O Interest Enrollment Kit Installment Plan



WHO IS ELIGIBLE?

Personal Credit Card holder of the participating banks listed below as issued in Malaysia. (Corporate credit cards are not acceptable.)

What should you do?

Participating Bank	If you have a physical Credit card with you to swipe using Point-of- Sales Terminal	If you do not have a physical Credit card with you at point of sales			
HSBC Mastercard & Visa Card		Email malaysia@doterra.com or Walk into Product Center to place an order. Complete the following steps.			
Mastercard & Visa Card					
AFFINBANK Mastercard & Visa Card					
ALLIANCE BANK Mastercard & Visa Card					
AmBank Group Mastercard & Visa Card	Walk into Product Center to	Not eligible			
# BSN Mastercard & Visa Card	place an order Not eligible				
OCBC Bank Mastercard & Visa Card					
## UOB Mastercard & Visa Card					
RHB Mastercard & Visa Card					
standard chartered Mastercard & Visa Card					

Installment Application Process

If you have a physical Credit card with you to swipe using **Point-of-Sales Terminal**



- Visit doTERRA Malaysia Product Center and fill up the Wellness Advocate or Wholesale Customer Agreement Form by selecting your preferred Enrollment Installment Kit.
- Present your credit card of participating banks listed above to Customer Service.
- Customer Service will process payment via Terminal device and apply for an installment
- Authorization code received from Terminal device. Customer service to process your order.

If you do not have a physical Credit card with you at point of sales (only for HSBC Cardholder)

- Complete the two forms below and submit them to Customer service:
 - a. Wellness Advocate or Wholesale Customer Agreement Form: Select your preferred Enrollment Installment Kit.
 - b. HSBC Direct Debit Authorization Form: Fill up all required fields.
 - c. Call Global Payments Service Center at 03-7723 6816 to obtain the "Authorization" Code."
- Upon receiving your order, Customer Service to verify the Authorization code and submit the HSBC Direct Debit Authorization Form to Global Payments by converting the purchase into a 12-month installment.
- The process would need around 2 business 3. working days before your order is processed.
- 12-month installment plan will then reflect in vour credit card statement.

How to complete the HSBC Direct Debit Authorization Form

- Fill in the Enrollment Installment Kit amount
- Fill up Credit Cardholder details:
 - Cardholder's name
 - Cardholder's Credit Card Number
 - Credit Card Expiry Date
 - Cardholder's contact number
 - Cardholder's Address
- Cardholder's signature (as per Card) & signing date
- Fill up Cardholder's IC number
- Call Global Payments Service Center at 03-7723 6816 to obtain an "Authorization Code" by providing the below information to the Global Payments agent:

• Merchant ID: 2800 561 7400 Merchant Name: DOTERRA

corang Pemberian Kuasa Debit Terus tereby authorise HSBC to debit ms HSBC Visa/MasterCard defit Card Account with RM 1 (full amount) er 12 monthly instalments. wa member is behearan kepada HSBC untuk membuar potongs us sebanyuk RM (jumlah pemuh) dari Akaun Kad edit Visa/MasterCard saya secara ansuran sebana bula rdholder's name oto-Mondolasy I Namu pemegang kad (terra-Chi anada ayau HSBC Visa/MasterCard saya secara ansuran sebana bula rdholder's name oto-Mondolasy I Namu pemegang kad (terra-Chi anada ayau HSBC Visa/MasterCard HSBC: 2 rd expiry date I Tarikh Input kad: intact Tel. No. I No. Tel: lidress I Alamat: we teat und agree that my purchase(s) under the HSBC Creat Card instantement Plan is adject to the Ferns and Candidous provining the instalness seben they with the Plannar Gold Cooke Candolade Apreema, copies of which his under with the Plannar Gold Cooke Candolade Apreema, copies of which his under home factor of the HSBC children shahas provining the Insulation of the Cooke Candolade Apreema, copies of which his under home form the angular insuran Rad Nevolu (HSBC children) perhebatia lighab terms deman and under the Cooke (San Candolade Apreema, copies of which his under home form the angular insuran Rad Nevolu (HSBC children) perhebatia lighab terms deman and under the Cooke (San Candolade Apreema come of the angular insuran Rad Nevolu (HSBC children) perhebatia lighab terms deman (Hidd Classe seperti yang felab saya sedia mulhum. 3 delioloker's sienature datanagan penegang kad kredit 4 Tirikh mitty number I No. kad pengenalan:		ct Debit Au			
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I hereby authorise H	SBC to debit my HSBC Visa/MasterCard
Credit Card Account over 12 monthly	with RM (full amount) instalments.
Saya memberi keben	aran kepada HSBC untuk membuat potongan
terus sebanyak RM_	(jumlah penuh) dari Akaun Kad
Kredit Visa/MasterC	ard saya secara ansuran selama bular
HSBC Visa/MasterC	ard credit card number
	isa/MasterCard HSBC

