

0% Interest Enrollment Kit Installment Plan



New to essential oil and would love to try it?

Exciting news! Indulge yourself in aromatherapy and split your enrollment kit payment conveniently into 12-month installment.



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	<p>Walk into Product Center to place an order</p>	<p>Email malaysia@doterra.com or Walk into Product Center to place an order. Complete the following steps.</p>
 Mastercard & Visa Card		<p>Not eligible</p>
 AFFINBANK Mastercard & Visa Card		
 ALLIANCE BANK Mastercard & Visa Card		
 AmBank Group Mastercard & Visa Card		
 BSN Mastercard & Visa Card		
 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



1. Visit dōTERRA Malaysia Product Center and fill up the Wellness Advocate or Wholesale Customer Agreement Form by selecting your preferred Enrollment Installment Kit.
2. Present your credit card of participating banks listed above to Customer Service.
3. Customer Service will process payment via Terminal device and apply for an installment plan.
4. 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)

1. 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."
2. 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.
3. The process would need around 2 business working days before your order is processed.
4. 12-month installment plan will then reflect in your credit card statement.

How to complete the HSBC Direct Debit Authorization Form

1. Fill in the Enrollment Installment Kit amount
2. Fill up Credit Cardholder details:
 - Cardholder's name
 - Cardholder's Credit Card Number
 - Credit Card Expiry Date
 - Cardholder's contact number
 - Cardholder's Address
3. Cardholder's signature (as per Card) & signing date
4. Fill up Cardholder's IC number
5. 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

Direct Debit Authorisation Form
Borang Pemberian Kuasa Debit Terus

I hereby authorise HSBC to debit my HSBC Visa/MasterCard Credit Card Account with RM **1** (full amount) over **12** monthly instalments.

Saya memberi kebenaran kepada HSBC untuk membuat potongan terus sebanyak RM _____ (jumlah penuh) dari Akaun Kad Kredit Visa/MasterCard saya secara ansuran selama _____ bulan.

Cardholder's name (Mr/Ms/Miss / Nama pemegang kad (En/Pw/G):
(As stated on your HSBC Visa/MasterCard / Seperti yang tertera di kad kredit Visa/MasterCard HSBC)

HSBC Visa/MasterCard credit card number:
Nombor kad kredit Visa/MasterCard HSBC: **2**

Card expiry date / Tarikh luput kad: _____ / _____

Contact Tel. No. / No. Tel: _____

Address / Alamat: _____

I have read and agree that my purchase(s) under the HSBC Credit Card Installment Payment Plan is subject to the Terms and Conditions governing the installment scheme together with the Platinum/Gold/Classic Cardholder Agreement, copies of which have been made available to me.

Saya telah membaca dan bersetuju bahawa pembelian saya di bawah Perjanjian Bayaran Ansuran Kad Kredit HSBC adalah terhad kepada terma-terma dan syarat-syarat yang terkandung di dalamnya termasuk Perjanjian Pemegang Kad Kredit Platinum/Gold/Classic seperti yang telah saya sedia maklum.

Cardholder's signature _____ Date _____
Tandatangan pemegang kad kredit _____ Tarikh _____

Identity number / No. kad pengenalan: **3**

Authentication code / Kod pengesahan: **5** Delivery date no. / No. nota penghantaran _____

Authorised Signatory & Company Stamp
Tandatangan Pegawai Berkuasa & Cap Syarikat

Merchant ID / ID pedagang: **28005617400**

Merchant name / Nama pedagang: **dōTERRA**

Cardholder's copy / Salinan pemegang kad

I hereby authorise HSBC to debit my HSBC Visa/MasterCard Credit Card Account with RM **1** (full amount) over **12** monthly instalments.

Saya memberi kebenaran kepada HSBC untuk membuat potongan terus sebanyak RM _____ (jumlah penuh) dari Akaun Kad Kredit Visa/MasterCard saya secara ansuran selama _____ bulan.

HSBC Visa/MasterCard credit card number
Nombor kad kredit Visa/MasterCard HSBC

Authorised Signatory & Company Stamp
Tandatangan Pegawai Berkuasa & Cap Syarikat

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 carefully 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 Merchandise under the Instalment Plan.

1. Definition
 - a) 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 Regulations 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.
 - "Direct Debit Authorisation Form" means 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 period determined by the Bank in the Direct Debit Authorisation Form for

Enrollment Installment Kits

Family Wellness Installment Kit



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

**KIT SAVINGS:
RM197**

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

**KIT SAVINGS:
RM215**

RM1000.00 | 155 PV

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

Enrollment Installment Kits

PB Assist+ (12B) Wellness Installment Kit



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

KIT SAVINGS: RM256

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

KIT SAVINGS: RM386

RM1460 | PV 209

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

Enrollment Installment Kits

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

Enrollment Installment Kits

Living Wellness Installment Kit

LOYALTY REWARDS PROGRAM FAST TRACK PLAN*

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

KIT SAVINGS: RM949



English Material: 60226606

Chinese Material: 60226607

Bahasa Material: 60226608

RM2780.00 | 450 PV

- | | | | |
|----------------|---------------|--------------------|------------------------------------|
| · Cedarwood | · Lemongrass | · AromaTouch | · ZenGest |
| · Clary Sage | · Oregano | · Balance | · PastTense Roll On |
| · Eucalyptus | · Peppermint | · DDR Prime | · 2 Fractionated Coconut Oil (FCO) |
| · Frankincense | · Tea Tree | · Deep Blue (5 mL) | · Petal Diffuser 2.0 |
| · Ginger | · Vetiver | · Easy Air | · 12 Sample Vials |
| · Lavender | · Wild Orange | · MetaPWR | · Vertical Sliding Oil Case |
| · Lemon | · Wintergreen | · On Guard | · 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.

