

## FREQUENTLY ASKED QUESTIONS (FAQ) – IMPORTANT CHANGES TO DEBIT CARD & myBSN FACILITIES FOR CUSTOMERS WITH BANKRUPT STATUS

No.	Questions	Answers
1.	<b>What is the latest change implemented by BSN relating to debit card &amp; myBSN facilities for customers with bankrupt status?</b>	Following an update to BSN's guidelines, customers with bankrupt status will no longer be able to use debit card and myBSN Internet Banking facilities.
2.	<b>Who is affected by this change?</b>	This change applies to you if you are recorded as a bankrupt in the Bank's records.
3.	<b>When did this change take effect?</b>	This change took effect since 20 December 2024. The implementation is being carried out in stages, with full termination of the said facilities on 7 May 2026.
4.	<b>What will happen to my debit card and myBSN account?</b>	Debit card facilities and access to myBSN will be terminated for customers with bankruptcy status. However, you may still continue your banking transactions as usual at any nearby BSN Branch. Our staff are ready to assist you further.
5.	<b>I am no longer bankrupt. What should I do?</b>	You are required to submit supporting documents confirming your current status to BSN within fourteen (14) days from the date of this notification via SMS and official letter.
6.	<b>What type of documents are required?</b>	Official documents confirming that you are no longer bankrupt which are acceptable to BSN, such as a discharge letter from the Jabatan Insolvensi Malaysia (JIM).
7.	<b>How can I submit such documents?</b>	<p>Documents can be submitted to any BSN Branches or by email to <a href="mailto:customercare@bsn.com.my">customercare@bsn.com.my</a>.</p> <p>Note: The attached document submitted via email must be in PDF format and less than 3MB. For every email received, customers will receive an automatic acknowledgement email.</p>
8.	<b>What will happen to my BSN savings account after I am discharged from bankruptcy?</b>	<p>For customers who have been discharged from bankruptcy by the Jabatan Insolvensi Malaysia (JIM), the Bank will close the savings account maintained under JIM's instruction.</p> <p>The customer may subsequently open a new savings account, subject to the Bank's prevailing account opening requirements, as well as the applicable fees and charges set out in the respective Terms and Conditions governing the savings account, Debit Card, and BSN Internet Banking facilities.</p> <p>Upon successful account opening, a new Debit Card may be issued and myBSN activation will be required.</p>
9.	<b>What happens if I do not submit the documents before the specified date?</b>	Your debit card facilities and myBSN access will be terminated.

No.	Questions	Answers
10.	Where can I get more information?	<p>Further information can be obtained from the following official <a href="#">Bank Simpanan Nasional (BSN) website</a> resources:</p> <ol style="list-style-type: none"><li>1. <b>BSN Visa Debit Card Terms and Conditions</b> <i>Islamic Banking &gt; Cards-i &gt; BSN Visa Debit Card &gt; BSN Debit Card Terms &amp; Conditions</i> <a href="#">BSN Debit Card Terms and Conditions</a></li><li>2. <b>myBSN Internet Banking and myBSN Mobile App Terms and Conditions</b> <a href="#">myBSN and myBSN Mobile App Terms and Conditions</a></li></ol>