the merchant. **By authorising the EPS transaction, the Cardholder irrevocably authorises the Bank to debit and continue to debit the instalments payable under the EPS to the Cardholder's credit card account regardless of any such dispute.** The Cardholder shall be responsible to satisfy himself / herself to the state and condition of goods / services at the time of the purchase.
12. If any Cardholder disputes the validity of any EPS transaction, a fee of RM20 ("Retrieval Fee") for each disputed EPS transaction will be imposed on the Cardholder for retrieval of records to facilitate investigations by the Bank of such disputes.
13. These Terms and Conditions are in addition to the Customer Terms and Product Terms for credit card and in the event of any conflict, these Terms and Conditions shall prevail in so far as they apply to this EPS.
14. The Bank may vary of these Terms and Conditions. Any such change will be announced on the Bank's website at standardchartered.com.my in the Bank's branches.

Terma Dan Syarat Skim Bayaran Mudah

1. Standard Chartered Bank Malaysia Berhad ("Bank") menawarkan pelan ansuran sifar peratus untuk atau tempoh sedemikian di bawah Skim Bayaran Mudah ("EPS") mengikut budi bicara mutlak kami berkenaan Terma dan Syarat tersebut seperti yang ditetapkan oleh Bank kepada Pemegang Kad Standard Chartered ("Pemegang Kad").
2. **Semua transaksi EPS tidak akan diberi ganjaran 360^{*} Rewards Points.**
3. Melainkan diluluskan oleh Bank, jumlah minimum dan maksimum bagi setiap tempoh EPS adalah seperti yang tertera di bawah. Jumlah minimum dan maksimum yang diluluskan bagi transaksi dan tempoh EPS mungkin berubah dari masa ke semasa mengikut budi bicara Bank. Maksimum: RM25,000; Minimum 6 bulan - RM500; 12, 18, 24 and 36 bulan - RM999.
4. Yuran RM100 ("Yuran Penamatan Kemudahan") akan dikenakan dan dimasukkan ke dalam akaun kad kredit Pemegang Kad jika Pemegang Kad membayar baki belum jelas di bawah EPS awal dari dijadualkan. Tiada yuran akan dikenakan jika pembayaran baki belum jelas dipercepatkan oleh Bank tanpa memberikan sebarang sebab apa juapun.
5. **Pemegang Kad yang layak perlu menyerahkan Kad Pengenalan mereka untuk pengesahan bagi pemprosesan transaksi EPS.**
6. Tandatangan anda pada slip jualan EPS atau borang Kebenaran EPS Debit Terus menandakan penerimaan oleh anda terhadap Terma dan Syarat jualan perdagangan dan Bahagian A Terma-Terma Pelanggan dan dokumen-dokumen relevan yang membentuk sebahagian daripada perjanjian perbankan.
7. Amaun transaksi EPS yang diluluskan akan didebitkan daripada had kredit sedia ada Pemegang Kad yang dikongsi bersama semua kad tambahan lain yang dikeluarkan.
8. Selepas kelulusan transaksi EPS, Bank akan mendebitkan akaun kad kredit Pemegang Kad dengan ansuran bulanan boleh bayar secara bulanan bagi tempoh EPS walaupun Pemegang Kad mempunyai pembantahan dengan peniaga.
9. Bank berhak untuk melulus atau menamatkan EPS Pemegang Kad mengikut budi bicara mutlak Bank.
10. Jika kad kredit Pemegang Kad ditamatkan bagi sebarang sebab sekalipun, transaksi EPS akan ditamatkan serta-merta dan Pemegang Kad diwajibkan menyelesaikan semua amaun tertunggak termasuk mana-mana baki belum jelas di bawah EPS serta-merta. Jika tidak, caj kewangan semasa 18% setahun akan dikenakan ke atas baki tertunggak.
11. Bank tidak akan bertanggungjawab bagi sebarang kekurangan, kecacatan atau kerosakan pada barangan, perkhidmatan yang tidak memuaskan atau memberi perhatian kepada pertikaian di antara Pemegang Kad dan peniaga. **Dengan membenarkan transaksi EPS, Pemegang Kad secara mutlak membenarkan Bank untuk mendebit dan terus mendebit ansuran boleh bayar di bawah EPS kepada akaun kad kredit Pemegang Kad tidak mengira apa jua pertikaian yang sedemikian.** Pemegang Kad akan bertanggungjawab di atas kepuasan diri mereka kepada situasi dan keadaan barangan / perkhidmatan semasa pembelian.
12. Jika mana-mana Pemegang Kad mempertikaikan kebenaran mana-mana transaksi EPS, yuran sebanyak RM20 ("Yuran Ambil Balik") bagi setiap transaksi EPS yang dipertikaikan akan dikenakan ke atas Pemegang Kad bagi mengambil balik rekod untuk memudahkan penyiasatan oleh Bank terhadap pertikaian tersebut.
13. Terma dan Syarat ini adalah sebagai tambahan kepada Terma-Terma Pelanggan dan Terma-Terma Produk kad kredit dan jika berlaku sebarang konflik, Terma dan Syarat ini akan diterimapakai selagi ia masih berkenaan kepada EPS ini.
14. Bank berhak untuk meminda Terma dan Syarat ini. Sebarang pemindaan akan diumumkan di laman web di standardchartered.com.my dan di cawangan-cawangan Bank.