

Clause No.	Existing	Revised (Effective 1 January 2024)
15.6	<p data-bbox="264 405 415 432">DISCLOSURE</p> <p data-bbox="264 499 837 884">The Bank shall be entitled to disclose and the Cardmember hereby authorises the Bank and/ or its officers to make use or disclose, divulge or reveal any information relating to the Cardmember and his/her Account, the Cardmember’s affairs, the facilities and/or any account whether under this Agreement or otherwise which the Cardmember may have with the Bank in such manner and to such extent as the Bank may at its sole and absolute discretion deem fit:</p> <p data-bbox="280 926 837 1129">15.6.1 To any merchant, any Bank or financial institution, Visa international or the processing of any transaction effected through the use of the Card or any investigation of whatsoever nature to be made;</p> <p data-bbox="280 1140 837 1310">15.6.2 For or in connection with any action or proceeding taken for the purpose of recovery of monies due and payable by the Cardmember to the Bank under this Agreement;</p> <p data-bbox="280 1320 837 1451">15.6.3 To any authority or body established by Bank Negara Malaysia or any other authority having jurisdiction over the Bank; and</p> <p data-bbox="280 1461 837 1560">15.6.4 To any other party whosoever as the Bank may for any request made in relation to regulatory requirement.</p>	<p data-bbox="870 405 1466 468">DISCLOSURE OF INFORMATION AND PERSONAL DATA</p> <p data-bbox="870 499 1466 743">The Cardmember consents and authorises the Bank to collect, process, disclose, transfer, maintain, store and retain the Cardmember’s Personal Data in accordance to Personal Data Protection Act 2010 (PDPA). Personal Data under this Clause has the same meaning given under the PDPA (“Personal Data”).</p> <p data-bbox="870 774 1466 1268">The Bank shall be entitled to disclose and the Cardmember hereby authorises the Bank and/ or its officers to make use or disclose, divulge or reveal any information relating to the Cardmember and his/her Account, the Cardmember’s affairs, the facilities and/or any account whether under this Agreement or otherwise which the Cardmember may have with the Bank pursuant to Development Financial Institution Act 2002 and Personal Data of the Cardmember including but not limited address, telephone number or email address, in such manner and to such extent as the Bank may at its sole and absolute discretion deem fit:</p> <p data-bbox="886 1299 1466 1503">15.6.1 To any merchant, any Bank or financial institution or Visa international for the purpose of processing of any transaction effected through the use of the Card or any investigation of whatsoever nature to be made;</p> <p data-bbox="886 1514 1466 1684">15.6.2 For or in connection with any action or proceeding taken for the purpose of recovery of monies due and payable by the Cardmember to the Bank under this Agreement;</p> <p data-bbox="886 1694 1466 1827">15.6.3 To any authority or body established by Bank Negara Malaysia or any other authority having jurisdiction over the Bank; and</p>

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		<p data-bbox="883 312 1451 417">15.6.4 To any other party whosoever as the Bank may for any request made in relation to regulatory requirement.</p> <p data-bbox="867 457 1468 772">The Cardmember hereby expressly consents to such disclosure and confirms and declares that the terms contained therein shall be subject to the Privacy Policy which is accessible at the Bank's website at www.bsn.com.my. In the event of any inconsistency between the terms contained herein with the terms as set out in the Privacy Policy, the terms and conditions in the Privacy Policy shall prevail.</p> <p data-bbox="867 804 1468 1245">The Cardmember acknowledges that the Cardmember has the right to withdraw the consent given earlier according to the process as stated in the Privacy Policy. However, the withdrawal of the Cardmember's consent may affect the services provided by the Bank to the Cardmember. In such instances, the Bank will have the right to not provide or discontinue the provision of any product, service, account(s) and/or facility(ies) that is/are linked with such information by giving notice to the Cardmember.</p>

Clause No.	Existing	Revised (Effective 1 January 2024)
36	DISCLOSURE	DISCLOSURE OF INFORMATION AND PERSONAL DATA
36.1	Not available.	The Cardholder consents and authorises the Bank to collect, process, disclose, transfer, maintain, store and retain the Cardholder's Personal Data in accordance to Personal Data Protection Act 2010 (PDPA). Personal Data under this Clause has the same meaning given under the PDPA ("Personal Data").
36.1	<p>Revised and moved to Clause 36.2</p> <p>The Cardholder hereby expressly gives its consent to and authorises BSN as and when BSN may deem fit and necessary to do the following things hereinafter set forth without reference to the Cardholder:-</p> <p>(a) to give, produce, divulge, reveal, publish or otherwise disclose, or make a record of the Cardholder's personal particulars submitted to BSN and any other information relating to the Card Account and the Cardholder's Other Accounts and the Card numbers of the new renewed or replaced Card and any other information relating to the use of the Card or any transaction effected or to be effected through the use of the Card and such other information or document whatsoever relating to the Cardholder's affairs or accounts (including the Statement of accounts in relation thereto) and any other credit facility which the Cardholder may have with BSN or other information as BSN deems fit to:-</p>	<p>36.2 The Cardholder hereby expressly gives its consent to and authorises BSN as and when BSN may deem fit and necessary to do the following things hereinafter set forth without reference to the Cardholder:-</p> <p>(a) to disclose the affairs or Card Account pursuant to Development Financial Institution Act 2002 and Personal Data of the Cardholder including but not limited address, telephone number or email address or make a record of the Cardholder's personal particulars submitted to BSN and any other information relating to the Card Account and the Cardholder's Other Accounts and the Card numbers of the new renewed or replaced Card and any other information relating to the use of the Card or any transaction effected or to be effected through the use of the Card and such other information or document whatsoever relating to the Cardholder's affairs or accounts (including the Statement of accounts in relation thereto) and any other credit facility which the Cardholder may have with BSN or other information as BSN deems fit to:-</p>
36.2	BSN hereby disclaims all liability to the Cardholder for any loss or damage (direct, indirect, special or consequential) of any nature or embarrassment suffered by the Cardholder arising from or occasioned	Moved to Clause 36.3



