

1. This promotion is open to all Principal Visa/MasterCard Credit Card Cardmembers ("the Cardmember") Of Bank Simpanan Nasional ("Bank"). The promotion is valid from 10 December 2018 to 28 February 2019.
2. The products offered in this promotion are sold and supplied by Mac City Sdn Bhd. The Bank only provides the means of payment for the goods via the usage of the Bank's Visa/MasterCard EasyPay Plan ("EPP"). EPP refers to a 'zero interest/ management fee' monthly repayment plan.
3. To participate in this promotion, Cardmember is required to complete the Order Form and fax or mail the same to Mac City Sdn Bhd. Purchase of the product(s) is subject to the Cardmember's available credit limit in the credit card account. Nevertheless the Bank reserves the right to reject applications of the Cardmember for any reason whatsoever notwithstanding the credit limit available in the credit card account is sufficient for the purchase.
4. The Cardmember's signature on the Order Form serves as acceptance by the Cardmember of Mac City Sdn Bhd's terms and conditions of sale, this terms and conditions of BSN 0% EasyPay Plan, and the Bank's Visa/MasterCard Agreement ("Cardholder Agreement").
5. Fulfilment services shall be arranged between the Cardmember and Mac City Sdn Bhd directly and the Bank shall not be responsible for any claims, loss, expenses incurred or damage arising from the Cardmember's use or any purchase of goods under this promotion. Please allow 2-3 weeks for delivery of the product from the date of the approval of the Order Form for all products.
6. The Bank shall not entertain any request for cancellation of the order or for return of goods upon approval of the application by the bank. The Bank shall not be responsible to make any refund to the Cardsmmember in relation thereto for whatsoever reason. Cancellation of orders must be made direct to Mac City Sdn Bhd before the end of the 10-days cooling-off period.
7. Upon approval of the application, the Bank will debit the Cardmember's credit card account with the monthly instalment payable as a monthly basis, for the duration as stipulated in the 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 as each monthly instalment is paid, the amount equivalent to such instalment shall be restored to the Cardmember's available credit limit.
8. 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.
9. The EPP is free from interest /management fee only if the Cardmember settles the monthly instalment in full.
10. 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/management fee on the outstanding balance in accordance with the terms of the Cardholder Agreement.
11. Failure to make any payment as specified in Clauses 7 and 8 above, will result in the Cardmember being subject to interest/management fee on the outstanding balance in accordance with the terms of the Cardholder Agreement.
12. The Bank reserves its 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 instalment will be shown in the Cardmember's monthly statement and the Cardmember shall pay the same in accordance with the provision of the Cardholder Agreement, in default of which, the Bank shall be entitled to exercise its rights under the Cardholder Agreement.

13. Any return of product by the Cardmember to Mac City Sdn Bhd shall be subject to Mac City Sdn Bhd's terms of return of goods.
14. The Bank shall not be liable for any inadequate, defective or damaged goods or be responsible for any dispute between the Cardmember and Mac City Sdn Bhd and the Bank is authorized to continue to debit the instalment to the Cardmember's credit card account regardless of any dispute. In no event should the Bank be made a party to such dispute and if any party breaches this term, the Bank shall be fully indemnified for any cost, expenses or damages arising therefrom.
15. These terms and conditions are in addition to the Cardholder Agreement which regulates the provision of credit card facility by the Bank to the Cardmember. In the event of inconsistency between the terms and conditions herein and the Cardholder Agreement, these terms and Conditions shall prevail in so far as they apply to this promotion.
16. The Bank and Mac City Sdn Bhd reserves the rights to cancel, change or substitute any part of the promotion by notification of at least 21 days prior to such cancellation, change or substitutions.
17. All purchases under this promotion are subject to the Bank's EPP terms & conditions. However, the Cardmembers under this promotion shall be exempted from any handling fee.
18. No delivery will be made to P.O. Box addresses as well as addresses outside Malaysia.
19. Courier delivery is free within Peninsular Malaysia, Sabah & Sarawak and handle by Mac City Sdn Bhd.
20. All products supplied by Mac City Sdn Bhd are authorized sets covered under the "Full Warranty" and subject to Mac City Sdn Bhd terms and conditions.
21. The Cardmember is advised to check with Mac City Sdn Bhd on the condition of the warranty and the warranty period. The Bank makes no representation or warranty in respect of the products in particular, its merchantability, quality, suitability for use and all ancillary services.