



FREQUENTLY ASKED QUESTIONS –THE BSN BATMAN VISA DEBIT CARD

1. What is BSN BATMAN VISA DEBIT CARD?

The BSN BATMAN VISA DEBIT CARD is the first multi-privilege Visa payWave debit card issued in Malaysia and is linked to your BSN savings account. The card offers a host of benefits and privileges to help you live your life easy and debt free. It can be used to make purchases wherever the Visa or Visa payWave logo is displayed worldwide and even for online purchases. For ATM transactions, you can use it at any BSN ATM, MEPS ATM or ATMs that displays the Visa PLUS logo overseas. Either way you use it, the amount is deducted automatically from your BSN savings account - so it helps you to control your spending and live within your means.

2. What are the unique features and benefits of the new BSN BATMAN VISA DEBIT CARD?

Most debit cards have two key features which are the ability to purchase items at Point of Sales or Online Transaction and its ability to withdraw cash at ATM. The BSN BATMAN VISA DEBIT CARD offers you more than that! You'll enjoy smart benefits and features like these and more – all combined in one debit card.

a) Visa payWave

Just shop, wave and go with your BSN BATMAN VISA DEBIT CARD wherever the Visa payWave symbol displayed, locally or overseas. Visa payWave is a convenient, secure and quick payment method for purchases up to RM150 and no signature or PIN is required. No more worrying if you have enough cash in your wallet or fumbling for change.

b) BCARD Loyalty Program

Collect BPoints when you charge your BSN BATMAN VISA DEBIT CARD for purchases at over 800 BCARD participating outlets and redeem instantly or online. BCARD is Malaysia's premier lifestyle and brand-focused reward program, partnering with merchants from various industries such as Starbucks, Berjaya Hotels & Resorts, Lazada and more.

3. Who is eligible for BSN BATMAN VISA DEBIT CARD?

Individual customers who have a BSN savings account and meet the age requirement are eligible for the card

4. How may I apply for the BSN BATMAN VISA DEBIT CARD?

- Visit any BSN branch nearest to you to open a savings account.
- Complete the application form and select BSN Visa Debit Card or BSN Visa Debit Card-i.
- Bring along your MyKad for verification purposes.

Note: The BSN Batman Visa Debit Card is a limited edition card and available while stocks last.

5. I am an existing BSN Matrix/-i card holder. How do I convert my card to the new BSN BATMAN VISA DEBIT CARD to enjoy the new privileges?

You can convert your BSN Matrix card to the new BSN BATMAN VISA DEBIT CARD at any BSN branch. Just bring along your BSN Matrix Card and MyKad for verification purposes.

6. The new BSN BATMAN VISA DEBIT CARD carries the Visa payWave logo? What is Visa payWave and where can I use it?

Visa payWave is a fast and convenient innovative contactless payment that lets you pay quickly for purchases under RM150 at any retailer displaying the Visa payWave logo in Malaysia and overseas. No signature or PIN is required. You can still use your BSN BATMAN VISA DEBIT CARD for larger purchases by signing on the sales receipt like the normal way. Here's how it works:

- a.. Look for the contactless Visa payWave symbol in participating retail stores.
- b. . Wave your BSN BATMAN VISA DEBIT CARD in front of the secure card reader.
- c.. Remove your card once you hear a "bip" sound
- d.Collect your purchases and go. If you want a receipt, you may request from the cashier.

7. Where can I use my BSN BATMAN VISA DEBIT CARD?

For Retail Purchases: At millions of Visa accepted outlets in Malaysia and overseas such as departmental stores, restaurants, petrol stations, retail outlets and more.

For Online, Mail Order and Telephone Purchases: At online shopping websites worldwide, including purchases by mail and over the phone.

For Cash Withdrawal: At BSN ATMs, MEPS ATMs and ATMs overseas bearing the Visa PLUS logo.

8. Do I need to pay any charges when I use my BSN BATMAN VISA DEBIT CARD for retail or online purchases?

There are no charges or fees imposed for retail or online purchases using the BSN BATMAN VISA DEBIT CARD.

9. What is my daily purchase limit?

For security control, BSN allows you the flexibility to choose the desired purchase limit for your retail purchases. The default daily purchase limit is pre-set at RM1,000 for adult accounts and RM500 for teen accounts. You may change the limit to an amount between RM0 to RM10,000 at any BSN ATM or BSN branch.

10. How do I collect and redeem BPoints with my new BSN BATMAN VISA DEBIT CARD?

Spend with your BSN BATMAN VISA DEBIT CARD at any BCARD participating outlet to collect BPoints. Redeem your BPoints for exclusive items instantly at any BCARD participating outlet nationwide or redeem online at www.bcard.com.my. 100 BPoints is equivalent in value to RM1.

To log-in, just enter your BCARD number which is the bar code at the back of your debit card. The last 6 digits is also your BCARD PIN. For more information on BCARD offers, participating outlets and terms & conditions, visit the BCARD website above or call BCARD Call Centre at 03-2119 2999.

11. Can I use my BSN BATMAN VISA DEBIT CARD when I travel overseas?

Yes, you can use your BSN BATMAN VISA DEBIT CARD when you activate the overseas transaction flag prior to your departure. The activation process can be done through any BSN ATM, MyBSN, BSN Call Centre or at any BSN branches. Once activated, you can use it for retail purchases or to withdraw cash from any ATM overseas that bears the Visa PLUS logo.

12. What do I need to do if my Online Purchase and Overseas Transaction is unsuccessful?

You must activate Online Purchase and Overseas Transaction Functions to allow the transactions or spending. The activation can be done through BSN ATM, MyBSN, BSN Call Center or at any BSN branches.

13. Can I disable the Online Purchase and Overseas Transaction function?

Yes. You can disable the functions via BSN ATM, MyBSN, BSN Call Centre or at any BSN branches.

