

# 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
 <b>HSBC</b> Mastercard & Visa Card	Walk into Product Center to place an order	Email malaysia@doterra.com or Walk into Product Center to place an order. Complete the following steps.
 Mastercard & Visa Card		
 <b>AFFIN BANK</b> Mastercard & Visa Card		
 <b>ALLIANCE BANK</b> Mastercard & Visa Card		
 <b>AmBank Group</b> Mastercard & Visa Card		
 <b>BSN</b> Mastercard & Visa Card		
 <b>OCBC Bank</b> Mastercard & Visa Card		
 <b>UOB</b> Mastercard & Visa Card		
 <b>RHB</b> Mastercard & Visa Card		
 <b>standard chartered</b> Mastercard & Visa Card		
		Not eligible

# 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 1 (jumlah penuh) dari Akaun Kad Kredit Visa/MasterCard saya secara ansuran selama 12 bulan.

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

HSBC Visa/MasterCard credit card number:  
Nomor kad kredit Visa/MasterCard HSBC: 2

Card expiry date / Tarikh input kad:            /           

Contact Tel. No. / No. Tel:           

Address / Alamat:           

I have read and agree that my purchases 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 terikat 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:           

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Authentication code / Kod pengesahan:            Delivery note no. / No. nota penghantaran:           

Authorised Signatory & Company Stamp  
Tandatangan Penguat 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 1 (jumlah penuh) dari Akaun Kad Kredit Visa/MasterCard saya secara ansuran selama 12 bulan.

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

                                                                                                             

Authorised Signatory & Company Stamp  
Tandatangan Penguat Berkuasa & Cap Syarikat

## Installment payment plan

The HSBC Bank Malaysia Berhad  
Terms and Conditions of Installment Payment Plan

IMPORTANT: Before you make any purchase of goods under the Installment 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 Installment 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 Installment Purchase.

"Direct Debit Authorisation Form" means the separate authorisation in the Bank's prescribed form, duly completed by you and the Installment Plan Merchant at the time of an Installment Purchase for submission by the Installment 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 Installment Purchase.

"Installment" means each Installment amount charged to the Card Account on a monthly basis during the Installment Period, as calculated in accordance to Clause 4.

"Installment Period" in relation to an Installment Purchase means, the period determined by the Bank in the Direct Debit Authorisation Form for



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- The image displays a variety of doTERRA MetaPWR Assist products. On the left is a large orange shaker cup with the doTERRA logo and 'MetaPWR' text. In the center background is a large white box. In front of it are two smaller white boxes, one on the left and one on the right. To the right of these boxes are two white packets. On the far right are two small dark glass bottles of essential oils, labeled 'doTERRA MetaPWR Essential' and 'doTERRA Lemon'. All boxes and packets feature the doTERRA logo, the product name 'MetaPWR Assist', and a description of the product as a 'Metabolic Support Mix' designed to support metabolism and energy. The bottles are labeled with their respective essential oil names: 'doTERRA MetaPWR Essential' and 'doTERRA Lemon'.

# Enrollment Installment Kits



## Home Essentials + Fractionated Coconut Oil Installment Kit



KIT  
SAVINGS:  
RM436

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%



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%



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.