



## Terms & Conditions

1. All orders are subject to acceptance/approval.
2. Items accepted in good condition are strictly neither returnable nor exchangeable.
3. Upon receipt of the goods ordered, the CardMember or the appointed representative shall examine the goods to ensure that he or she is satisfied with the goods. If the goods appear to be damaged, the CardMember or appointed representative shall endorse such particulars of the damage on the delivery order and return together with damaged goods in the original packing to the delivery agent. Any claims made thereafter shall not be entertained and the CardMember shall be deemed to be fully satisfied with the goods.
4. Ownership of the product(s) will remain with MBF Cards (M'sia) Sdn Bhd until full payment is received.
5. **The full installment amount as approved by MBF Cards (M'sia) Sdn Bhd will be blocked at the point of approval under the installment scheme. The amount will be released gradually as per the monthly installment amount debited to the CardMember's account.**
6. MBF Cards (M'sia) Sdn Bhd shall accelerate billings in the event the CardMember cancel his/her MBF credit card(s).