REVISION OF TERMS AND CONDITIONS BSN VISA/MASTERCARD CREDIT CARD

Clause No.	Existing	Revised (Effective 1 January 2024)
	by the disclosure of any information or interpretation or use of information disclosed unless they arise from and are caused directly by BSN's gross negligence or wilful default.	
36.3	BSN must obtain express consent of the Cardholder if BSN wishes to share the Cardholder's information with any person or entity and/or any other interested party and to any third parties making enquiries with a view to enter into prospective transactions with BSN and/or the Cardholder. The Cardholder must be given the opportunity to opt-in or opt-out for such disclosure of information specified by BSN.	Deleted.
36.4	Not available.	The Cardholder hereby expressly consents to such disclosure and confirms and declares that the terms contained therein shall be subject to the Privacy Policy which is accessible at BSN's website at www.bsn.com.my . In the event of any inconsistency between the terms contained herein with the terms as set out in the Privacy Policy, the terms and conditions in the Privacy Policy shall prevail.
36.5	Not available.	The Cardholder acknowledges that the Cardholder has the right to withdraw the consent given earlier according to the process as stated in the Privacy Policy. However, the withdrawal of the Cardholder's consent may affect the services provided by BSN to the Cardholder. In such instances, BSN will have the right to not provide or discontinue the provision of any product, service, account(s) and/or facility(ies) that is/are linked with such information by giving notice to the Cardholder.

Clause No.	Existing	Revised (Effective 1 January 2024)
37	DISCLOSURE	DISCLOSURE OF INFORMATION AND PERSONAL DATA
37.1	Not available.	The Cardholder consents and authorises the Bank to collect, process, disclose, transfer, maintain, store and retain the Cardholder's Personal Data in accordance to Personal Data Protection Act 2010 (PDPA). Personal Data under this Clause has the same meaning given under the PDPA ("Personal Data").
37.1	<p>Revised and moved to Clause 37.2</p> <p>The Cardholder hereby expressly gives its consent to and authorises BSN as and when BSN may deem fit and necessary to do the following things hereinafter set forth without reference to the Cardholder:-</p> <p>(a) to give, produce, divulge, reveal, publish or otherwise disclose, or make a record of the Cardholder's personal particulars submitted to BSN and any other information relating to the Card-i Account and the Cardholder's Other Accounts and the Card-i numbers of the new renewed or replaced Card-i and any other information relating to the use of the Card-i or any transaction effected or to be effected through the use of the Card-i and such other information or document whatsoever relating to the Cardholder's affairs or accounts (including the Statement of accounts in relation thereto) and any other credit facility which the Cardholder may have with BSN or other information as BSN deems fit to:-</p>	<p>37.2 The Cardholder hereby expressly gives its consent to and authorises BSN as and when BSN may deem fit and necessary to do the following things hereinafter set forth without reference to the Cardholder:-</p> <p>(a) to disclose the affairs or Card-i Account pursuant to Development Financial Institution Act 2002 and Personal Data of the Cardholder including but not limited address, telephone number or email address or make a record of the Cardholder's personal particulars submitted to BSN and any other information relating to the Card-i Account and the Cardholder's Other Accounts and the Card-i numbers of the new renewed or replaced Card-i and any other information relating to the use of the Card-i or any transaction effected or to be effected through the use of the Card-i and such other information or document whatsoever relating to the Cardholder's affairs or accounts (including the Statement of accounts in relation thereto) and any other credit facility which the Cardholder may have with BSN or other information as BSN deems fit to:-</p>
37.2	BSN hereby disclaims all liability to the Cardholder for any loss or damage (direct, indirect, special or consequential) of any nature or embarrassment suffered by the Cardholder arising from or occasioned by the disclosure of any information or interpretation or use of information disclosed unless they arise from and are caused directly by BSN's gross negligence or wilful default).	Moved to Clause 37.3



