



## BSN HAPPY REWARDS PROGRAMME FREQUENTLY ASKED QUESTIONS (FAQs)

### 1. What is BSN Happy Rewards Programme?

BSN Happy Rewards Programme (“Programme”) is a Programme which allows any BSN Credit Cardmembers (“Cardmembers”) to accumulate Happy Points on their card spending and Happy Points can be used to redeem a wide selection of products and rewards featured in BSN Happy Rewards Programme Catalogue (“The Catalogue”).

### 2. Who can participate in the Programme?

Cardmembers whose accounts are valid, good standing, not closed, cancelled, suspended or terminated by BSN, except for BSN-AIAFAM Visa Platinum Cardmember, are eligible to participate in this Programme subject to the terms and conditions.

Principal or Supplementary Cardmember of BSN-AIAFAM Visa Platinum are not eligible to participate in this Programme.

### 3. What are the transactions that are eligible to earn Happy Points?

All retail transactions made locally and overseas, including online transactions are eligible for Happy Points.

### 4. What are the transactions that are not eligible to earn Happy Points?

The following transactions shall not be eligible for allocation of Happy Points:-

- (a) Cash Advances/Cash Withdrawals/Cash Back;
- (b) BSN Balance Transfer Programme/ BSN 0% EasyPay Plan/ BSN Instalment-Pay Plan/ BSN EasyCash Plan;
- (c) Payment of annual fees, interest/finance charges, late payment charges, cash advance fees, processing fees and other miscellaneous charges, fees and/or penalties whether imposed by BSN or otherwise;
- (d) Reversals/Refunds;
- (e) Disputed/Unauthorised and/or Fraudulent Retail Transactions;
- (f) Split and/or Void Transactions;
- (g) Any Taxes imposed by law;
- (h) Premium for Credit Shield or Credit Card Protector or any other credit insurance;
- (i) Payment of rates, charges, fines to Governmental, statutory and judicial bodies;
- (j) Transactions performed at the petrol stations.

### 5. How do I earn my Happy Points?

Happy Points are awarded to you based on the total Ringgit Malaysia (“RM”) amount of retail purchases (within and/or outside Malaysia) charged to your Credit Card whereby:-

- (a) You will earn one (1) Happy Point for retail transactions within Malaysia (paid in Ringgit Malaysia);
- (b) You will earn two (2) Happy Points for retail transactions outside Malaysia (paid in foreign currency).

### 6. How do I check my Happy Points balance?

Your accumulated Happy Points are reflected in your monthly Card statement. Alternatively, you may also check via the following channels:-

- (a) Contact our Customer Service Centre at 1300 88 1900 or +603-2613 1900 (overseas).

**7. Do my Happy Points expire?**

Yes. Effective 1<sup>st</sup> June 2016, Happy Points will have 3 years expiration period. Happy Points earned in a particular month are valid until the end of that calendar month in the third (3<sup>rd</sup>) year.

- (a) All Happy Points earned prior to 31<sup>st</sup> May 2016 will expire on 31<sup>st</sup> May 2019.  
 (b) All Happy Points earned starting 1<sup>st</sup> June 2016 onwards, will have 3 years expiration period based on the Happy Points earned for that month. Below is the sample table depicting the Happy Points accumulated and the applicable expiry date:

Year	Happy Points Accumulated	Happy Points Expiry
Prior to 31 <sup>st</sup> May 2016	Up to 31 <sup>st</sup> May	31 <sup>st</sup> May 2019
June 2016	1 <sup>st</sup> to 30 <sup>th</sup> June	30 <sup>th</sup> June 2019
December 2017	1 <sup>st</sup> to 31 <sup>st</sup> December	31 <sup>st</sup> December 2020

**8. Can I combine my Happy Points for redemption if I have more than one (1) Principal Card?**

Yes. You can combine your accumulated Happy Points for each Card for redemption.

**9. How do I redeem?**

You can redeem via the following channels:-

- (a) Complete the BSN Happy Rewards redemption form which is available at any BSN branch or BSN Official Website ([www.mybsn.com.my](http://www.mybsn.com.my)) and
- (i) fax to 03- 2162 2659, or
  - (ii) e-mail to: [cardservices@bsn.com.my](mailto:cardservices@bsn.com.my), or
  - (iii) send by mail to:-  
**Bank Simpanan Nasional**  
**Redemption Unit, Cards Business Department**  
**Ground Floor, Block A**  
**No 117, Jalan Ampang**  
**50450, Kuala Lumpur**

**10. Can my Supplementary Cardmember redeem his/her Happy Points?**

No. Happy Points can only be redeemed by Principal Cardmember.

**11. How will the Gift Rewards be delivered to me?**

It will be couriered to you by appointed merchant/supplier based on your address in the BSN Happy Rewards redemption order. No delivery will be made to a P.O. Box address, 'Free Trade Zone' addresses, addresses not serviced by courier providers or addresses outside Malaysia.

**12. When will I receive the Gift Rewards?**

Gift Rewards will be couriered to the designated address within three (3) to four (4) weeks from the time the BSN Happy Rewards redemption order is received by BSN. However if you do not receive the Gift Rewards after this period you may contact BSN Customer Service Centre at 1300-88-1900.

**13. Is there any charge for delivery?**

Delivery by courier is free of charge including to Sabah & Sarawak but courier charges will be imposed on the Cardmember's Card Account for any re-direction of delivery address from the original stated delivery address after the second attempt.

**14. Can I return or exchange the Gift Rewards after the redemption?**

All Gift Rewards redeemed are not returnable or exchangeable unless the Gift Rewards are received in the following circumstance and reported within the timeline given from the date of receipt. Other requests will not be entertained.

**(a) Defective due to Delivery (broken/dented):-**

- (i) Please call BSN Customer Service within three (3) business days from the date of receipt of the Gift Rewards to report the damage, or
- (ii) Return the item(s) to BSN Redemption Unit, Cards Business Department, Ground Floor Block A, No 117, Jalan Ampang, 50450 Kuala Lumpur within three (3) business days from the date of receipt of the Gift Rewards.
- (iii) Customer Service Professional will arrange respective merchant/supplier to contact customer.

**(b) Defective due to Manufacturing:-**

- (i) There is a warranty card enclosed, kindly call the respective company.

**15. Are my Happy Points transferable?**

No, your Happy Points are not transferable to any other of accounts that includes any of your Supplementary Cardmember or third party accounts. However if a replacement card is issued, the accumulated Happy Points earned in the old Card will be automatically transferred to the new Card Account.

**16. If I cancel my BSN credit card/-i, can I still redeem my Happy Points?**

No. All Happy Points will be forfeited and you will not be entitled for conversion and/or redemption upon card cancellation.

**Note:**

1. We advise you to read and understand the full terms and conditions of the BSN Happy Rewards Programme.
2. For any enquiries or assistance, please call 1300-88-1900 (local), +03-26131900 (overseas) or email us at [customercare@bsn.com.my](mailto:customercare@bsn.com.my)