14. What are the instances where pre-authorisation transactions are done to my savings account?

Petrol Transactions – A pre-authorisation amount of RM200-RM250 will be debited from your BSN savings account when you pay for your petrol at the pump (outdoor kiosk). The amount will then be reversed once the bank receives the actual settlement within 3 days. You are advised to pay at the cashier indoor to avoid the pre-authorisation holding.

Hotel – To avoid the pre-authorisation holding, you are advised to use your BSN BATMAN VISA DEBIT CARD during check-out only.

15. Why is it that sometimes my BSN BATMAN VISA DEBIT CARD transaction gets declined?

Among the common reasons are:

- Insufficient balance in your savings account or due to withholding of pre-authorisation amount.
- Transaction amount exceeds the set daily purchase limit.
- If your online transaction/overseas transaction is declined, you may not have activated the Online transaction/Overseas Transaction functions before you perform the transactions..

16. What are the securities features in the BSN BATMAN VISA DEBIT CARD?

- **EMV Smart Chip:** Uses advanced smart chip technology for greater security.

- **Visa payWave:** The card never leaves your hand when making transactions, which reduces the risk of fraud.
- **Visa's Zero Liability Policy:** Protects you against any fraudulent or unauthorised purchases.
- **Pre-set Daily Purchase Limit:** The defaulted daily purchase limit is RM1, 000 for adult accounts and RM500 for teen accounts. You may decrease or increase this limit at any BSN ATM or BSN branch.
- **SMS Alerts:** Transaction alerts via SMS will be sent to your registered mobile phone number for certain transactions using card.
- **Online shopping:** When making payment for online purchases, a BOSS code (BSN Online Secured Shopping) will be sent to your mobile number registered with BSN via SMS for you to enter and complete the transaction securely.

Note: Please ensure you update your latest mobile number at any BSN ATM or BSN branch.

17. What are my obligations as a BSN Visa Debit Card Cardholder?

- a) The CardMember shall sign at the back of BSN Visa Debit Card immediately upon receipt of the Card.
- b) Protect your Personal Identification Number (PIN).
 - i. Do not write your PIN on BSN 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 Visa Debit Card or disclosure of the Personal Identification Number (PIN) to any unauthorized person.
- d) Any loss and theft of BSN 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 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 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 (BSN Visa Debit Card-i); or use the card as payment for non-Shariah approved transaction (BSN Visa Debit Card-i).

18. What should I do if my BSN BATMAN VISA DEBIT CARD is lost or stolen?

You are required to report your lost or stolen card immediately through any one of the following channels:

- Call BSN Customer Service at **1300-88-1900** (Malaysia) or **603 2613 1900** (Overseas)
- Visit any BSN branch and make a report

19. As a new BSN BATMAN VISA DEBIT CARD holder, what are other benefits that I will enjoy?

You will also enjoy the following additional benefits:

a) Up to 5X FREE MEPS cash withdrawal fee per month: – Please refer to the FAQ on MEPS Fee Reimbursement Program.

20. What are the charges applicable by BSN for the BSN BATMAN VISA DEBIT CARD?

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 Debit 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	RM 0.50 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%)

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.

FREQUENTLY ASKED QUESTIONS - MEPS FEE REIMBURSEMENT PROGRAM

1. How does the MEPS fee reimbursement program work?

As a new BSN BATMAN VISA DEBIT CARD holder, you will enjoy reimbursement on your MEPS cash withdrawal fee depending on the plan you choose and upon fulfillment of the set conditions. Choose either **ONE** of the plans below when you open a new savings account or convert your card.

Type of Plan	MEPS Reimbursement Program/ Bonus Returns	Condition(s) To Be Met
TRANSACTORS (22 years old and above)	Reimbursement of three (3) MEPS cash withdrawal fee per month	With average monthly account balance of RM1, 500 and above.
SAVERS (22 years old and above)	Reimbursement of five (5) MEPS cash withdrawal fee per month 2% p.a. Bonus Returns*	With average monthly account balance of RM3,000 and above. On every average incremental growth of RM1,000(month on month) rounded down to the nearest thousand.
YOUTH (21 years old and below)	Reimbursement of three (3) MEPS cash withdrawal fee per month	With average monthly account balance of RM500 and above.

**For Giro-i account, the indicative rate is based on profit sharing ratio of 25:75*

2. I have opened my BSN savings account when I was 20. What will happen to my account when I reach 22 years old?

Your account will be automatically converted to Transactors plan once you reach 22 years old.

3. How will the MEPS cash withdrawal fee be reimbursed to me if I fulfill the set condition?

The standard MEPS cash withdrawal fee will be imposed at the time of the transaction. However if you meet the set condition(s) for that month, the fee will be reimbursed back to your BSN savings account in the following month. No fee reimbursement will be done if you close your BSN savings account.

4. How is the Average Monthly Balance (AMB) calculated?

AMB (New Account):

$$\frac{\text{TOTAL END OF DAY BALANCES IN ACCOUNT FROM ACCOUNT OPENING DATE TO MONTH END}}{\text{NUMBER OF DAYS FOR WHICH THE ACCOUNT WAS OPENED IN THE MONTH END}}$$

AMB (Existing Account):

$$\frac{\text{TOTAL DAILY END OF DAY BALANCES IN ACCOUNT IN THAT MONTH}}{\text{NUMBER OF DAYS IN THAT MONTH}}$$

EXAMPLE: Mr Zak opens a BSN savings account on 22 May 2014. The total end of day balance in his account as at 31 May 2014 was RM100, 000. MR Zak's account has been open for a period of 10 days for the month of May 2014. The AMB in his account for May 2014 = RM100, 000/10 days= RM10,000.