

Guideline on the Agreement on Transfer of Partial Due Amount (Revolving)

Please make sure you have read this guideline and the Standard Individual Cardholder Agreement before you apply for the Agreement on Transfer of Partial Due Amount (Revolving). Please contact us if you have any questions.

The Agreement on Transfer of Partial Due Amount comes with a fee (interest), as it is a type of loan.

Only the pre-agreed payment amount is paid on the due date. Please contact us if you wish to change your payment option.

You may pay off the full outstanding balance at any time. In such case, no early payoff fee will be charged.

Using the Agreement on Transfer of Partial Due Amount may cause your credit score to fall and your outstanding balance will grow in case you continue to use your card under payment options other than the full payment (100%) option.

In the case of an event or circumstance set forth in the Agreement, including delinquencies in other financial institutions, your revolving interest rate (fees) or your Minimum Payment amount may rise. In such case, we will notify you in advance of the increase.

Please make sure to check your payment details, as partial payments may be made in case of lack of payment due, even if you are a full payment (100%) customer. As long as the Minimum Payment amount is paid, you will not become delinquent and the remaining due balance will be automatically carried forward.