

## SMART INSTALMENT PAYMENT PROGRAMME DIRECT DEBIT AUTHORISATION FORM

Cardholders Name: (As on your RHB Visa/MasterCa	rd)		
RHB Visa/ : MasterCard		Expiry Date: Security (MM/YY)	
NRIC No(New): II/P I	No:	Off/ IIse No :	
I agree that my purchases under the RHB Smart Instalment Payment Pro- have been made available to me. I hereby authorize RHB to debit my RF			
Items	Quantity	Installment Payment Plan	Total (RM)*
		months plan	
* Unless otherwise stated, total purchases amount n	nust be above RM1,00	0	
		RHB Authorization Tel: 03-2031 0020	
Cardholder signature (us on the cards)		Merchant ID	: 70916-6854 (12 mths) 70916-6862 (24 mths)
Merchants Use Only Merchant Name EPP SOLUTION SDN BHD	Deli	very Note No :	
Merchant ID	Mer	chants Signature:	
Approval Code :	Mer	Merchant Chop:	
Date Approval Code Obtained:			

## TERMS AND CONDITION

IMPORTANT: Before you make any purchases of goods under the RHB Bank Berhad (RHB) Smart Instalment Payment Programme, please read these terms and conditions carefully and make sure that they are well understood. Each Cardmember will be deemed to have accepted these terms and conditions when the Cardmember makes a purchase of any goods under the RHB Instalment Payment Programme.

- Any Principal holder of any credit cards (excluding RHB Business Used credit cards, VISA Purchasing Card and VISA Virtual Card) issued by RHB (Cardmember) or invited by RHB may apply to pay the Instalment payments for the transaction/s, provided the total amount to be debited is within the Cardmember's approved available credit limit. If the credit card of the Cardmember is upgraded or downgraded on conversion of such card (Previous Card) to another credit card (New Card), RHB Bank will continue debiting the Previous Card for the remaining Instalment payments on a monthly basis and the Cardmember is obliged to settle, and shall settle, all outstanding Invoices and Instalment payments of the Merchants whose invoices and Instalments payments are, at the Cardmember's request, to be paid under the Service in respect of the Previous Card until the remaining Instalment payments is fully settled. If a Classic credit card is upgraded to a Gold or Platinum credit card, all transactions on the Classic credit card will be transferred to the Gold or Platinum credit card.
- A finance charge of 1.5% per month (or 18% per annum) calculated on a daily basis will be imposed on any balance outstanding in the RHB Credit Card Account until the date of repayment in full:
  - Upon suspension or termination of the Instalment Payment Programme by RHB; or
  - Upon a breach by the Cardmember of any terms and conditions of the Instalment Payment Programme specified herein or the terms and conditions imposed by RHB from time to time for credit card facilities.
- RHB reserves right not to make payment of any or all of the Invoice and/or Instalment Payments which the Cardmember has requested be paid under the Service without assigning any reasons therefor and RHB shall not be liable for any claims, losses, costs, expenses or damages of whatsoever nature arising from RHB's refusal to make payment of any or all of the Invoice and/or Instalment Payment as aforesaid.
- The Merchants are solely responsible for all obligations and liabilities relating to, arising from or in connection with the supply of the good or services provided by the Merchants. RHB is only responsible for arranging payment of the Invoice and/or Instalment Payments to the Merchants on behalf of the Cardmember, and assumes no responsibility for:

  a. any acts or omissions on the part of the Merchants including but not limited to any cancellation of the provision of any goods or services by the Merchants; or

  - any defect or deficiency in the goods or services provided by the Merchants; or
- c. any claims, losses, costs, expenses or damages of whatsoever nature arising from or in connection with the supply of the goods or services provided by the Merchants.

  In the event of any dispute pertaining to the Invoice or the provision of any goods or services with the Merchants:

  a. the Cardmember shall resolve such dispute directly with the Merchants;

  b. the liability of the Cardmember and his obligation to make payment to RHB shall not be affected by any such dispute, or any counterclaim or right of set-off which the Cardinember may have against such Merchants; and the Cardinember shall not withhold payment to RHB on account of any dispute, counterclaim or right of set-off under circumstances whatsoever; and

RHB shall not be responsible for investigating or resolving any such dispute or for the dispute itself, and shall not be liable for making payment of the Invoice and/or Instalment Payment to the Merchants or for debiting the amount of the Invoice and/or Installment Payment to the RHB Credit Card Account even if RHB has notice of such dispute and the Cardmember hereby undertakes not to enjoin RHB as a party to any such dispute or to any legal proceedings in relation to such dispute.

- RHB reserves the right at its sole and absolute discretion without any liability whatsoever to cancel or suspend the Instalment Payment Programme or the Service any time or from time to time without any notice or reference to the Cardmember and without assigning any reason therefor. Without prejudice to the generality of the foregoing, RHB may at its sole and absolute discretion without any liability whatsoever terminate the Service in respect of the Invoice and/or Instalment Payment of a particular Merchant without notice at any time after being advised by the relevant Merchant that no further payment is required.

  These terms and conditions are in addition to the provisions of the RHB Cardmember's Agreement and in the event of any inconsistency between these terms and conditions and the
- provisions of the Cardmember's Agreement, these terms and conditions shall prevail in so far as they apply to the Service
  RHB reserves the right at its sole and absolute discretion to amend or alter these terms and conditions from time to time without prior notice and such amendments and alterations shall be
- effective and binding on the Cardmember with effect from the date of the amendments or alterations notwithstanding that the Cardmember may have written notice of the amendments or alterations. In the event of any dispute relating to these terms and conditions, the determination and decision of RHB shall be final, binding and conclusive. The Cardmember may only participate in the Instalment Payment Programme if:
- - a. the amount to be charged to the RHB credit card is not less than such minimum amount as determined by RHB from time to time at its sole and absolute discretion;
  - the Cardmember is not in breach of the RHB Cardmembers Agreement



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## **Customer Purchase Verification Form**

Name (Mr/Mrs./Ms)*	Race
I/C No (new) / (old)*	Marital Status
Mailing Address*	Job Title
	Email Address*
State Postcode	Household Income*
Contact Info*	Less than RM 25,000 RM 25,001 - RM 40,000
Mobile Phone*	RM 40,001 - RM 60,000
Office*	RM 60,001 - RM 80,000
Home*	RM 80,001 - RM 100,000
Fax*	RM 100,001 and above
Part 2- Payment	
Purchase Date*	Cardholder's Signature*
Total Amount*	
Product Description*	
Sales Order No*	
Approval Code*	
Credit Card No*	(Cardholder's signature as on the credit card )
Issuing Bank*	Cardholder's signature & I/C sighted by sales personnel*
Cardholder's Declaration: I agree to the above charges & I confirm to have received the serv I am fully aware & I understand the payment description will app	
* I accept a verification through email/sms/phone calls from EPP as part of EPP Solution's quality measurement as to improve th * I also would like to receive promotional updates from EPP Solu * Fields marked with *asterisk are mandatory and are required to	ation/RedHot and their business suppliers/traders.
For Delivery Fulfillment Use Only	
Confirmed By:	
Date & Time: Location:	
Sales Delivery No:	
Self-collection Delivered	
Jenvered Denvered	(Supplier Chop & Signature)