

0% Installment Plan

Terms & Conditions

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

Classic and Gold	3% or minimum BND30
Platinum	3% or minimum BND30
Infinite	BND30 flat

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 Installment Request 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 Installment Plan can be used by Cardholder strictly only for the purchase of goods and services for personal use only. The following is not allowed for conversion to Installment Plan:-
 - Cash Advance
 - Recurring Billing
 - Hire Purchase Payment
 - Monthly Insurance Premium
7. Each purchase made by the Cardholder under this Installment Plan shall constitute and be deemed to be a request made by the Cardholder to the Bank to allow the Cardholder to use this Installment 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 Installment 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 Installment Plan for any of the Cardholder's purchases; or
 - Suspend, withdraw, terminate, discontinue or cancel this Installment Plan in respect of Cardholders generally or in respect of an individual or specific Cardholder or group of Cardholders
8. The minimum conversion amount of B\$300 and shall not exceed the maximum amount at the discretion of the Bank.
9. The Bank will hold the monthly installment repayment each month until the installment 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 installments owing to the Bank shall not be affected.
11. The Cardholder may at any time prepay all installments with written notice to the Bank. Upon receipt of such notice, a processing fee of B\$100 will be levied to the card account for the processing of the pre-payment.
12. Any Installment Plan Instruction received **7 working days** before the next Statement Date will be processed and included in the upcoming statement cycle. For Installment Plan Instructions **received later than 7 working days**, the installment 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, please ensure you fully settle the full statement balance