



Terms & Conditions BSN 0% EasyPay Plan (EPP)

1. This promotion is open to all Principal Visa/MasterCard Cardmembers ("the Cardmember") of Bank Simpanan Nasional ("the Bank") with a valid credit card account.
2. The products offered in this promotion are supplied by the Authorised Merchant. The Bank is only providing the means of payment for the goods via the usage of the Bank's Visa/MasterCard EasyPay Plan ("EPP"). EPP referred to as a 'zero interest/actual management fee' monthly repayment plan.
3. Cardmember(s) may apply EPP by filling up the EPP Order Form or any other methods that may be prescribed by the Authorised Merchant and the Bank from time to time. Purchase of the product(s) is subject to the Cardmember's available credit limit in the credit card account. The Bank reserves the right to reject applications without giving any reason thereof and the Bank's decision is final and conclusive.
4. Subject to any changes the Cardmember must meet the minimum amount of RM500 of any purchase in a single transaction to qualify for EPP. The Bank reserves to vary or change the minimum amount as it deem fit, with notice.
5. The Cardmember(s) may choose tenure of the monthly instalment plan from 6 months and up to 36 months for applicable products offered by Authorised Merchant.
6. The Cardmember's signature on the EPP Order Form serves as acceptance by the Cardmember of the Authorised Merchant's terms and conditions of sale, the conditions herein, and the Bank's Visa/MasterCard Agreement ("Cardholder Agreement").
7. Fulfilment services shall be arranged between the Cardmember and the Authorised Merchant directly and the Bank shall not be responsible for any claims, loss, expenses incurred or damages arising from the Cardmember's use or any purchase of goods under this promotion.
8. Upon approval of the EPP, the Cardmember shall not terminate, seek a refund or change any goods purchased. The Bank shall not entertain any request for cancellation of the order or return of goods upon approval of the application by the Bank.
9. Upon approval of the application, the Bank will debit the Cardmember's credit card account with the monthly instalment payable on a monthly basis, for the duration as stipulated in the EPP Order Form with the first instalment commencing on the next monthly statement due. The Cardmember's available credit limit in the credit card account shall be reduced by the amount of monthly instalment due and each monthly instalment is paid, the amount equivalent to such instalment shall be restored to the Cardmember's available credit limit.
10. The Cardmember may make (a) full payment of the monthly instalment specified by the Bank at the time the EPP is entered into, which is at the point of purchase, or as indicated in the monthly credit card statement, or (b) a partial payment of the monthly instalment.
11. The EPP is free from interest/actual management fee only if the Cardmember settles the monthly instalment in full.
12. In the event the Cardmember opts to pay the minimum amount of five percent (5%) of the balance remaining unpaid under the EPP or Ringgit Malaysia Fifty (RM50), whichever is higher, instead of the monthly instalment in full, the Cardmember will be liable for the interest/actual management fee on the outstanding balance.



13. Failure to make any payment as specified in Clauses 9 and 10 above will result in the Cardmember being subject to interest/actual management fee on the outstanding balance in accordance with the terms of Cardholder Agreement.
14. The Bank reserves the absolute right and discretion at any time to suspend indefinitely, cancel and/or terminate the Cardmember's EPP facility with at least 21 days prior notice whereupon all outstanding monthly instalments shall immediately become due and payable upon demand. All such outstanding instalments will be shown in the Cardmember's monthly statement and the Cardmember shall pay the same in accordance with the provisions of the Cardholder's Agreement, in default of which, the Bank shall be entitled to exercise its rights under the Cardholder's Agreement.
15. Any return of product by Cardmember to the Authorised Merchant shall be subject to the Authorised Merchant's term for return for goods.
16. The Bank shall not be liable for any inadequate, defective or damaged goods or be responsible for any dispute between the Cardmember and the Authorised Merchant and the Bank is authorized to continue to debit the instalment to the Cardmember's credit card account regardless of any such dispute. In no event should the Bank be made a party to such dispute and if any party breach this term, the Bank shall be fully indemnified for any costs, expenses or damages arising therefrom.
17. These terms and conditions are in addition to the Cardholder's Agreement which regulates the provision of the credit card facility by the Bank to the Cardmember. In the event of inconsistency between terms and conditions herein and the Cardholder's Agreement, these terms and conditions shall prevail in so far as they apply to this promotion.
18. The Bank and the Authorised Merchant reserves the right to cancel, change or substitute any part of the promotion by notification at least 21 days prior to such cancellation, change or substitution.
19. All purchases under this promotion are subject to the Bank's EPP terms and conditions. However, the Cardmembers under this promotion shall be exempted from any handling fee.
20. The Cardmember is advisable to check with the Authorised Merchant's 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 Cardmembers shall contact the Authorised Merchant directly.