

1. This participation is open to all Principal Visa/Mastercard Credit Card Cardmembers ("the Cardmember") of Bank Simpanan Nasional ("Bank"). The participation of this program is from 10 July until 12 August 2019.
2. The qurban program is handled by Ez Qurban Sdn Bhd. The Bank only provides the means of payment for the goods via the usage of the Bank's Visa/Mastercard Credit Card EasyPay Plan ("EPP"). EPP refers to a 'zero actual management fee/finance charges' monthly repayment plan.
3. To participate, Cardmember is required to complete the Participation Form and fax to 03- 6186 7872 or mail the same to Ez Qurban Sdn Bhd at No 79 & 80 Jalan 3 Batu Caves, Centrepoint 68100 Batu Caves Selangor. Participation on this program is subject to the Cardmember's available facility/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 facility/credit limit available in the credit card account is sufficient for the participation.
4. The Cardmember's signature on the Participation Form serves as acceptance by the Cardmember of Ez Qurban Sdn Bhd's terms and conditions, terms and conditions of BSN 0% EasyPay Plan, and the Bank's Agreement ("Cardholder Agreement").
5. Fulfilment services shall be arranged between the Cardmember and Ez Qurban Sdn Bhd directly and the Bank shall not be responsible for any claims, loss, expenses incurred or damage arising from the Cardmember's participation under this qurban program. Please allow 2 to 3 weeks from the approval date of the participation form for confirmation of the participation in this program.
6. The Bank shall not entertain any request for cancellation of the participation upon approval of the application by the Bank. Cancellation of participation must be made direct to Ez Qurban Sdn Bhd and shall be subjected to Ez Qurban Sdn Bhd's terms and conditions for cancellation and refund which has been determined by Ez Qurban Sdn Bhd. The Bank shall not be responsible to make any refund to the Cardmember in relation thereto for whatsoever reason.
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 Participation Form with the first instalment commencing on the next monthly statement due. The Cardmember's available facility/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 facility/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 participation, or as indicated in the monthly credit card-i statement, or (b) a partial payment of the monthly instalment.
9. The EPP is free from actual management fee/finance charges 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 actual 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 actual management fee/finance charges 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. The Bank shall not be liable for any amendment, cancellation or be responsible for any dispute between the Cardmember and Ez Qurban 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.
14. 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 program.
15. The Bank and Ez Qurban Sdn Bhd reserves the rights to cancel, change or substitute any part of the program by notification of at least 21 days prior to such cancellation, change or substitutions.
16. All participation under this program is subject to the Bank's EPP terms & conditions. However, the Cardmembers under this program shall be exempted from any handling fee.
17. All prices stated are subject to Sales and Services Tax (SST) and / or any taxes imposed or will be imposed by the Government of Malaysia or any other competent authority in Malaysia based on the prevailing rate.
18. This program is subject to the Ez Qurban Sdn Bhd's terms and conditions.