

FAQ: BALANCE TRANSFER & QUICKCASH (BTQC) APPLICATION VIA AMONLINE

NO	QUESTION	ANSWER
1	What is Balance Transfer & QuickCash (BTQC)?	<p>Balance Transfer is a programme of transferring your credit card balances from other Banks or financial institutions to AmBank credit card / AmBank Islamic credit card-i through AmOnline.</p> <p>Meanwhile, QuickCash is a programme where the principal credit cardholder can withdraw cash from their available credit card limit and credit into their personal AmBank / AmBank Islamic / other Bank's own saving / current account via AmOnline.</p>
2	What is the minimum and maximum amount for BTQC application via AmOnline?	The minimum amount for BTQC application in AmOnline is RM1,000 and the maximum amount is RM50,000, or subject to the available limit of your credit card, whichever is lower.
3	Is there any application form that I need to fill up?	No application form is required for BTQC application via AmOnline. However, you are hereby reminded to read and understand the terms and conditions before you decide to apply for the product. Kindly seek clarification from the Bank's authorised personnel if you do not understand any part of the product.
4	How do I apply for Balance Transfer through AmOnline?	<ol style="list-style-type: none"> i. After login into AmOnline, select 'Apply'. You may also click on the Balance Transfer banner under the Cards section in your 'Account Summary', which reflects your preferential Balance Transfer interest rate ii. Select 'Apply Balance Transfer' iii. Select the AmBank credit card / AmBank Islamic credit card-i for Balance Transfer iv. Select the Card Issuer / Bank and enter the credit card number of which you intend to settle the outstanding balance. You may toggle the red button to choose your preferred amount, or you may input in the 'Amount' field v. Verify your credit card. Then click 'Continue' to proceed. vi. Choose your preferred tenure from 12, 24 or 36 months vii. You are required to accept the terms and conditions to proceed. You are hereby reminded to read and understand the terms and conditions before accepting. If you are unsure about any of the terms and conditions herein, kindly seek clarification from the Bank's authorised personnel. viii. You have successfully applied for Balance Transfer. You will receive SMS and email notification on your application submission.
5	How do I apply for QuickCash through AmOnline?	<ol style="list-style-type: none"> i. After login into AmOnline, select 'Apply'. You may also click on the QuickCash banner under the Cards section in your 'Account Summary', which reflects your preferential QuickCash interest rate

		<ul style="list-style-type: none"> ii. Select 'Apply QuickCash' iii. Select the AmBank credit card / AmBank Islamic credit card-i for QuickCash iv. Select the Bank you intend to transfer the fund to. You may toggle the red button to choose your preferred amount, or you may input in the 'Amount' field v. Verify your account. Then click 'Continue' to proceed. vi. Choose your preferred tenure from 12, 24 or 36 months vii. You are required to accept the terms and conditions to proceed. You are hereby reminded to read and understand the terms and conditions before accepting. If you are unsure about any of the terms and conditions herein, kindly seek clarification from the Bank's authorised personnel. viii. You have successfully applied for QuickCash. You will receive SMS and email notification on your application submission.
6	How long does it take for my BTQC application to be processed?	<p>Application that is submitted before 2:00 p.m. will be processed on the same working day and the fund will be disbursed on the next working day on a best effort basis.</p> <p>Application that is submitted after 2:00 p.m. will be processed on the next working day and the fund will be disbursed on the following working day on a best effort basis.</p>
7	How do I check on my BTQC application status?	You may contact our Customer Care Hotline at +603 2178 8888 to enquire on your BTQC application status.
8	Where can I view my previous BTQC application?	You can view your previous BTQC application(s) in the 'Application History' section on AmOnline.