

FEES AND CHARGES

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Annual Fee	Card Type	Principal Card	Supplementary Card	
	Single / Dual Classic Card (Visa AND/OR MasterCard)	No Annual Fee		
	Single / Dual Gold Card (Visa AND/OR MasterCard)			
	Single / Dual Platinum Card (Visa AND/OR MasterCard)			
	1 TeachersCard			
AIAFAM-BSN Visa Platinum Business Card				
Finance Charges	<ul style="list-style-type: none"> • <u>Retail Purchases</u> Finance Charges will be imposed on the outstanding retail transaction balance that is not paid after the payment due date. The Finance Charges will be calculated from the day the transactions were posted until full payment is received and credited in the Card Account. • <u>Cash Advance</u> Finance Charges will be imposed at the rate of 1.5% per month, which is equivalent to 18% per annum and calculated on a daily basis from the date the Cash Advance is made until full payment is received and credited into the Card Account. You can withdraw up to 75% of the available credit limit. <p style="text-align: center;">For Credit Card : Platinum / Gold / Classic</p>			
	Tier	Category		Conditions
		Government Employee	Private Sector Employee	
I	11% per annum	13.5% per annum	<p><u>First Year Membership</u> Pay at least minimum payment BY the payment due date.</p> <p><u>Second Year Membership and onwards</u> Pay promptly at least minimum payment BY the payment due date for 12 consecutive months.</p>	

II	13.5% per annum	16% per annum	<u>Second Year Membership and onwards</u> Pay promptly at least minimum payment BY the payment due date for at least 10 months in a 12-month cycle.
III	17.5% per annum	17.5% per annum	<u>First Year Membership</u> Pay AFTER the payment due date. <u>Second Year Membership and onwards</u> Prompt repayment for less than 10 months in a 12-month cycle.

For Credit Card : 1 TeachersCard

Tier	Rate	Conditions
I	8.88% per annum	<u>First Year Membership</u> Pay at least minimum payment BY the payment due date. <u>Second Year Membership and onwards</u> Pay promptly at least minimum payment BY the payment due date and payment records for the previous 12 months is 12/12 months.
II	9.99% per annum	<u>Second Year Membership and onwards</u> Pay promptly at least minimum payment BY the payment due date but payment records for the previous 12 months is less than 12/12 months.
III	14% per annum	Pay AFTER the payment due date.

For Credit Card : AIAFAM- BSN

Tier	Rate	Conditions
I	13.5% per annum	<u>First Year Membership</u> Pay at least minimum payment BY the payment due date. <u>Second Year Membership and onwards</u> Pay promptly at least minimum payment BY the payment due date for 12 consecutive months.

	II	16% per annum	<u>Second Year Membership and onwards</u> Pay promptly at least minimum payment BY the payment due date for at least 10 months in a 12-month cycle.
	III	17.5% per annum	<u>First Year Membership</u> Pay AFTER the payment due date. <u>Second Year Membership and onwards</u> Prompt repayment for less than 10 months in a 12-month cycle.
Interest Free Period	20 days from the statement date provided the current balance of the Cardholder's previous statement is fully paid by payment due date. Otherwise, interest shall be charged on retail purchase transactions from the respective posting date.		
Minimum Monthly Repayment	5% of the outstanding balance or a minimum of RM50, whichever is higher.		
Late Payment Charges	1% of the total outstanding balance as at the statement date, subject to a minimum of RM10 and a maximum of RM75.		
Cash Advance Fee	5% or a minimum of RM10 whichever is higher will be levied on the withdrawn amount.		
Card Replacement Fee	First time replacement shall be free of charge. RM50 will be charged for second and subsequent replacement issued.		
Sales Draft Retrieval Fee	<ul style="list-style-type: none"> • Original sales draft – RM15 per copy • Photocopy of sales draft – RM5 per copy 		
Additional Card Statement Fee	RM5 for each additional Card Statement.		
Conversion For Overseas Transactions	Transactions conducted outside Malaysia will be converted to Ringgit Malaysia on the date the transaction is received and/or processed. The exchange rate may differ from the rate charged on the date of transaction due to market fluctuation. Exchange rate will be based on the rate determined by Visa International/MasterCard Worldwide plus an administration cost of 1% plus any transaction fee charged by Visa International/MasterCard Worldwide.		
Other Fees and Charges	Shall be imposed by BSN from time to time for the Services and facilities rendered to the Cardholder.		

Note: All Fees and Charges imposed on your Credit Card Account excluding the Late Payment Charges and Finance Charges on retail/cash advance transactions are subjected to the 6% Goods and Service Tax (GST) effective from 1 April 2015.