REVISION OF TERMS AND CONDITIONS BSN AL-AIMAN VISA/MASTERCARD

Clause No.	Existing	Revised (Effective 1 January 2024)
37.2	BSN must obtain express consent of the Cardholder if BSN wishes to share the Cardholder's information with any person or entity and/or any other interested party and to any third parties making enquiries with a view to enter into prospective transactions with BSN and/or the Cardholder. The Cardholder must be given the opportunity to opt-in or opt-out for such disclosure of information specified by BSN.	Deleted.
37.4	Not available.	The Cardholder hereby expressly consents to such disclosure and confirms and declares that the terms contained therein shall be subject to the Privacy Policy which is accessible at BSN's website at www.bsn.com.my . In the event of any inconsistency between the terms contained herein with the terms as set out in the Privacy Policy, the terms and conditions in the Privacy Policy shall prevail.
37.5	Not available.	The Cardholder acknowledges that the Cardholder has the right to withdraw the consent given earlier according to the process as stated in the Privacy Policy. However, the withdrawal of the Cardholder's consent may affect the services provided by BSN to the Cardholder. In such instances, the Bank will have the right to not provide or discontinue the provision of any product, service, account(s) and/or facility(ies) that is/are linked with such information by giving notice to the Cardholder.

Clause No.	Existing	Revised (Effective 1 January 2024)
38	DISCLOSURE	DISCLOSURE OF INFORMATION AND PERSONAL DATA
38.1	Not available.	The Organisation and/or Cardholder consents and authorises the Bank to collect, process, disclose, transfer, maintain, store and retain the Organisation and/or Cardholder's Personal Data in accordance to Personal Data Protection Act 2010 (PDPA). Personal Data under this Clause has the same meaning given under the PDPA ("Personal Data").
38.1	Revised and moved to Clause 38.2 The Organisation and/or Cardholder hereby expressly gives its consent to and authorises BSN as and when BSN may deem fit and necessary to do the following things hereinafter set forth without reference to the Organisation and/or Cardholder:- (a) to give, produce, divulge, reveal, publish or otherwise disclose, or make a record of the Cardholder's personal particulars submitted to BSN and any other information relating to the Card-i Account and the Cardholder's Other Accounts and the Card-i numbers of the new renewed or replaced Card-i and any other information relating to the use of the Card-i or any transaction effected or to be effected through the use of the Card-i and such other information or document whatsoever relating to the Cardholder's affairs or accounts (including the Statement of accounts in relation thereto) and any other credit facility which the Cardholder may have with BSN or other information as BSN deems fit to:-	38.2 The Organisation and/or Cardholder hereby expressly gives its consent to and authorises BSN as and when BSN may deem fit and necessary to do the following things hereinafter set forth without reference to the Organisation and/or Cardholder:- (a) to disclose the affairs or Card-i Account pursuant to Development Financial Institution Act 2002 and Personal Data of the Organisation and/or Cardholder including but not limited address, telephone number or email address or make a record of the Organisation and/or Cardholder's detail submitted to BSN and any other information relating to the Card-i Account and the Organisation and/or Organisation's Other Accounts and the Card-i numbers of the new renewed or replaced Card-i and any other information relating to the use of the Card-i or any transaction effected or to be effected through the use of the Card-i and such other information or document whatsoever relating to the Organisation and/or Cardholder's affairs or accounts (including the Statement of accounts in relation thereto) and any other credit facility which the Organisation and/or Cardholder may have with BSN or other information as BSN deems fit to:-
38.2	BSN hereby disclaims all liability to the Organisation and/or Cardholder for any loss or damage (direct, indirect, special or consequential) of any nature or embarrassment suffered by the Organisation and/or Cardholder arising from or occasioned by the disclosure of any information or interpretation or use of information disclosed.	Moved to Clause 38.3

Clause No.	Existing	Revised (Effective 1 January 2024)
38.2	It should be noted that BSN must obtain express consent of the Organisation and/or Cardholder if BSN wishes to share the Organisation/Cardholder's information with any person or entity and/or any other interested party and to any third parties making enquiries with a view to enter into prospective transactions with BSN and/or the Organisation and/or Cardholder. The Organisation and/or Cardholder must be given the opportunity to opt-in for such disclosure of information specified by BSN.	Deleted.
38.4	Not available.	The Organisation and/or Cardholder hereby expressly consents to such disclosure and confirms and declares that the terms contained therein shall be subject to the Privacy Policy which is accessible at BSN's website at www.bsn.com.my . In the event of any inconsistency between the terms contained herein with the terms as set out in the Privacy Policy, the terms and conditions in the Privacy Policy shall prevail.
38.5	Not available.	The Organisation and/or Cardholder acknowledges that the Organisation and/or Cardholder has the right to withdraw the consent given earlier according to the process as stated in the Privacy Policy. However, the withdrawal of the Organisation and/or Cardholder's consent may affect the services provided by BSN to the Cardholder. In such instances, the Bank will have the right to not provide or discontinue the provision of any product, service, account(s) and/or facility(ies) that is/are linked with such information by giving notice to the Cardholder.