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9间银行供您客户选择
  instalment via 11 banks (ie. MBB, 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 (家私企业，太阳能企业，美容产品，微商，直播销售，婚顾等等)
  suitable for SMEs & corporates
- ✔ 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 payment link / QR code
- ✔ 无需再拥有多架不同银行的卡机
  does not 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 months	12 months	18 months	24 months	36 months	48 months	60 months	Settlement Period (working days)
RHB	**4.00%**	**5.00%**		**7.50%**	**8.00%**			**3**
AMBANK	**4.00%**	**4.50%**		**7.00%**	**8.00%**	**8.50%**	**9.00%**	**3**
PBB	**5.00%**	**6.00%**		**7.00%**	**7.50%**			**3**
OCBC	**4.00%**	**5.00%**		**7.00%**	**8.00%**			**3**
CIMB	**6.00%**	**6.50%**		**8.00%**	**8.50%**	**9.00%**	**12.00%**	**3**
HSBC	*special request*	*special request*		*special request*	*special request*			**3**
SCB	*special request*	*special request*		*special request*	*special request*			**3**
UOB (includes Citibank)	**4.00%**	**5.00%**		**6.50%**	**7.00%**			**7**
MBB	**4.50%**	**5.20%**	**6.50%**	**8.00%**	**8.50%**			**3**
AFFIN	**3.80%**	**5.00%**		**6.00%**	**7.50%**			**3**
HLBB	**5.00%**	**5.50%**		**6.50%**	**8.00%**			**3**

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

	Ringgit Malaysia (RM)							
	6 months	12 months	18 months	24 months	36 months	48 months	60 months	Settlement Period (working days)
RHB	500.00	1,000.00		1,500.00	2,000.00			3
AMBANK	500.00	1,000.00		1,500.00	2,000.00	2,500.00	3,000.00	3
PBB	500.00	500.00		500.00	500.00			3
OCBC	500.00	1,000.00		2,000.00	2,000.00			3
CIMB	600.00	1,200.00		2,400.00	3,600.00	4,800.00	6,000.00	3
HSBC	*special request*	*special request*		*special request*	*special request*			3
SCB	*special request*	*special request*		*special request*	*special request*			3
UOB (includes Citibank)	500.00	500.00		1,000.00	2,000.00			7
MBB (max RM50,000 per transaction)	500.00	1,500.00	2,000.00	2,500.00	2,500.00			3
AFFIN	500.00	1,000.00		1,000.00	1,000.00			3
HLBB	500.00	1,000.00		1,000.00	2,000.00			3

问答题
Questions & Answers

1. 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)

2. 该怎么计算这个费用呢？
How do I calculate the fees?

Example:

Item price : ***RM41,000***
Tenure : ***PBB 24 months***

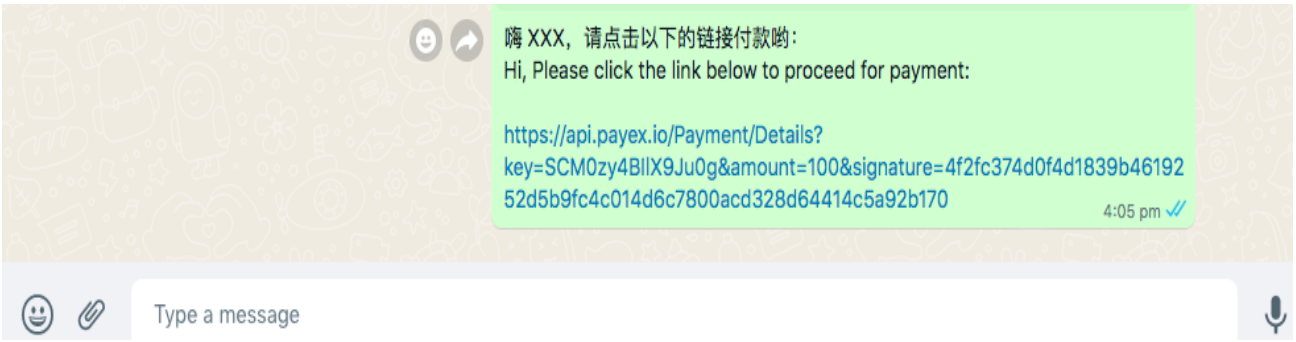
Instalment Fees	*RM41,000 x 7% = RM2,870*
Settlement to merchant within 3 working days	*RM41,000 - RM2,870 = RM38,130*
Monthly charges by customer to the bank	*RM41,000 / 24 months = RM1,708.33*

3. 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 - 4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 - 4 months' intalment)

4. 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)*付款
Customers pay via payment link as follows



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

没有
No

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

商家
Seller

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

1-3个工作天之内
within 1-3 working days

8. 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，请联络 ***019 - 284 4157 (Mr. Darren)*** / 游览 ***payex.io*** 留下您的信息，我们将在最短的时间内联系您！

For enquiries, feel free to contact us at 019 - 284 4157 (Mr. Darren) / visit us at http://payex.io , we will respond the soonest.