Authorised Signatory & Company Stamp

Instalment payment plan

The HSBC Bank Malaysia Berhad
Terms and Conditions of Instalment Payment Plan
IMPORTANT: Before you make any purchase of goods under the Instalment
Plan, please read these Terms and Conditions curefully and make sure that you
understand them well.

You will be deemed to have accepted these Terms and Conditions when you make a purchase of Merchandisc under the Instalment Plan.

- The following expressions shall have the following meanings in these Terms and Conditions, unless the context otherwise requires: "Cardholder Rules and Regulations" means the Rules and Regulatio governing the use of the Card issued by HSBC Bank Malaysia Berhad (The Bank') and applicable to the Card Account under which the Cardholder makes an Instalment Purchase.
 - Cardioloder makes an instalment rurenas the separate authorisation in the Bank's prescribed form, duly completed by you and the Instalment Plan Merchant at the time of an Instalment Purchase for submission by the Instalment Plan Merchant to the Bank, whereby you agree to observe and be bound by these Terms and Conditions (as may be amended from time to time) which are applicable to the Instalment Purchase.
 - "Instalment" means each Instalment amount charged to the Card Account on a monthly basis during the Instalment Period, as calculated in accordance to Clause 4.
 - "Instalment Period" in relation to an Instalment Purchase means, the

Family Wellness Installment Kit



English Material: 60228188 Chinese Material: 60228189 Bahasa Material: 60228190



RM1000.00 | 150 PV

- · Family Essentials Kit: 5 mL bottles of Frankincense, Lavender, Lemon, Oregano, Peppermint, Tea Tree, Deep Blue, ZenGest, Easy Air, and On Guard
- Wild Orange
- Deep Blue Rub
- · Fractionated Coconut Oil (FCO)
- Petal Diffuser 2.0
- · Introductory Packet

MetaPWR Wellness Installment Kit



English Material: 60228246 Chinese Material: 60228247 Bahasa Material: 60228248



RM1000.00 | 155 PV

- 3 MetaPWR Assist
- MetaPWR
- Lemon
- · MetaPWR Shaker
- · Introductory Packet

PB Assist+ (12B) Wellness Installment Kit



English Material: 60228191 Chinese Material: 60228192 Bahasa Material: 60228193



RM1060.00 | 165 PV

- 6 PB Assist+ (12B)
- Peppermint
- ZenGest
- · Introductory Packet

My TerraWellness Installment Kit



English Material: 60228725 Chinese Material: 60228726 Malay Material: 60228727

RM1460 | PV 209

- · 4 Plant Protein
- · 2 Fiber & Greens
- · 1 MetaPWR Assist
- MetaPWR
- · 2 PB Assist+ (12B)
- · Introductory Packet
- · Tritan Bottle Shaker



Home Essentials + Fractionated Coconut Oil Installment Kit



English Material: 60226609 Chinese Material: 60226610 Bahasa Material: 60226611

RM1490.00 | 230 PV

- Frankincense
- Lavender
- Lemon
- Oregano
- Peppermint

- · Tea Tree
- Deep Blue (5 mL)
- · Easy Air
- · On Guard
- ZenGest

- · Fractionated Coconut Oil (FCO)
- Petal Diffuser 2.0
- · Terrastone Passive Diffuser
- · Introductory Packet

Living Wellness Installment Kit

LOYALTY REWARDS PROGRAM FAST TRACK PLAN*

- · 100 Product Credits
- · Start Product Credits Accrual at 15%



English Material: 60226606 Chinese Material: 60226607 Bahasa Material: 60226608

RM2780.00 | 450 PV

· Cedarwood

· Clary Sage

Eucalyptus

Frankincense

Lavender Lemon

Ginger

Peppermint

· Tea Tree

· Oregano

· Lemongrass

· Vetiver

· Wild Orange

Wintergreen

· AromaTouch

- Balance

· DDR Prime

Deep Blue (5 mL)

· Easy Air

· MetaPWR

· On Guard

ZenGest

PastTense Roll On

· 2 Fractionated Coconut Oil (FCO)

