BANK SIMPANAN NASIONAL
VISA/MASTERCARD PLATINUM CREDIT CARD & PLATINUM AL-AIMAN CREDIT CARD-i
REWARD POINT PROGRAMME

1. In this Agreement, the definition of terms shall be as set out below, except where the context otherwise requires:
   1.1 “Card” means all BSN Platinum Credit Card issued by BSN either Conventional or Islamic based principle card.
   1.2 “Cardholder” means the holder of the Card which shall include supplementary Card(s).
   1.3 “Reward Points” means BSN reward points earned by the Cardholder in respect of the retail transaction charged through the use of the Card.

2. Subject to the Terms and Conditions herein, the Cardholder is entitled to Reward Points as follows:-
   2.1 There is no expiry date for BSN Platinum Card Reward Points earned by the Cardholder until the Card is terminated or the account is closed for whatever reason.
   2.2 The Cardholder shall be awarded with RM1 = 2 Reward Points upon transaction with the Card:
      2.2.1 for all overseas purchases. Points earned on the amount debited to the Cardholder’s card account in Ringgit Malaysia (RM) for all eligible overseas purchases.
      2.2.2 for purchases of airline tickets under the Merchant Category Code (MCC) of 3000 to 3299.
      2.2.3 for purchases of travel packages from travel agencies under the MCC of 4722 and 5962.
      2.2.4 for payment made at golf club (for golf course only) under the MCC of 7992.
      2.2.5 for payment of dining transactions (excluding dining at hotel restaurants and diners at golf club under MCC other than 7992) under the MCC of 5462, 5812, 5813 and 5814.
   2.3 For transactions other than prescribed in paragraph 2.2, the Cardholder shall be awarded with RM1 = 1 Reward Point. In relation to the BSN Platinum Al- Aiman Credit Card-i only, the Reward Points are subject strictly to the permitted halal transaction as stated in the BSN Platinum Al-Aiman Credit Card-i Terms and Conditions.
   2.4 The Reward Points entitlement stated under the Clause 2.2 and 2.3 herein shall be at the sole discretion of BSN. BSN has the right to add, reduce or cancel any of the transactions eligible for the Reward Points at any time by giving notice to the Cardholder subject to Clause 4 herein.
   2.5 The Reward Points which have been awarded to Cardholder for any transaction shall be deducted back from the Cardholder’s accumulated Reward Points in the event the transacted amount is refunded back to the Cardholder for any reasons whatsoever including but not limited to processed credit voucher, reversal of duplicated or disputed transaction, cancelled transaction and credit adjustment.
2.6 Save for the transactions stated in Clause 2.2 and 2.3, all other transactions posted to the Cardholder’s Card account including but not limited to annual card membership fees, finance charges/actual management fees late payment charges/ta'widh (compensation), cash advances, and other miscellaneous fees and charges shall not be entitled for Reward Points.

2.7 BSN will notify the balance of Reward Points accrued in Cardholder’s Card account in the monthly account statement.

3. The Cardholder may redeem the accrued Reward Points for any redemption items offered by the BSN from time to time subject to the following conditions:
3.1 The accrued Reward Points will expire upon the Card being terminated or the account is closed by either the Cardholder or the Bank;
3.2 The accrued Reward Points are not transferable nor can it be used to redeem cash or credit or to redeem items other than offered by BSN.
3.3 BSN reserves the right, in its absolute discretion, to disallow any redemption requests from the Cardholder in the event the Card account is not in good standing, in default or has been blocked for suspicion of fraudulent or wrongful acts.
3.4 The Supplementary Cardholder is allowed to redeem the Reward Points accrued in his/her Supplementary Card account only whereas the Principal Cardholder may redeem the Reward Points accrued in either his/her Card account and/or the Supplementary Card account.

4. BSN reserves the right to add, delete, alter or amend any of these terms and conditions at any time by providing at least 21 calendar days prior notice before the effective date. At the discretion of BSN, notice of such additions or modifications or amendments may be effected by:-
4.1 Displaying the same at the premises of the Bank or it’s Branch offices or by mailing the aforesaid notice to the Cardholder; or
4.2 Sending notice of the same by SMS or electronic mail to the Cardholder or by posting the notice of the same on BSN’s website.

Such changes will apply on the effective date specified by BSN and will apply to all outstanding balances in the Visa and/or MasterCard Account. Retention or use of the Card after the effective date of any change of terms and conditions shall be deemed to constitute acceptance of such changes without reservation by the Cardholder.

5. The Terms and Conditions of the Reward Point herein shall govern the use of BSN Platinum Credit Card and shall be read together with the BSN Visa/MasterCard Platinum Card and/or Platinum Al-Aiman Credit Card-i Terms and Condition.