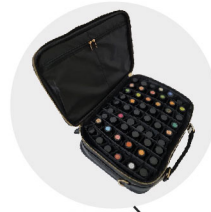
Enrollment Installment Kits

Oil Sharing Installment Kit

LOYALTY REWARDS PROGRAM FAST TRACK PLAN*

- 200 Product Credits
- Start Product Credits Accrual at 20%

Inner Design



KIT SAVINGS: RM1721



English Material: 60226463

Chinese Material: 60226504

Bahasa Material: 60226505

RM5070.00 | 910 PV

- | | | | |
|------------------------|----------------|----------------------|----------------------------------|
| · Basil | · 2 Lavender | · Wintergreen | · PastTense Roll On |
| · Cedarwood | · 2 Lemon | · AromaTouch | · Purify |
| · Clary Sage | · Lemongrass | · Balance | · SuperMint |
| · Cinnamon Bark (5 mL) | · Lime | · Citrus Bliss | · Zendo |
| · Coriander | · 2 Oregano | · 2 Deep Blue (5 mL) | · 2 ZenGest |
| · Cypress | · 2 Peppermint | · 2 Easy Air | · Fractionated Coconut Oil (FCO) |
| · Eucalyptus | · Rosemary | · Immortelle Roll On | · Petal Diffuser 2.0 |
| · Fennel | · 2 Tea Tree | · InTune Roll On | · 12 Sample Vials |
| · 2 Frankincense | · Vetiver | · Lavender Peace | · Oil Sharing Bag** |
| · Grapefruit | · Wild Orange | · MetaPWR | · Vertical Sliding Oil Case |
| | | · 2 On Guard | · 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.

Enrollment Installment Kits

Go Builder Installment Kit

BONUS

- FREE 4 PB Assist+ (12B) and 1 MetaPWR Assist

LOYALTY REWARDS PROGRAM FAST TRACK PLAN*

- Start Product Credits Accrual at 20%



English Material: 60228194

Chinese Material: 60228195

Bahasa Material: 60228196

RM5400.00 | 910 PV

- | | | | |
|----------------------|--------------------|------------------------|------------------------------------|
| · AromaTouch | · Encourage (5 mL) | · MetaPWR Shaker | · Vetiver |
| · Balance | · Eucalyptus | · 2 On Guard | · Wild Orange |
| · Cedarwood | · Forgive (5 mL) | · 2 Oregano | · Wintergreen |
| · Cheer (5 mL) | · 2 Frankincense | · Passion (5 mL) | · 2 Zengest |
| · Clary Sage | · Ginger | · PastTense | · 3 Fractionated Coconut Oil (FCO) |
| · Console (5 mL) | · 2 Lavender | · 2 PB Assist+ (12B) | · 12 Sample Vials |
| · DDR Prime | · 2 Lemon | · Peace (5 mL) | · Oil Sharing Bag** |
| · 2 Deep Blue (5 mL) | · Lemongrass | · 2 Peppermint | · Vertical Sliding Oil Case |
| · Deep Blue Rub | · MetaPWR | · 2 Petal Diffuser 2.0 | · Wooden Box with Logo |
| · 2 Easy Air | · 2 MetaPWR Assist | · 2 Tea Tree | · 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.

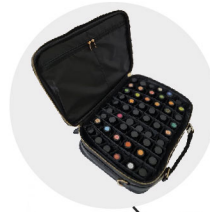
Enrollment Installment Kits

Must-Have Solution Installment Kit

LOYALTY REWARDS PROGRAM FAST TRACK PLAN*

- 250 Product Credits
- Start Product Credits Accrual at 25%

Inner Design



KIT SAVINGS:
RM2052



English Material: 60226598

Chinese Material: 60226600

Bahasa Material: 60226601

RM6330.00 | 1180 PV

- | | | | | |
|---------------------|------------------------|----------------------|---------------------|----------------------------------|
| · Arborvitae (5 mL) | · Geranium | · Marjoram | · Turmeric | · InTune Roll On |
| · Basil | · Ginger | · Melissa (5 mL) | · Vetiver | · Lavender Peace |
| · Bergamot | · Grapefruit | · Oregano | · Wild Orange | · MetaPWR |
| · Cardamom (5 mL) | · Hawaiian | · Patchouli | · Wintergreen | · On Guard |
| · Clary Sage | · Sandalwood (5 mL) | · Peppermint | · Ylang Ylang | · Whisper Touch |
| · Clove | · Juniper Berry (5 mL) | · Petitgrain | · AromaTouch | · Zendo |
| · Copaiba | · Lavender | · Pink Pepper (5 mL) | · Balance | · ZenGest |
| · Coriander | · Lemon | · Rosemary | · Citrus Bliss | · Fractionated Coconut Oil (FCO) |
| · Cypress | · Lemongrass | · Siberian Fir | · ClaryCalm Roll On | · Petal Diffuser 2.0 |
| · Eucalyptus | · Lime | · Spikenard (5 mL) | · DDR Prime | · Oil Sharing Bag** |
| · Fennel | · Litsea | · Tea Tree | · Deep Blue (5 mL) | · Vertical Sliding Oil Case |
| · Frankincense | · Manuka (5 mL) | · Thyme | · Easy Air | · 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.