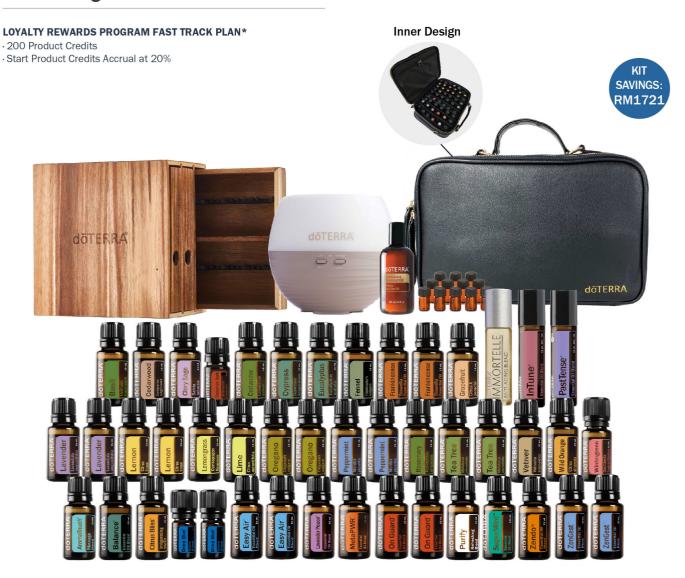
Petal Diffuser 2.0

· 12 Sample Vials

· Vertical Sliding Oil Case

· Introductory Packet

Oil Sharing Installment Kit



English Material: 60226463 Chinese Material: 60226504 Bahasa Material: 60226505

RM5070.00 | 910 PV

- · Basil
- · Cedarwood
- · Clary Sage
- · Cinnamon Bark (5 mL)
- · Coriander
- · Cypress
- · Eucalyptus
- Fennel
- · 2 Frankincense
- · Grapefruit

- · 2 Lavender
- · 2 Lemon
- Lemongrass
- ·Lime
- · 2 Oregano
- 2 Peppermint
- Rosemary
- · 2 Tea Tree
- VetiverWild Orange

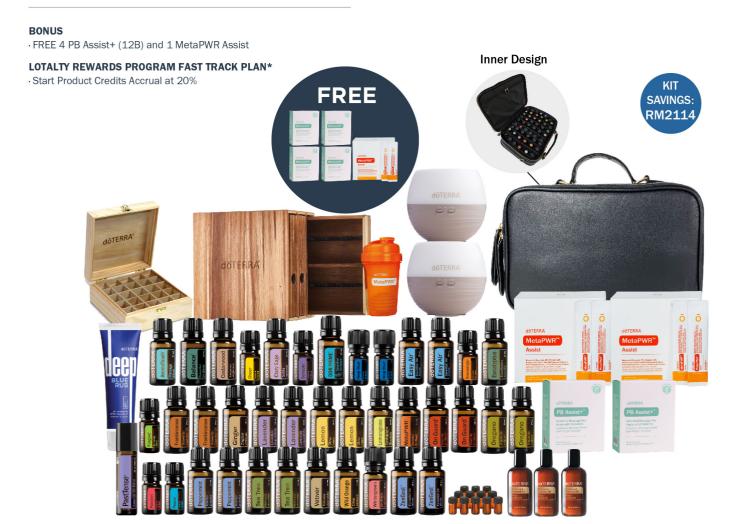
- ·Wintergreen
 - · AromaTouch
 - · Balance
 - · Citrus Bliss
 - · 2 Deep Blue (5 mL)
 - · 2 Easy Air
 - · Immortelle Roll On
 - · InTune Roll On
 - · Lavender Peace
 - · MetaPWR
 - · 2 On Guard

- · PastTense Roll On
- Purify
- SuperMint
- Zendo
- 2 ZenGest
- · Fractionated Coconut Oil (FCO)
- Petal Diffuser 2.0
- 12 Sample Vials
- Oil Sharing Bag**
- · Vertical Sliding Oil Case
- · Introductory Packet

^{&#}x27;Have a single 100PV Loyalty Rewards Program (LRP) order in the following month and keep the LRP active, and Product Credits will be redeemable 60 days after enrollment.

^{**} With 54 compartments for either 15 or 5 mL bottles of essential oil.

