

0% Instalment Plan Form

Cardholder's Name : _____

I.C. Number : _____

Credit Card Number : - - -

Expiry Date of Card : -

Merchant Name : _____

Purchase Amount : _____

Date of Purchase : _____

No. of Instalment Month : 6 12 18 24

- Note*
- 1) The instalment amount will be deducted from the existing card limit
 - 2) Total instalment conversions shall not exceed the following maximum amounts at any given time
 - 3) Please apply at any Baiduri Bank Branches if higher credit card limit is required

By signing below, I hereby declare that I have read and understood the terms & conditions overleaf.

Cardholder's Signature

Date: _____

For MERCHANT USE

Please scan the signed and completed form with invoice / transaction receipt to enquiry@baiduri.com for further action.

For enquiries, please call 2449666.

Merchant Branch : _____

Cashier : _____
(Name & signature)

Telephone No : _____

FOR BRANCH /CALL CENTRE USE

Attended by _____
(staff name & signature)

Call Centre Branch: _____

FOR CARD SERVICES & MERCHANT SUPPORT USE

Date Received : _____

Input by : _____

Authorised by : _____

Checked by : _____

Reference No : _____

Monthly Repayment : _____

Processing Fee charged Yes No

B\$ _____

0% Instalment Plan

Terms & Conditions

1. Each instalment purchase may only comprise of purchases made under the same invoice.
2. Purchases made under Instalment Plan cannot be exchanged, returned or refunded.
3. A one-time processing fee will be applicable as follows:

Classic	3% or minimum BND30
Platinum	3% or minimum BND30
Infinite & Infinite Prestige	3% or minimum BND30

4. The Bank reserves the right to impose or charge additional fees or charges in addition to those specified above at any time and from time to time by notice in writing to the cardholder at its absolute discretion.
5. In the event that this Instalment Plan Form is executed by a Supplementary Cardholder, the Supplementary Cardholder acknowledges that his or her joint and several liabilities to pay all amounts owing to the Bank under the terms of the relevant Cardholder Agreement shall remain unaffected.
6. This Instalment Plan can be used by Cardholder for the purchase of goods and services for personal use only. The following is not allowed for conversion to Instalment Plan:
 - Cash Advance
 - Any kind of investment
 - Purchases made from own business/establishment
 - Monthly repayment from 0% instalment
 - Recurring Billing
 - Hire Purchase payment
 - Monthly Insurance Premium
7. Each purchase made by the Cardholder under this Instalment Plan shall constitute and be deemed to be a request made by the Cardholder to the Bank to allow the Cardholder to use this Instalment Plan for such purchases. The Bank has the sole and absolute right to refuse such requests and is not bound or obliged to accept the Cardholder's request to use the Instalment Plan. The Bank reserves the right to, at any time at its sole and absolute discretion and without giving any reason and without any prior notice or liability to the Cardholder:
 - Disallow a Cardholder from using this Instalment Plan for any of the Cardholder's purchases; or
 - Suspend, withdraw, terminate, discontinue or cancel this Instalment Plan in respect of Cardholders generally or in respect of an individual or specific Cardholder or group of Cardholders
8. The minimum conversion amount is BND300 and the total instalment conversions shall not exceed the following maximum amounts at any given time:
 - Infinite & Infinite Prestige – up to a maximum of BND30,000
 - Platinum – up to a maximum of BND15,000
 - Classic – up to a maximum of BND3,000The above is still subject to the customer's credit limit.
9. The Bank will hold the monthly Instalment repayment each month until the Instalment period is completed.
10. In the event of dispute on the merchandise, the Cardholder will settle the dispute directly with the merchant and that all Instalments owing to the Bank shall not be affected.
11. The Cardholder may at any time prepay all Instalments with written notice to the Bank. Upon receipt of such notice, a processing fee of BND100 will be levied to the card account for the processing of the pre-payment.
12. Any Instalment Plan instructions received **7 working days** before the next Statement Date will be processed and included in the upcoming statement cycle. For Instalment Plan instructions **received later than 7 working days**, the Instalment will only be included in following month's statement.
13. For conversion of purchases that are already billed to the credit card account statement, please note that excluding the amount from your payment amount will result in interest accrual. To avoid interest charged, please ensure you fully settle the full statement balance.