# 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				
AFF/NBANK  Mastercard & Visa Card				
ALLIANCE BANK  Mastercard & Visa Card				
AmBank Group  Mastercard & Visa Card	Walk into Product Center to	Not eligible		
OCBC Bank  Mastercard & Visa Card	place an order			
<b>## UOB</b> 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

	Daniel Vices Debit Tomas							
	Borang Pemberian Kuasa Debit Terus							
	I hereby authorise HSBC to debit my HSBC Visa/MasterCard							
	Credit Card Account with RM(full amount)							
over 12 monthly instalments.								
Saya memberi kebenaran kepada HSBC untuk membuat potong								
	terus sebanyak RM (jumlah penuh) dari Akaun Kad							
	Kredit Visa/MasterCard saya secara ansuran selamabulan							
Cardholder's name (MriMus/Miss) / Nama pemegang kad (En/Pn/Cib): (As stated on your HSDC Visa/MasterCard / Superit yang seriora di had kredia Visa/MasterCard HSDC								
HSBC Visa/MasterCard credit card number: Nombor kad kredit Visa/MasterCard HSBC:  2								
	THIRD AND SECURITIONS OF THE PROPERTY.							
Card expiry date / Tarikh Input kad://								
	Contact Tel. No. / No. Tel:							
	Address / Alamat:							
	Thave read and agree that my purchase(s) under the HSBC Credit Card Installment							
	Payment Plan is subject to the Terms and Conditions governing the instalment scheme							
	Payment Plan is subject to the Terms and Combinous governing the installment scheme tengether with the Pattimum Chold Chassic Cardachder A presencest, copies of which have been made available to the Says schola mortane data benestija bahawa prombelam says als bamah Prejustifian Bayaran drawam Kali Krobil (BRC caldads versaliads legrada terms-terms data synal- ayarat yang techandung al-dahamya terms-tal Perjustian Pamegang Kali Krobi Pattimum Ghald Classic sayorat yang schola saya scalar malban.							
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Credit	Card Ac	count	with RN	ants.	_1		(full a	mour	it)
	iemberi				ISBC 1	mtuk n	embua	t potoi	ngan
	ebanyak								
	Visa/Ma								
ISBC	Visa/Ma	sterCa	rd credi	it card	l numb	er			
Vombo	r kad kr	edit Vi	sa/Mast	erCai	d HSB	C			

Tandatangan Pegawai Berkuasa & Cop 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 nead 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.

- 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 mikes an instalment Durchase.

    "Direct Debit Authorisation Foru" 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 Purbase for submission by the Instalment Plan Merchant at the time of an Instalment Purbase 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 secondance to Clause 4.
  - "Instalment Period" in relation to an Instalment Purchase means, the

# **Enrollment Installment Kits**

#### MetaPWR Wellness Installment Kit



RM1020.00 I

155 PV

English Material: 60228246 Chinese Material: 60228247 Bahasa Material: 60228248 SAVE RM215

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

# My PB Assist+ (12B) Wellness Installment Kit



# RM1090.00 |

165 PV

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

SAVE RM247

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

# My TerraWellness Installment Kit



# RM1480.00 | 210 PV

English Material: 60228725 Chinese Material: 60228726 Malay Material: 60228727 SAVE RM376

- · 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



RM1560.00 | 240 PV

Chinese Material: 60226610

**SAVE** RM442

Bahasa Material: 60226611

#### Home Essentials Kit:

- Frankincense
- Lavender
- Lemon

English Material: 60226609

- Oregano
- Peppermint
- · Tea Tree
- · Easy Air
- On Guard
- Zengest
- Deep Blue (5mL)

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

# Living Wellness Installment Kit

#### **LOYALTY REWARDS PROGRAM FAST TRACK PLAN\***

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



#### RM3050.00 | 480 PV

#### English Material: 60226606

#### Home Essentials Kit:

- Frankincense
- Lavender
- Lemon
- Oregano
- · Peppermint
- Tea Tree
- Easy Air
- · On Guard
- Zengest
- Deep Blue (5mL)

#### Chinese Material: 60226607

- · Cedarwood
- · Clary Sage
- Eucalyptus
- Ginger
- Lemongrass
- · Vetiver
- · Wild Orange
- Wintergreen
- · AromaTouch

# SAVE RM1010

#### Bahasa Material: 60226608

- · Balance
- DDR Prime
- MetaPWR
- · PastTense Roll On
- · 2 x Fractionated Coconut Oil
- Petal Diffuser 2.0
- · 12 Sample Vials
- · Vertical Sliding Oil Case
- · Introductory Packet

# Oil Sharing Installment Kit

#### LOYALTY REWARDS PROGRAM FAST TRACK PLAN\*

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



# RM5600.00 | 940 PV

English Material: 60226463

Chinese Material: 60226504

# SAVE RM1886

Bahasa Material: 60226505

#### 2x Home Essentials Kit:

- · Frankincense
- ·Lavender
- Lemon
- Oregano
- Peppermint
- · Tea Tree
- · Easy Air
- · On Guard
- Zengest
- Deep Blue (5mL)

- · Basil
- · Cedarwood
- · Cinnamon Bark (5 mL)
- · Clary Sage
- · Coriander
- · Cypress
- Eucalyptus
- Fennel (Sweet)
- · Grapefruit
- Lemongrass
- · Lime

- Rosemary
- · Vetiver
- · Wild Orange
- · Wintergreen
- AromaTouch
- Balance
- · Citrus Bliss
- Immortelle Roll On
- · InTune Roll On
- · Lavender Peace
- · MetaPWR

