

PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to take up the BSN Batman Visa Debit Card. Be sure to also read the general terms and conditions. Seek clarification from Bank Simpanan Nasional if you do not understand any part of this document or the general terms).



PRODUCT : BSN BATMAN VISA DEBIT CARD

1. What is this product about?

This is a BSN Batman Visa Debit Card, a payment instrument which allows you to pay for goods and services from your savings accounts (Giro/Giro-i) at participating retail and service outlets via VISA or any of Bank Simpanan Nasional (BSN) own network. The Debit Card also allows you to withdraw cash from any BSN, MEPS and Visa PLUS Automated Teller Machines (ATM) worldwide. You are required to maintain a deposit account with BSN, to be linked to your Debit Card. If you close your deposit account, you will not be able to perform any transaction via the Debit Card. Customer is to read and understand the BSN Debit Card Terms and Conditions before signing the agreement and using the Debit Card/i.

2. What are the unique features of BSN Batman Visa Debit Card?

BSN Batman Visa Debit Card is the first multi-application contactless Debit Card issued in Malaysia. The card carries Visa payment application that allows customers to now enjoy the freedom of cashless transactions. The card is also built-in with Visa payWave contactless feature that offers fast, easy and secure way to pay for your everyday spending at in-store purchases.

The card is also the first 2-in-1 card with a combination of payment and loyalty program. Card Members will instantly enjoy rewards and privileges offered by BCARD Loyalty. BCARD that is owned and managed by BLoyalty Sdn Bhd, a wholly-owned subsidiary of Berjaya Corporation Berhad is Malaysia's premier lifestyle and brand-focused reward program. For more information, please visit www.bcard.com.my.

3. What do I get from this product?

➤ **Point-of-Sale Purchases(POS)**

Make purchases at over 29 million Visa merchants worldwide. You can also use this card for online shopping, auto-bill payment registration and any mail-order-telephone purchases anywhere in the world.

➤ **Cash Withdrawal**

Withdraw cash locally and overseas at over 1.4 million ATM machines that displays BSN, MEPS or Visa PLUS logo.

➤ **Discounts & Privileges**

Enjoy multiple rewards and privileges including discounts and offers from BSN, Visa and through BCARD Loyalty Program.

➤ **Visa payWave contactless acceptance**

Pay with one wave, a fast, simple and secure way of making payment.

➤ **Transaction History**

View your transaction history through our Online Banking website at www.mybsn.com.my. You can subscribe to BSN's Online Banking during your card application or visit any of our branches if you have not done so.

➤ **Safety Measures**

- Built-in with EMV Smart Chip security features.
- Control your Daily Withdrawal Limit and Daily Purchase Limit at any BSN Branch or any BSN ATM. The default daily purchase limit is pre-set at RM1,000 for adult accounts and RM500 for teen accounts. You may change the purchase limit to an amount between RM0 to RM10,000.

- You have to activate the Overseas Transaction Function to enable cash withdrawals and purchases abroad.
- You have to activate the Online Purchases Function to allow the transaction to be executed. The activation of Overseas Transaction Function and the Online Purchases Function may be made through BSN ATM, MyBSN, BSN Call Centre or any of BSN Branches.
- You are advised to be aware of the unauthorised transaction risks if you activate the Overseas Transaction and Online Purchases Function.
- You are advised to surf at a secure website for any online purchase / internet transaction.
- You may terminate Overseas Transaction and Purchases Online Function through BSN ATM, MyBSN, BSN Call Centre or at any BSN Branches.
- SMS Alert will be sent to your registered mobile phone number at no cost to you whenever you make purchase that meet certain conditions or threshold amount set by the bank. Please ensure that your latest mobile phone number is registered with BSN.
- Please contact BSN Call Centre immediately to disable your Debit Card in case of lost or stolen.

4. What other charges do I have to pay?

Fees & Charges	
Items	Fees/Charges
Annual Fee (Annual fee is chargeable on a yearly basis during the card's anniversary date. Annual Fee will not be imposed to the Cardmember on the year the card is issued)	RM8
Card Issuance/Renewal Fee	RM15
Conversion/Upgrade from ATM Card or BSN Visa Debiti or BSN Matrix Visa Electron Debit Card to BSN BATMAN Visa Debit Card.	RM15
Card Replacement Fee (For damaged Debit Card due to Cardmember's fault, lost and stolen)	RM15
ATM Cash Withdrawal: Domestic <ul style="list-style-type: none"> ▪ BSN ATM ▪ Other Local Bank's ATM via MEPS ▪ Other Foreign Bank's ATM via MEPS International <ul style="list-style-type: none"> ▪ ATM Network via VISA PLUS 	Free RM1/withdrawal RM4/withdrawal RM12/withdrawal
ATM Balance Enquiry	Free
Transaction History (latest 2 months) Internet Banking mybsn.com.my	Free
Fund Transfer via ATM to MEPS member banks	RM0.50 per transaction
Sales Slip Retrieval Request Fee	RM15 per copy

Conversion Fee for Overseas Transaction	As per conversion rate determined by VISA + any transaction fee charged by VISA (equivalent to 1%)
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Note: All Fees and Charges imposed on your BSN Batman Visa Debit Card are subjected to the 6% Goods and Services Tax (GST) effective from 1 April 2015.

