



## FREQUENTLY ASKED QUESTIONS BSN BALANCE TRANSFER PROGRAM (BT PROGRAM)

**1. What is BSN Balance Transfer Programme all about?**

It is a programme where Cardmembers can enjoy lower rates and save on interest/actual management fee by transferring their outstanding balances from other credits to their BSN Credit Card/-i.

**2. Who is eligible to apply for the BSN Balance Transfer Programme?**

This programme is open to all new and existing conventional and Islamic BSN Principal Visa and Mastercard Cardmembers.

**3. What are the plans offered through this BT Programme?**

There are 6 exciting plans offered in the BT Programme. Please refer to the table below:

Plan	Tenure	BSN Balance Transfer Rates (Per Month)	Minimum Transfer (RM)
A	3 months	0.30%	500
B	6 months	0.30%	1,000
C	9 months	0.30%	1,000
D	12 months	0% for the first 6 months; and subsequent months at 0.30%	1,000
E	24 months	0% for the first 12 months; and subsequent months at 0.375%	1,000
F	36 months	0.375%	2,000

**4. What is meant by 0% interest/ balance transfer fee offered in the Balance Transfer Program?**

Cardmembers will enjoy 0% rate for the month according to the plan tenure if full payment is made for the instalment amount by the due date. In the event where the Cardmembers opts to pay the minimum payment of their monthly instalment amount, the card account prevailing interest rate/ actual management fee shall apply to the outstanding balances.

**5. What is the maximum transfer amount that can be transferred to the BSN Credit Card?**  
The maximum transfer amount is up to 80% of the available credit limit/facility limit.

**6. How do Cardmembers apply for this new Balance Transfer programme?**

Cardmembers can apply by calling our Cards Customer Service at 03-2028 6610 between 9am to 5pm (excluding Public Holidays). Alternatively, Cardmembers may complete the Balance Transfer form and email to [cardservices@bsn.com.my](mailto:cardservices@bsn.com.my) OR visit any of our Branch.

**7. Do I need to attach a copy of my latest statement from the credit card account that I wish to transfer?**

No. You only need to complete the Balance Transfer application form and submit to us if you are an existing Cardmember.

**8. What is the minimum transfer amount for the plans offered?**

Please refer to the table in Item 3 above.

**9. Are there any Happy Points awarded for Balance Transfer?**

No. Happy Points are not awarded for Balance Transfer.

**10. Is there any exit fee charged for Cardmembers who opt for early settlement at any time?**

No fee will be charged, however the whole balance of the instalment amount which includes the outstanding principal and interest/ actual management fee will be charged to the Cardmember's account.