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

## Go Builder Installment Kit

#### **LOYALTY REWARDS PROGRAM FAST TRACK PLAN\***

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



# RM6000.00 | 950 PV

English Material: 60228194 Chinese Material: 60228195

# **SAVE** RM2077

Bahasa Material: 60228196

#### 2x Home Essentials Kit:

- Frankincense
- Lavender
- Lemon
- · Oregano
- · Peppermint
- · Tea Tree
- · Easy Air
- On Guard
- Zengest
- Deep Blue (5mL)

- · Cedarwood
- · Clary Sage
- Eucalyptus
- Ginger
- Grapefruit
- · Lemongrass
- Vetiver
- Wild OrangeWintergreen
- · AromaTouch

- · Balance
- · DDR Prime
- · Immortelle Roll On
- · PastTense Roll On
- · Lavender Peace
- MetaPWR
- MetaPWR Assist
- 2 x PB Assist+ (12B)
- · TerraMix Fiber & Greens
- · 2 x TerraMix Plant Protein

- · Deep Blue Rub
- · MetaPWR Shaker
- · 3 x Fractionated Coconut Oil
- · 2 x Petal Diffuser 2.0
- · 12 Sample Vials
- · Oil Sharing Bag
- · Vertical Sliding Oil Case
- · Wooden Box with Logo
- · Introductory Packet

## **Must-Have Solution Installment Kit**

#### **LOYALTY REWARDS PROGRAM FAST TRACK PLAN\***

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



# RM7000.00 | 1200 PV

#### English Material: 60226598 Chinese Material: 60226600

#### Home Essentials Kit:

- Frankincense
- Lavender
- Lemon
- Oregano
- Peppermint
- Tea Tree
- Easy Air
- Lasy All
- On GuardZengest
- · Deep Blue (5mL)

- · Arborvitae (5mL)
- · Basil
- Bergamot
- · Black Pepper (5 mL)
- · Cardamom (5 mL)
- · Clary Sage
- · Clove
- · Copaiba
- Coriander
- Cypress
- Eucalyptus
- · Fennel (Sweet)
- Geranium

- Ginger
- · Grapefruit
- · Hawaiian Sandalwood (5mL)
- Juniper Berry (5 mL)
- Lemongrass
- Lime
- Litsea
- · Madagascar Vanilla (5 mL)
- Marjoram
- Melissa (5 mL)
- · Patchouli
- Petitgrain

# SAVE RM2120

#### Bahasa Material: 60226601

- Rosemary
- · Siberian Fir
- · Spikenard (5 mL)
- Thyme
- Turmeric
- **Vetiver**
- · Wild Orange
- ·Wintergreen
- · Ylang Ylang
- · AromaTouch · Balance
- · Citrus Bliss

- · ClaryCalm Roll On
- DDR Prime
- InTune Roll On
- · Lavender Peace
- · MetaPWR
- Whisper Touch
- ·Zendo
- · Fractionated Coconut Oil
- Petal Diffuser 2.0
- · Oil Sharing Bag
- · Vertical Sliding Oil Case
- · Introductory Packet

# Prestige Installment Kit

#### LOYALTY REWARDS PROGRAM FAST TRACK PLAN\*

- · 400 Product Credits
- ·Start Product Credits Accrual at 25%



RM11900.00 | 1860 PV

Chinese Material: 60230923 Bahasa Material: 60230924

#### 3x Home Essentials Kit:

- Frankincense
- Lavender
- Lemon
- Oregano
  Peppermint
- Tea Tree
- · Easy Air
- On Guard
- Zengest
- · Deep Blue (5mL)

#### Bergamot

· Cardamom (5 mL)

English Material: 60230922

- · Cedarwood
- · Cinnamon Bark (5 mL)
- · Clary Sage
- ·Clove
- · Copaiba
- Eucalyptus
- · Fennel (Sweet)
- · Geranium
- Ginger
- Grapefruit
- Hawaiian Sandalwood (5mL) Adaptiv
- · Helichrysum (5 mL)
- Juniper Berry (5 mL)
- ·Lemongrass
- · Marjoram
- · Melissa (5 mL)
- · Myrrh

- Patchouli
- Petitgrain
- Roman Chamomile (5 mL)
- Rosemary
- · Tangerine
- Thyme
- · Turmeric
- · Vetiver
- · Wild Orange
- Wintergreen
- · Yarrow Pom
- · Ylang Ylang
- · Adaptiv · AromaTouch
- Balance
- · ClaryCalm Roll On
- · Clearify
- DDR Prime
- · Immortelle Roll On

· InTune Roll On

SAVE RM5095

- Lavender Peace
- MetaPWR
- · PastTense Roll On
- SuperMint
- · Terrashield
- · Whisper Touch
- · Zendo
- · MetaPWR Assist
- 2 x PB Assist+ (12B)
- · TerraMix Fiber & Greens
- 2 x TerraMix Plant Protein
- · Protecting Shampoo
- · Daily Conditioner
- · Correct-X
- · Deep Blue Rub
- Deep Blue Skin Care Stick + Copaiba
- On Guard Cleaner
  Concentrate

- On Guard Foaming Handwash
- On Guard Laundry Detergent
- On Guard Mouthwash
- On Guard Scented Mist
- On Guard Toothpaste
- · Spa Hand & Body Lotion
- Spa Refreshing Body Wash
- · Spa Rose Lotion
- · Amber Foaming Hand Wash Dispenser
- · Key Chains (Purple)
- · MetaPWR Shaker
- · 4 x Fractionated Coconut Oil
- · 3 x Petal Diffuser 2.0
- 3 x 12 Sample Vials
- · Oil Sharing Bag
- Vertical Sliding Oil Case
- 2 x Wooden Box with Logo
- · Introductory Packet

# **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.