5. Can I use my Debit Card for petrol purchases at Outdoor Pump?

Yes, your BSN Batman Visa Debit Card can be used for petrol purchases at outdoor pump. Upon inserting the card into the card reader slot and completing the transaction, a pre-authorization amount of RM200 – RM250 (subject to any changes in the future) will be charged to the savings account linked to your Debit Card. The pre-authorization amount will then be reversed and the actual transaction amount will be charged to your deposit account upon settlement by the merchant within three working (3) days from the actual transaction date. You are advised to pay at the cashier to avoid the pre-authorization holding amount.

6. MEPS Fee Reimbursement Program

Enjoy free cash withdrawal fee at any local MEPS ATM by enrolling into any one of our plans offered under the MEPS Fee Reimbursement Program. Terms and Conditions apply.

7. What are my obligations?

- a) The CardMember shall sign at the back of BSN Batman Visa Debit Card/ immediately upon receipt of the Card.
- b) Protect your Personal Identification Number (PIN).
 - i. Do not write your PIN BSN Batman Visa Debit Card/ or keep it together with the Card.
 - ii. Do not use date of birth, identity card number or mobile number as PIN or password.
- c) The CardMember shall exercise reasonable precautions to prevent loss or theft of BSN Batman Visa Debit Card or disclosure of the Personal Identification Number (PIN) to any unauthorized person.
- d) Any loss and theft of BSN Batman Visa Debit Card or disclosure of the PIN to an unauthorized person and unauthorized use of the Card must immediately be reported to the Bank by contacting BSN Call Centre at 1300 88 1900 or +603-2613 1900 (overseas).
- e) The CardMember shall not allow or empower any third party to use BSN Batman Visa Debit Card/ and cannot transfer or relinquish control or ownership of the Card or use it for purposes which is not allowed transaction by the Bank.
- f) The CardMember is responsible for ensuring sufficient funds in the account before effecting the transaction.
- g) Check your transaction records from time to time via www.mybsn.com.my to ensure transactions performed are correct and notify us in writing 14 days from the transaction date if there are any errors or omissions. If not, the transaction will be deemed as accurate.
- h) The CardMember shall use BSN Batman Visa Debit Card responsibly and not for any illegal or unlawful activities, or use the card to engage in an Internet gambling transaction done by the CardMember (applicable for Islamic); or use the card as payment for non-Shariah approved transaction (applicable for Islamic).
- i) The CardMember shall not be held liable for losses arising from an **e-banking, direct debit or card not present** transaction unless the Bank can prove on a balance of probabilities that:
 1. The Cardmember has acted fraudulently
 2. The Cardmember failed to carry out the following obligations as informed by the Bank to the Cardmember:
 - Deliberately or not deliberately disclosing the access identity (ID) and passcode to any other person via unsolicited emails or on any website other than the official website of the Bank (BSN);
 - Taking reasonable steps to keep security device secure at all times; or
 - Reporting a breach of the security of a pass code or the loss of a security device to the

bank as soon as reasonably practicable, upon the Cardmember becoming aware of the breach or loss respectively.

3. The CardMember has failed to carry out the obligation to report any unauthorised transaction to the Bank as soon as reasonably practicable, upon Cardmember becoming aware of the unauthorised transaction.

8. What if I fail to fulfill my obligations?

You must always use reasonable precautions to prevent the loss of your Debit Card and/or PIN. If your Debit Card is lost or stolen, you must notify the Bank immediately or as soon as is reasonably practicable after having found that your Debit Card is lost or stolen, followed by submission of a copy of police report. The maximum liability for unauthorized transaction as a consequence of the card being lost or stolen does not exceed RM250.00 (provided that you have not acted fraudulently/unlawfully).

9. What are the major risks?

You should notify us immediately after having found that your a Debit Card is lost or unauthorized transaction has been conducted using your Debit Card to enable us to block the Card.

10. What do I need to do if there are changes to my contact details?

The Bank must be notified immediately of any changes in your contact details to ensure that all correspondences reach you in a timely manner. This can be done by going to any of our branches or calling our Customer Service Centre at 1300 88 1900 to update your contact details and/or personal details accordingly.

11. What do I need to do if my Online Purchases and Overseas transaction is unsuccessful?

You must activate Online Purchases and Overseas Transaction Function through BSN ATM, MyBSN, BSN Call Center or at any BSN Branch to enable such the transactions or spending.

12. Where can I get further information?

Should you require additional information on BSN Batman Visa Debit Card, please refer to www.mybsn.com.my website. If you have any enquiries or need to lodge an official complaint, please call/fax/write to us at:

Card Business Division/ Bank Simpanan Nasional.

Ground Floor, Block A, 117 Jalan Ampang,
50450 Kuala Lumpur.

Tel: 603-21425258

Faks: 603-21411291

Email: customercare@bsn.com.my

If our reply to your query or complaint is not satisfactory, you may also forward your complaint to Bank Negara Malaysia LINK or TELELINK:

Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50450 Kuala Lumpur.

Tel: 1-300-88-LINK (5456)

Fax: 603-2174 1515

Email: bnmtelelink@bnm.gov.my

13. What other Debit Card product offered by Bank Simpanan Nasional?

BSN is also offering Visa Debit Card. Please visit www.mybsn.com.my for further information.