

Payex's 信用卡分期付款 Payex's Credit Card Instalment Plan

为什么选择我们? Why us?

- ✓ 拥有国家银行执照
licensed by Central Bank of Malaysia
- ✓ 拥有11间银行供您客户选择
instalment via 11 banks (ie. MBB, HSBC, CIMB, PBB, HLBB)
- ✓ 可分期高达60个月 (5年)
tenure up to 60 months / 5 years
- ✓ 可分期超过RM10,000
Credit Card Instalment > RM10,000
- ✓ 适合任何小至大的商家 (装修企业, 家私企业, 美容产品, 微商, 直播销售, 婚顾等等)
suitable for SMEs & corporates (housing contractor, furniture business, beauty and skincare, wedding related business, any online business, FB live etc)
- ✓ 无需信用卡卡机, 您的顾客到哪儿都能轻松“刷”信用卡给您
instalment payment via whatsapp payment link, website / QR code
- ✓ 无需再拥有多架不同银行的卡机
don't need multiple credit card machines for instalment, save the rental of the machines

请参考以下的图表 Please refer to the tables below

A. 分期付款费用 (银行向商家征收) *Instalment fees imposed by banks*

	6个月 6 months	12个月 12 months	18个月 18 months	24个月 24 months	36个月 36 months	48个月 48 months	60个月 60 months
RHB	4.00%	5.00%		7.50%	8.00%		
AMBANK	4.00%	4.50%		7.00%	8.00%		
PBB	5.00%	6.00%		7.00%	7.50%		
OCBC	4.00%	5.00%		7.00%	8.00%		
CIMB	6.00%	6.50%		8.00%	8.50%	9.00%	9.50%
HSBC	4.50%	5.50%		7.00%	8.00%		
SCB	4.50%	5.50%		7.50%	8.50%		
UOB	4.00%	5.00%		6.50%	7.00%		
MBB	4.50%	5.20%	6.50%	8.00%	8.50%		
AFFIN	3.80%	5.00%		6.00%	7.50%		
HLBB	5.00%	5.50%		6.50%	8.00%		

B. 货品 / 服务最低消费
Minimum eligible amounts on goods / services

	Ringgit Malaysia (RM)						
	6个月 6 months	12个月 12 months	18个月 18 months	24个月 24 months	36个月 36 months	48个月 48 months	60个月 60 months
RHB	500.00	1,000.00		1,500.00	2,000.00		
AMBank	500.00	1,000.00		1,500.00	2,000.00		
PBB	500.00	500.00		500.00	500.00		
OCBC	500.00	1,000.00		2,000.00	2,000.00		
CIMB	600.00	1,200.00		2,400.00	3,600.00	4,800.00	6,000.00
HSBC	500.00	1,000.00		2,000.00	2,000.00		
SCB	800.00	800.00		800.00	800.00		
UOB	500.00	500.00		1,000.00	2,000.00		
MBB	500.00	1,500.00	2,000.00	2,500.00	2,500.00		
AFFIN	500.00	1,000.00		1,000.00	1,000.00		
HLBB	500.00	1,000.00		1,000.00	2,000.00		

问答题

Questions & Answers

1. 信用卡分期付款也适合小数额的产品吗？
Is it suitable for small ticket size purchase?

每一家银行都有设定各自货品 / 服务的最低消费，请参考以上 **Table B**。
 专门给小数额产品 / 服务，我们提供 **Grabpay later / Riipay (3个月分期付款)**
Each bank has its own minimum eligible amount, please refer to Table B above
Besides, we are having Grabpay later / Riipay for small ticket size purchase (3 months instalment)

2. 个人用户也能申请吗？
Am I eligible to register, if I do not have a company registered with Suruhanjaya Syarikat Malaysia (SSM)?

