

## BSN EasyCash Program Terms and Conditions

1. BSN EasyCash Program ("ECP") by Bank Simpanan Nasional ("BSN") is offered to all new and existing eligible Principal Cardmember.
2. Eligible Principal Cardmember means whose account is current, good standing and not closed, cancelled, suspended or terminated by BSN with sufficient available Facility Limit may apply for ECP.
3. The ECP allows the Cardmember to withdraw up to a variable percentage of the Cardmember's available credit limit:-
  - i. Cardmember with vintage less than 12 months: up to 60% of available facility limit.
  - ii. Cardmember with vintage more than 12 months: up to 80% of available facility limit.
4. The withdrawal is subject to minimum ECP amount as specified in the following table; and in any case is subjected to the BSN's sole and absolute discretion and it may be varied by BSN from time to time.

Plan	Minimum ECP Amount
ECP-A	RM500.00
ECP-B	RM500.00
ECP-C	RM1,000.00
ECP-D	RM2,000.00
ECP-E	RM3,000.00

5. During application, the Cardmember shall select repayment period for the ECP Amount ("the ECP Instalment Period"):-
  - i. The ECP Instalment Period available for selection is: 6, 12, 24, 36 or 48 months.
  - ii. During the ECP Instalment Period, the ECP Amount shall be paid by way of equal monthly instalments ("the ECP Monthly Instalment").

Neither the ECP Instalment Period nor the ECP Monthly Instalment may be altered or varied thereafter.

6. A non-refundable Cash Advance Fee of the ECP Amount or such other fee amount which may be determined by BSN at its sole discretion for each application of Plan ECP-A will be debited from the Cardmember's Card Account. For the applicable cash advance fee, please refer to clause 7.
7. BSN is entitled to and shall charge a fixed management fee (per annum) on the ECP Amount. The ECP fee are varies according to the plan selected, as specified in the following table:-

Plan	Tenure	ECP Fee %	Cash Advance Fee %
ECP-A	6 Months	0.00% Per Annum	3.68% (One-Time)
ECP-B	12 Months	6.60% Per Annum	N.A.
ECP-C	24 Months	6.60% Per Annum	N.A.
ECP-D	36 Months	7.20% Per Annum	N.A.
ECP-E	48 Months	7.80% Per Annum	N.A.

8. The ECP Monthly Instalment is computed as the sum of ECP Amount plus applicable management fee (per annum) divided by the number of months in the ECP Instalment Period.
9. The Cardmember shall specify the following details in the application form:-
  - i. The ECP amount Cardmember wishes to apply;
  - ii. The ECP Plan Cardmember wishes to apply, refer clause 7 and
  - iii. The details of the Cardmember's savings or current account maintained with a licensed bank in Malaysia that the approved ECP amount is to be transferred.
10. The approval or otherwise of the Cardmember's application will be subject to:-
  - i. the current standing of the Cardmember's account; and
  - ii. the Cardmember available facility limit at the time of application.

BSN may at its sole and absolute discretion to approve or reject the application for the ECP amount specified by the Cardmember or such lower amount as BSN deems fit. BSN shall not be obliged to inform or notify the Cardmember the lower amount prior to its approval.
11. Upon approval, the ECP amount will be disbursed into the Cardmember's savings or current account by the following mode:-
  - i. Internal transfer to the Cardmember's bank account maintained in BSN; or
  - ii. Interbank GIRO (IBG) transfer to Cardmember's bank account maintained with other licensed bank in Malaysia at the Cardmember's choice.

The Cardmember is responsible to provide the true and correct account number to BSN for the purpose of disbursing the approved ECP Amount. BSN will not be liable for disbursement made to any inaccurate or wrong account provided by the Cardmember.
12. The Cardmember shall not earn BSN Rewards Points and/ or Cash Back for the ECP.
13. Cardmember may at any time cancel participation in the ECP or elect for early settlement of the ECP Amount by informing BSN. Upon such cancellation or early termination or in the event the Cardmember cancels the card, the Cardmember must pay the total outstanding principal under the ECP together with one (1) month fee due.
14. Upon BSN's approval of the Cardmember's application and the disbursement of the ECP Amount to the Cardmember's account,
  - i. the Cardmember's existing available Facility Limit will be provisionally reduced by the earmarking of an amount equivalent to the full ECP Amount, which will not be available to the Cardmember but will be progressively restored on a monthly basis as the Cardmember makes repayment of each ECP Monthly Instalment. BSN shall not be responsible to the Cardmember for any transaction rejected by merchants due to the unavailability of the amount debited from the Cardmember's Card; and
  - ii. the ECP One-Time Cash Advance Fee will be charged upfront on the ECP Amount approved for the plan ECP-A and shall be billed to the Cardmember's Account in the Statement of Account immediately following BSN's approval of the Cardmember's application.

15. All remaining ECP outstanding balances will be billed to the Cardmember's Account and applicable late payment charge shall be levied in accordance to BSN Cardmember Agreement if:-
  - i. Cardmember defaults in any obligations stated herein or under BSN Cardmember Agreement;
  - ii. Cardmember defaults in paying the ECP Monthly Instalment or such other sums due and payable to BSN in excess of ninety (90) days from the due date; and/or
  - iii. The ECP is cancelled or terminated.Cardmember shall forthwith settle all ECP outstanding balances including all fees and charges levied.
16. Without prejudice to clause 15 above, if the Cardmember is in breach of any obligations stated herein, the BSN Cardmember Agreement shall apply to all the said instalments or balance remaining.
17. The Cardmember is liable to pay for all fees and charges imposed on BSN Credit Card and subjected to any taxes imposed or will be imposed by the Government of Malaysia or any other competent authority in Malaysia based on the prevailing rate.
18. BSN reserve the right to add, modify, change or vary all or any of those terms and conditions or to replace wholly or in part of the ECP by another scheme, whether similar or not, or to withdraw with twenty one (21) calendar days' prior notice to the Cardholder.
19. BSN shall not be responsible and/or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by Cardmembers resulting directly or indirectly from the Cardmembers' participation in the Programme or otherwise. Furthermore, BSN shall not be liable for any default of its obligation under the Programme due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of BSN.
20. By participating in this ECP, the Cardmembers agree:-
  - (a) To be bound by these Terms & Conditions (T&Cs) herein, General T&Cs of the BSN Credit Card-i and/or any other relevant T&Cs that BSN may impose from time to time;
  - (b) To access to BSN's Website on regular basis to ensure that the Cardmembers/Cardholders/Customers are up-to-date with any change or variation made to the T&Cs;
  - (c) All BSN's decisions on all matters relating to this ECP shall be final, conclusive and binding on all Cardholders. No further correspondence and/or appeal to dispute the same will be entertained.
21. Cardmembers agree and consent to their personal details including without limitation to personal data or information being collected, processed and used by BSN for the purposes of this ECP.
22. The T&Cs of this ECP is an addition to the General T&Cs applicable to the BSN Credit Card-i. In the event of discrepancy between these T&Cs and the General T&Cs to the BSN Credit Card-i, these T&Cs shall prevail in so far as they apply to this program.

23. In the event of any discrepancy between these T&Cs and any advertising, promotional, publicity and other materials relating to or in connection with this ECP program, the final T&Cs on the BSN's Website shall prevail. Any matter with regards to this program which is not covered in these T&Cs will be determined solely by BSN at its discretion.
  
24. These T&Cs shall be governed and construed in accordance with the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.