

Campaign to educate card users

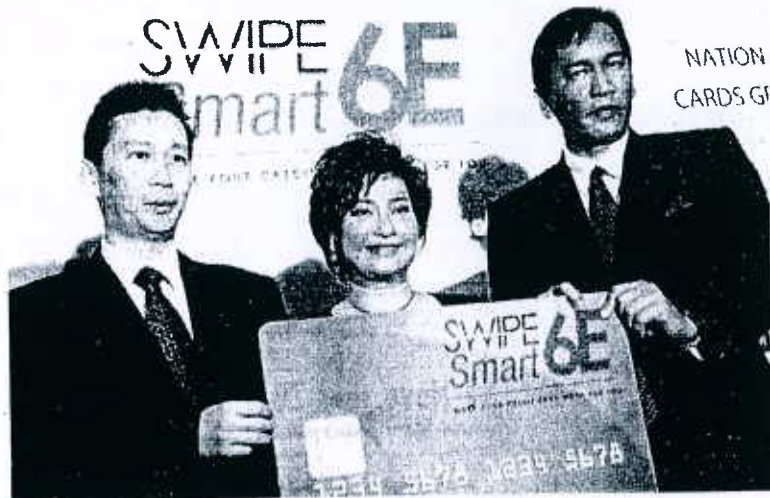
KUALA LUMPUR: The National Cards Group (NCG), in collaboration with the Association of Banks in Malaysia (ABM), has launched an educational campaign themed *Swipe Smart with 6E* in response to recent news over credit card usage and the consequences of credit card debt.

The campaign, the maiden effort by the NCG, started yesterday and will continue till the end of the year. It aims to educate credit card holders via six enablers: educate yourself, exercise caution, enhance your lifestyle, enjoy benefits, eliminate debt and engage your card issuer.

The NCG will feature six advertorials beginning Nov 1 in six national daily newspapers over a period of six weeks, while NCG members, of which there are 20, will make those advertorials available on their websites and hand out campaign leaflets at selected on-ground events.

The campaign's objectives, aimed at the 3.5 million credit card holders who hold an estimated 9 million cards, are to inculcate the smart and responsible use and management of credit among cardholders as well as to encourage an overall positive view of credit cards by highlighting the benefits of effective use.

NCG chairman Vince Au Yoong said although credit card debt as a percentage of household debt was lower compared with the 1990s,



From left: Vince Au Yoong, Chuah Mei Lin and campaign project director Perry Ong at the launch of *Swipe Smart with 6E* yesterday.

there was a need for the campaign due to the lack of understanding and awareness on the function and use of credit cards.

"Credit card debt, at 6.3% of total household debt, is currently a small part of total household debt while credit card non-performing loans, at 1.8% of commercial banks' debt, have been coming down," Au Yoong told a press briefing yesterday.

He added that while there were concerns when credit card holders spent beyond their ability to repay debt, education on how to responsibly use the cards and manage their

finances remained the NCG's main priority and focus.

Besides this, Au Yoong said average approval rates for credit cards stood at about 40% as cards were given out to individuals who had proven their credit-worthiness.

Meanwhile, ABM executive director Chuah Mei Lin said credit card usage must be viewed holistically as it was also in line with the paperless payment trend.

She said as far as the industry was concerned, credit cards were useful tools for payment when they were used and managed properly.



ONG (kanan), Mei Lin dan Au Yoong ketika merasmikan kempen 'Swipe Smart with 6E' di Kuala Lumpur, semalam.

Kempen guna kad kredit berhemah

KUMPULAN Kad Kebangsaan (NCG) dengan kerjasama Persatuan Bank-bank Malaysia melancarkan kempen pendidikan bertemakan 'Swipe Smart with 6E' bagi memupuk pengurusan dan penggunaan kad kredit berhemah di kalangan pengguna.

Pengerusinya, Vince Au Yoong, berkata kempen yang berlangsung sehingga 31 Disember ini dan disertai 20 pengeluar kad kredit itu diadakan bagi mewujudkan perspektif positif dalam penggunaan kad kredit.

Katanya, dianggarkan ada

kira-kira sembilan juta kad kredit di negara ini dengan anggaran transaksi berjumlah RM211 juta setiap hari, iaitu peningkatan lebih 15 peratus berbanding transaksi tahun lalu.

"Peningkatan transaksi kad kredit masih berlaku di sebalik pengurangan pertambahan kad kredit baru dan penganjuran dalam pasaran," katanya pada sidang media selepas pelancaran kempen 'Swipe Smart with 6E' di Kuala Lumpur, semalam.

Hadir sama, Pengarah Eksekutif Persatuan Bank-bank

Malaysia, Chua Mei Lin dan Pengarah Projek bagi kempen itu, Perry Ong.

Au Yoong berkata, pihaknya akan melaksanakan kempen agresif menerusi enam akhbar harian utama selama enam minggu bermula 1 November ini.

Enam penekanan utama kempen itu, katanya ialah Lengkapkan Diri Dengan Pengetahuan, Amalkan Sikap Berwaspada, Tingkatkan Gaya Hidup Anda, Nikmati Faedah, Hapuskan Hubungan dengan Pengeluar Kad Anda.

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共同主持推介礼。
 ■欧阳仕荣（左起）、蔡枚玲及王振盛

全國卡組織 • 銀行公會

首創精明刷卡運動

（吉隆坡28日讯）国家银行或收紧信用卡条例之际，全国卡组织（NCG）联手大马银行公会（ABM）率先展开国内首个“6E精明刷卡”（Swipe Smart with 6E）教育运动，旨在提醒消费者有效及负责任使用信用卡。

全国卡组织主席欧阳仕荣指出，整体而言，我国的信用卡市场素质良好且受管制，特别是信用卡债务仅占家庭债务5%到6%，未履约贷款（NPL）率也从1990年代的16%，跌至目前的1.8%。

他补充，国内银行拥有各自的核准标准，而非外界想像般能任意发行信用卡，我国信用卡的批准发行率只有40%。

大肆宣傳

“我们认为，基于目前有350万名国人持有约900万张信用卡，透过信用卡交易的总额每日更达2亿1100万令吉，较去年同期增长15%，他们若能更了解信用卡的惠益、利息收费和条款，最终能获得更大效益。”

他今天推介即日起至今年底生效的“6E

精明刷卡”教育运动后，向媒体发表谈话；列席者有大马银行公会执行董事蔡枚玲和“6E精明刷卡”计划总监王振盛。

蔡枚玲则说，近期关于信用卡的负面新闻不少，可是消费者应当了解信用卡作为付款工具之一的重要性。

她透露，大马银行公会的会员确实曾经针对信用卡一事展开协商，只是未有任何定案，同时了解银行业常有改变的重要性。

提及“6E精明刷卡”运动时，王振盛指出，拥有20个会员的全国卡组织主席，将花费不超过40万令吉，每周在英文、马来文、华文和淡米尔文报章刊登系列文章，提醒消费者精明刷卡。