不能，注册公司才能申请
No, it must be a company registered with Suruhanjaya Syarikat Malaysia (SSM)

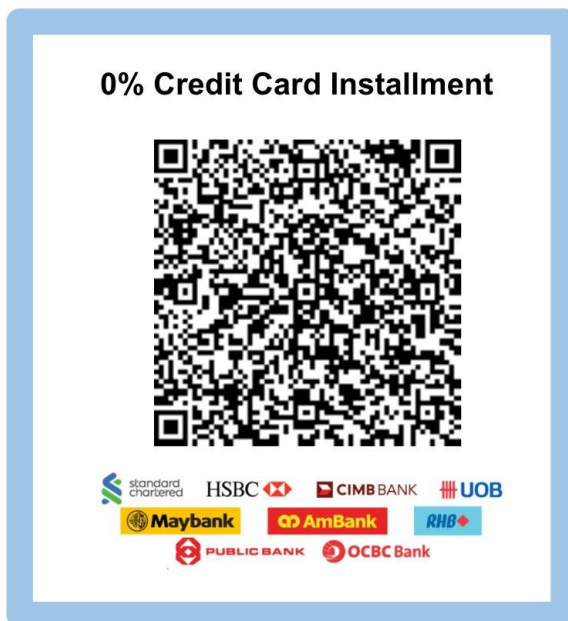
3. 没有信用卡卡机，客服该怎么付款呢？
How to make payment without the credit card machine?

客户可通过点击链接 (如图下) / 扫描 **QR Code** 付款给商家
Customers pay via payment link as follows / scan QR code



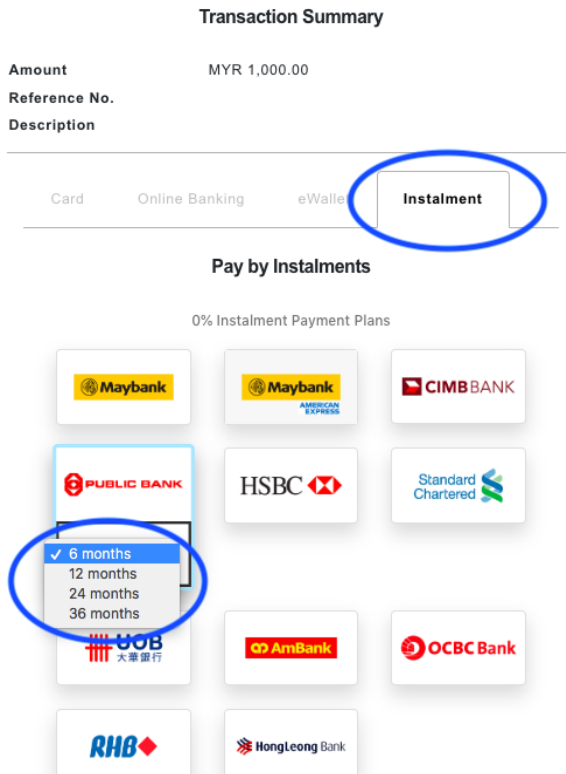
4. 一些顾客想直接在实体店付款，没有信用卡卡机该怎么付款呢？
How to make payment at stores without the credit card machine?

商家摆放 **QR Code** 在柜台让顾客扫描付款，如下图：
Display QR Code at the counter for customers to scan and pay as follows:



5. 顾客该怎么在手机点击分期付款呢？
How to make instalment payment via phone?

请参考下图：
Please refer below:



6. 商家可连接Payex到自己的网站吗？
Merchants able to link Payex with their own website / system?

商家可以下载Payex的plugin进去Shopify, EasyStore, Woocommerce etc 或使用API连接
Yes, we provide payment plugins for all major e-commerce sites (i.e. Shopify, Easystore, Woocommerce) or API to be linked to your website



7. 有任何注册收费 / 隐藏收费吗？
Any registration fee / hidden charges for this plan?

没有
No

8. 商家会在多少天之内收到顾客的付款呢？
How long will merchants be receiving the payments?

3个工作日之内

within 3 working days

9. 商家 / 顾客吸收分期付款费用呢？
Who is bearing the instalment fees?

商家
Seller

10. 多长时间批准商家的申请呢？
How long is the approval of the application?

3个工作日之内
within 3 working days

11. 怎么和Payex注册呢？
How to register with Payex?

商家可在payex.io注册, 此连接内已有注明所需申请文件
you can register at payex.io, the list of the registration documents is stated inside

欲知更多详情，请点击<https://m.me/payexmy> / FB页面搜寻 [Payex](#) 留下您的信息, 我们将在最短的时间内联系您！

For enquiries, leave your message at <https://m.me/payexmy> or search [Payex](#) from FB, we will respond the soonest.