EzyPay Plus

1. **What is EzyPay Plus?**

   EzyPay Plus is a Credit Card installment feature that allows Maybank Credit Cardholders to convert unstatemented any purchase of goods or services which performs at any bank POS / online terminal to monthly installment plan payment.

2. **What are the eligibility for credit card EzyPay Plus?**
   - **Eligibility:**
     - Purchase Transaction(s) which has been billed to Cardholder Credit Card which is not posted in the Credit Card statement forming part of the outstanding current balance due at the point of conversion shall be considered as a purchase eligible for conversion under this installment plan.
     - The minimum purchase amount of USD100 with maximum amount of 100% of credit limit in a single receipt will be eligible for conversion.
     - Conversions application must be received by Maybank three (3*) working days before the issuance of the latest statement date.
     - Application shall be submitted by the 26th of each month, except in February, shall be 24th.
   - **Excluded transactions:**
     - Cash advance and transaction(s) for the purpose of betting, including lottery tickets, casino gaming chips, off-track betting, wagers at race tracks, etc.
     - Installment amount payable under other programs of Maybank as Balance Transfer, Cash Transfer, Cash Treats, and this EzyPay Plus;
     - Annual fees;
     - Carry forward balances;
     - Any other charges as provided in the Maybank Card Agreement

3. **What installment tenures are available?**

   You can choose from the following flexible installment periods:
   - 6 months
   - 12 months
   - 18 months
   - 24 months

4. **Is there any application fee for EzyPay Plus?**

   No, there is no application fee.

5. **How can I calculate for my monthly installment amount?**

The monthly installment is based on a fixed interest rate of 1% per month, regardless of the selected tenure. Below is a sample calculation:

Example:

Term	6 Months	12 Months	18 Months	24 Months
Interest Rate	1% per month			
Conversion /Principal Amount	USD560.00	1,000.00	3,500.00	5,380.00
Monthly Interest (USD) – (a)	5.60	10.00	35.00	53.80
Monthly Principal (USD) – (b)	93.33	83.33	194.44	224.17
Total Monthly Installment (a) + (b)	**98.93**	**93.33**	**229.44**	**277.97**

Monthly Principal = Principal Amount/Term = 560 / 6 = 93.33

Monthly Interest =Principal Amount x Interest Rate per month = 560 x 1% = 5.60

6. **How can I apply for EzyPay Plus?**
   - Visit your Maybank nearest branch to request EzyPay plus.
   - Complete request form of eligible transaction(s) and choose the installment tenure (e.g., 6, 12, 18, 24 months).

7. **When will be my first installment billing?**
   - The first installment billing will commence in the statement month following the approval of EzyPay Plus.
   - The monthly installment will appear in your monthly Credit Card statement.

8. **Can I apply to convert multiple transactions into EzyPay Plus?**

Yes, you can apply to convert multiple eligible transactions individually.

9. **Can I cancel my EzyPay Plus once approved?**

No, once the transaction has been converted and the application approved, it cannot be canceled or reversed.

10. **What happens if I fail for a repayment?**

Failing to pay the monthly installment amount in full, Cardholder will be subject to interest charge on the Outstanding Balance and the Credit Card late payment charge in accordance with MAYBANK CREDIT CARD TERMS & CONDITIONS.

11. **Can I change my installment tenure after converted?**

No, the installment tenure cannot be changed after transaction(s) converted.

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12. Will promotions or rewards (e.g., cashback, Treats Points) still apply if I use EzyPay Plus?

- Standard rewards apply based on the original transaction at the time of purchase.
- No additional rewards will be given for installment payments.

13. If I want to know more detail about the EzyPay Plus, who can I contact?

You can visit any Maybank branch near you or contact our customer service hotline at 098/099 888 028 or connect with us via our Live Chat on www.maybank2u.com.kh.