

Your credit card minimum payment due will be:

- a) 5% of Outstanding Balance (comprising of retail transactions, balance transfer, cash advance amount, finance charges and fees, if any) and
 - b) All monthly instalments due (contracted Easy Payment Plan, Balance Transfer Plan, CashXcess Plan and all other instalment plans available from time to time, if any) **signed up from 2nd October 2019**, and
 - c) The contracted monthly term loan instalment for any automatic balance conversion (ABC) if any, and
 - d) Any unpaid minimum payments specified in the preceding month's statement (if any) and
 - e) Amount in excess of the Card Limit during the statement month (if any) and
 - f) Card Service Tax and any other value added taxes imposed
- Or
- g) A minimum amount of RM50 from the outstanding balance, whichever is higher

The below examples provide an illustration on the impact of the revision to your minimum monthly repayment.

Note: The below monthly instalment payment amount is for illustration purpose. The actual monthly instalment might be different from the below.

Example 1:

Statement Balances	Amount
Retail Purchases	RM 1,000.00
Finance Charges	RM 10.00
Total	RM 1,010.00
<i>Minimum Monthly Payment Due = 5% x (1,000 + 10)</i>	<i>RM 50.50</i>

Example 2:

Statement Balances	Amount
Retail Purchases	RM 300.00
Finance Charges	RM 2.50
Total	RM 302.50
<i>Minimum Monthly Payment Due = 5% x (300 + 2.50) = RM 15.13</i>	<i>RM 50.00</i>

RM 15.13 is less than RM50, hence minimum monthly payment due = RM50.

Example 3:

Statement Balances	Amount
Retail Purchases	RM 1,000.00
Finance Charges	RM 10.00
Monthly Instalment – CashXcess (Principal) (Signup before 2 Oct 2019)	RM 300.00
Monthly Instalment – CashXcess (Interest) (Signup before 2 Oct 2019)	RM 6.00
Total	RM 1,316.00
<i>Minimum Monthly Payment Due = 5% x (1,000 + 10 + 300 + 6)</i>	<i>RM 65.80</i>

Example 4:

Statement Balances	Amount
Retail Purchases	RM 1,000.00
Finance Charges	RM 20.00
Cash Advance	RM 3,000.00
Cash Advance Fee	RM 150.00
Total	RM 4,170.00
<i>Minimum Monthly Payment Due</i> <i>= 5% x (1,000 + 20 + 3,000 + 150)</i>	<i>RM 208.50</i>

Example 5:

Statement Balances	Amount
Retail Purchases	RM 1,000.00
Finance Charges	RM 20.00
Cash Advance	RM 3,000.00
Cash Advance Fee	RM 150.00
Monthly Instalment – Balance Transfer (Principal) (Signup after 2 Oct 2019)	RM 400.00
Monthly Instalment – Balance Transfer (Interest) (Signup after 2 Oct 2019)	RM 40.00
Total	RM 4,610.00
<i>Minimum Monthly Payment Due</i> <i>= 5% x (1,000 + 20 + 3,000 + 150) + 400 + 40</i>	<i>RM 648.50</i>

Example 6:

Statement Balances	Amount
Retail Purchases	RM 1,000.00
Finance Charges	RM 50.00
Cash Advance	RM 3,000.00
Cash Advance Fee	RM 150.00
Monthly Instalment – CashXcess (Principal) (Signup before 2 Oct 2019)	RM 300.00
Monthly Instalment – CashXcess (Interest) (Signup before 2 Oct 2019)	RM 6.00
Monthly Instalment – Balance Transfer (Principal) (Signup after 2 Oct 2019)	RM 400.00
Monthly Instalment – Balance Transfer (Interest) (Signup after 2 Oct 2019)	RM 40.00
Annual Membership Fee	RM 200.00
Late Payment Charge	RM 10.00
Monthly Hardcopy Statement Fee	RM 1.00
Total	RM 5,157.00
<i>Minimum Monthly Payment Due</i> <i>= 5% x (1,000 + 50 + 3,000 + 150 + 300 + 6 + 200 + 10 + 1) + 400 + 40</i>	<i>RM 675.85</i>

Note: Cardholder to pay the monthly instalment amount in full as part of the Minimum Payment Due as specified in the credit card statement. This is **only applicable** to new Instalment Plan which is approved on **2nd October 2019 onwards**