



Date : August 11th, 2011

Attn. : Members & Agents

Re : **Guidelines**
- *Acceptance of Credit Card & Debit Card*

Dear All,

Kindly **Take Note** the available Acceptance of Credit / Debit Card by PHM-MXM are as follows:-

<u>Bank</u>	<u>Credit Card</u>		<u>Debit Card (Visa / Master)</u>		<u>Merchant Minimum Amount (EPP)</u>	
	<u>Full Payment</u>	<u>EPP</u>	<u>FPP Monthly Repayment /Recurring</u>	<u>FPP Physical Charge</u>	<u>12mths</u> (MYR)	<u>24mths</u> (MYR)
1) Maybank	Yes	Yes	Yes	Yes	1,000	2,000
2) RHB	Yes	Yes	Yes	Yes	1,000	1,000
3) CIMB	Yes	IPP Form (Manual)	No	Yes	1,200	N/A
4) Am Bank	Yes	Yes	Yes	Yes	1,000	1,500
5) CitiBank	Yes	Yes	Yes	Yes	1,000	3,000
6) EON Bank	Yes	Yes	Yes	Yes	500	1,000
7) Hong Leong	Yes	Yes	Yes	Yes	1,000	2,000
8) HSBC	Yes	Yes (Yearly only)	No	Yes	1,000	N/A
9) Standard Chartered	Yes	Yes	No	Yes	1,000	1,000
10) Public Bank	Yes	Yes	No	Yes	500	500
11) UOB	Yes	DDA Form (Manual)	Yes	Yes	1,000	1,000
12) OCBC	Yes	DDA Form (Manual)	Yes	Yes	1,000	1,000
13) MBF	Yes	No	No	Yes	N/A	N/A
14) AEON	Yes	No	N/A	N/A	N/A	N/A
15) Bank Rakyat	Yes	No	No	No	N/A	N/A
16) Bank Islam	Yes	No	No	No	N/A	N/A
17) Alliance Bank	Yes	No	No	No	N/A	N/A
18) BSN Bank	Yes	No	No	No	N/A	N/A
19) Al Rahji Bank	Yes	No	No	No	N/A	N/A

NOTE : Physical Charge means applicants must provide a Credit Card to swipe at the respective MXM Center / HQ. The debit cards that can be used for FPP monthly recurring are only for those banks that are highlighted in red as above.

IMPORTANT :

- 2) i) Please ensure you have sufficient credit limit in their credit / debit card for processing.
- ii) Third party Credit / Debit card holders are required to provide photocopy of Credit / Debit (Front & Back) for verification purposes.
- iii) Compulsory to fill up debit / credit card information upon submission applicable for 1,3 and 6 – Flexi Payment Plan (FPP)

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