Go Builder Installment Kit



English Material: 60228194 Chinese Material: 60228195 Bahasa Material: 60228196

RM5400.00 | 910 PV

· AromaTouch

Balance

·Cedarwood

· Cheer (5 mL)

· Clary Sage

· Console (5 mL)

· DDR Prime

· 2 Deep Blue (5 mL)

Deep Blue Rub

· 2 Easy Air

· Encourage (5 mL)

· Eucalyptus

Forgive (5 mL)

· 2 Frankincense

Ginger

· 2 Lavender

· 2 Lemon

Lemongrass

· MetaPWR

· 2 MetaPWR Assist

MetaPWR Shaker

· 2 On Guard

2 Oregano

Passion (5 mL)

PastTense

· 2 PB Assist+ (12B)

Peace (5 mL)

· 2 Peppermint

2 Petal Diffuser 2.0

· 2 Tea Tree

· Vetiver

· Wild Orange

Wintergreen

· 2 Zengest

· 3 Fractionated Coconut Oil (FCO)

· 12 Sample Vials

· Oil Sharing Bag**

· Vertical Sliding Oil Case

· Wooden Box with Logo

· Introductory Packet

^{&#}x27;Have a single 100PV Loyalty Rewards Program (LRP) order in the following month and keep the LRP active, and Product Credits will be redeemable 60 days after enrollment.

^{**} With 54 compartments for either 15 or 5 mL bottles of essential oil.

Must-Have Solution Installment Kit



English Material: 60226598

Chinese Material: 60226600

RM6330.00 | 1180 PV

Bahasa Material: 60226601

· Arborvitae (5 mL)

Basil

Bergamot

· Cardamom (5 mL)

· Clary Sage

· Clove

Copaiba

Coriander

· Cypress

Eucalyptus

Fennel

Frankincense

- Geranium

Ginger

Grapefruit

Hawaiian

Sandalwood (5 mL)

Juniper Berry (5 mL)

Lavender

Lemon

Lemongrass

· Lime

· Litsea

· Manuka (5 mL)

· Marjoram

· Melissa (5 mL)

· Oregano

Patchouli

- Patchouti - Peppermint

L cbbciiii

PetitgrainPink Pepper (5 mL)

Rosemary

Siberian Fir

Spikenard (5 mL)

· Tea Tree

·Thyme

·Turmeric

· Vetiver

· Wild Orange

Wintergreen

· Ylang Ylang

· AromaTouch

· Balance · Citrus Bliss

· ClaryCalm Roll On

DDR Prime
Deep Blue (5 mL)

· Easy Air

· InTune Roll On

· Lavender Peace

· MetaPWR

· On Guard

· Whisper Touch

·Zendo

ZenGest

· Fractionated Coconut Oil (FCO)

Petal Diffuser 2.0

Oil Sharing Bag**

· Vertical Sliding Oil Case

· Introductory Packet

'Have a single 100PV Loyalty Rewards Program (LRP) order in the following month and keep the LRP active, and Product Credits will be redeemable 60 days after enrollment.

^{**} With 54 compartments for either 15 or 5 mL bottles of essential oil.

Frequently Ask Questions

For Enrollee /Cardholder:

1. How are the Installments calculated?

Each Installment is calculated by dividing the purchase amount by the Installment period of 12 months. The sum is added to the last Installment if there is a remainder. As stated in your card statement, you must pay the total amount of each Installment on or before the payment due date.

2. Can I change my Installment tenure?

No. Once your transaction is approved at the Terminal device, none of the options (such as tenure, price, and amount) can be amended.

3. I have returned the products, and the merchant has canceled and refunded them. Will my card Installment plan be automatically canceled?

For any refunds or early settlement, you need to let your bank know so it can offset the refund amount against the plan to close it off. If you do not inform the bank about the refund, the monthly Installment plan will continue to be billed.

4. What will happen to my card Installment plan if my credit card is canceled by myself or the bank?

If your credit card is canceled, all your outstanding balances, including any Installments that are yet to be billed, will become immediately due and payable in full.

5. What will happen if the Installment is not paid in full before the due date?

Applicable Finance Charges shall be levied on your Bank's unpaid balance of the Installment.

Frequently Ask Questions

For Enroller:

1. What is the difference between Enrollment Installment Kits & other Enrollment Kits?

Other than difference in PV, everything remain the same.

2. As Enroller, will I get my Fast Start Bonus (FSB) by installment period?

No, enroller will get FSB in full if qualified. IPP is a credit facility offered by cardholder's bank.

3. Can I add more items to Enrollment order and apply for IPP?

No. IPP is only offer to 8 Enrollment Installment Kits. Other items will need to be processed in a separate order and full payment is needed.

4. What happen if Enrollment Installment Kit order is cancelled?

Follow "Product Return Policy", full order amount will be refunded to cardholder account (refer FAQ for Enrollee) and bonuses paid to Enroller previously will be recouped.

