

PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to take up the BSN 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 VISA DEBIT CARD
DATE :

1. What is this product about?

This is a 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 savings account with BSN, to be linked to your Debit Card. If you close your savings 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 application form and using the Debit Card.

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

BSN Visa Debit Card is the first Debit Card offering payment with convenience by MyDebit, Visa and Visa payWave that allows Cardmembers to enjoy the freedom of cashless transactions that offers fast, easy and secure way to pay for your everyday spending at in-store purchases. The Cardmembers can instantly enjoy rewards and privileges offered by B Infinite (Formerly known as BCARD). B Infinite loyalty program is managed by B Loyalty Sdn Bhd, a wholly-owned subsidiary of Berjaya Corporation Berhad. B Infinite is Malaysia's premier lifestyle and brand-focused reward program. For more information, please visit www.binfinite.com.my.

3. What do I get from this product?

➤ **Worldwide Acceptance**

Convenience to pay for goods or services worldwide at merchant outlets that display Visa or MyDebit logo. 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 and Visa with more rebates and reward points through the B Infinite (Formerly known as BCARD) Loyalty Program.

➤ **Visa payWave/ MyDebit contactless acceptance**

Pay with one wave, a fast, simple and secure way of making payment wherever Visa payWave or MyDebit logo is displayed nationwide/ worldwide. PIN entry may be required.

➤ **Transaction History**

View your transaction history through our Online Banking website at www.mybsn.com.my. You just need to register an online account through MyBSN website.

➤ **Safety Measures**

- Built-in with EMV Smart Chip security features.
- Chip and Pin verification for debit card transactions at POS terminals and cash withdrawals at ATM.
- Daily Default Purchase Limits is pre set at RM3,000 for Adult Account and RM1,000 for Junior Account. You may set your preference Daily Purchase Limit to any amount between RM0 to RM10,000 through MyBSN, BSN ATM or at any BSN branch.
- Control your Daily Withdrawal Limit at BSN ATM or at any BSN Branch.
- Activate your debit card for Online Purchases or Overseas Transaction only when you need to use it to minimize the risks of unauthorised transaction and/or cash withdrawals. The activation or deactivation can be done through BSN ATM, MyBSN, BSN Call Center or at any of BSN branch.

- You are advised to be aware on the unauthorised transaction risk if you activate the Overseas Transaction and Online Purchase Function.
- You are advise to surf at a secure website for any online purchase /internet transaction.
- Each contactless transaction is capped at RM250 and total accumulated transaction is limited to a maximum of RM2,500 and is subjected to Daily Purchase Limit. You may decrease this limit or turn off contactless payment feature at any BSN branch.
- SMS Transaction Alert will be sent to your registered mobile phone number at no cost to you whenever you make purchases 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 Center immediately to disable your Debit Card in case of lost or stolen.

4. What are the fees and charges 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
New Card Issuance	RM12
Renewal Card	Free
Conversion/Upgrade Card From ATM Card or BSN Matrix Visa Electron Debit Card or BSN BATMAN Visa Debit Card or any others BSN Debit Card to BSN Visa Debit Card (PIN & PAY).	Free
Card Replacement Fee For damaged Debit Card due to Cardmembers' fault, lost and stolen, and existing BSN Visa Debit Card (PIN & PAY) to BSN Visa Debit Card (PIN & PAY)	RM12
Card Chip Damaged	Free
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 www.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 - transaction fee charged by VISA (equivalent to 1%)

Note: All Fees and Charges imposed on your BSN Visa Debit Card are 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.

5. What are the key terms and conditions?

Pre-authorisation for payment using BSN Visa Debit Card

A pre-authorisation amount of RM200 will be charged to the savings account linked to your BSN Visa Debit Card when you make petrol purchases using your debit card at Outdoor Payment Terminal. The pre-authorization amount will only then be reversed when the actual transaction amount has charged to your account upon settlement by the merchant within T (transaction day) + 3 working days. You are advised to pay at the Indoor Payment Terminal (Petrol Pump Cashier) to avoid the pre-authorisation holding amount.

6. What are my obligations?

- a) You shall sign at the back of BSN Visa Debit Card immediately upon receipt of the Card and abide by the terms and conditions for the use of BSN Visa Debit Card.
- b) You shall exercise reasonable precautions to prevent loss or theft of your BSN Visa Debit Card and protect your Card and Personal Identification Number (PIN) at all times even at your place of residence. These include the following:
 - i. Do not disclose your BSN Visa Debit Card details or PIN to any other person.
 - ii. Do not write your PIN on BSN Visa Debit Card or on anything and keep it together with the Card.
 - iii. Do not use your date of birth, identity card, passport, driving license or contact numbers as your PIN.
 - iv. Do not allow any other person to use your BSN Visa Debit Card and PIN.
 - v. Do not leave your BSN Visa Debit Card unattended.
- c) You shall notify the Bank immediately after having discovered that your BSN Visa Debit Card is lost, stolen, an unauthorised transaction has occurred or your PIN may have been compromised by contacting BSN Call Centre at 1300 88 1900 or +603-2613 1900 (overseas).
- d) You shall notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorized.
- e) The Bank must be notified immediately of any changes in your contact number.
- f) You are 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) You shall use your BSN Visa Debit Card responsibly and not for any illegal or unlawful activities including use the card to engage in internet gambling transaction and use the card as payment for non-Shariah approved transaction (applicable for Islamic Account).

7. What if I fail to fulfil my obligations?

You are obliged to exercise reasonable precautions to prevent the loss or stolen of your of BSN Visa Debit Card and/or PIN. If you failed to doing so, you will be held liable for losses arising from an e-banking, direct debit or card not present transaction and not limited to the following:-

- You will be held liable for PIN-based unauthorised card present transactions if you have:
 - (a) acted fraudulently; or
 - (b) delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your Debit Card; or
 - (c) voluntarily disclosed your PIN to another person; or
 - (d) recorded your PIN on the Debit Card, or on anything that is kept close by with your Debit Card.
- You will be held liable for unauthorised card present transactions which require signature verification or with a contactless card, if you have:
 - (a) acted fraudulently; or
 - (b) delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your Debit Card; or
 - (c) left your Debit Card or item containing your Debit Card unattended in places visible and accessible to others; or

(d) voluntarily allowed another person to use your Debit Card.

8. What are the major risks?

Your BSN Visa Debit Card being lost or stolen and your PIN have been compromised. You shall notify the Bank immediately after having discovered that your BSN Visa Debit Card is lost, stolen, an unauthorised transaction has occurred or your PIN may have been compromised to enable us to block the Card.

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

You must notify the Bank 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.

10. Where can I get further information?

Should you require additional information on BSN 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:

Bank Simpanan Nasional

Retail Product Department

Ground Floor, Block A, 117 Jalan Ampang,
50450 Kuala Lumpur.
Faks: +603-2162 2659

BSN Contact Center

Tel : 1300-88-1900 or +603 2613 1900 (From Overseas)

Fax : +603-2613 1888

Email: customercare@bsn.com.my

*Note: BSN Contact Centre operating hours is from 7.00 am to 12.00 midnight. After 12.00 midnight your calls will be directed to our auto Interactive Voice Response for Report lost and stolen card and Overseas card usage assistance.

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

The information provided in this Product Disclosure Sheet is valid effective October 2018