FREQUENTLY ASKED QUESTIONS (FAQ)
BSN VISA BUSINESS DEBIT CARD

1. What is BSN Visa Business Debit Card/-i?

The BSN Visa Business Debit Card/-i is a payment card directly linked to a business's savings or current account/-i (Business CASA) namely BSN GIRO/-i Company Account or BSN GIRO/-i Premium Company Account or BSN Basic Current Account-i.

It enables business owners to make purchases at retail outlets or online, pay bills, and withdraw cash for business-related expenses using funds available in the account balance.

By using the BSN Visa Business Debit Card/-i, business owners can manage cash flow more efficiently, track expenses in real-time and maintain a clear separation between personal and business spending.

2. What are the benefits of using the BSN Visa Business Debit Card/-i for me or my business?

- The BSN Visa Business Debit Card/-i provides direct access to your business account and facilitates day-to-day transactions using the available balance.
- It can be used for purchases both locally and internationally at any merchant that accepts Visa, Visa payWave or MyDebit, whether in-store or online.
- For added convenience, contactless transactions below RM250 can be performed without a PIN.
- Cash withdrawals are also accessible via any bank ATM, MEPS ATM or international ATM bearing the Visa PLUS logo.
- The card enables effective cash flow management and allows for real-time expense tracking.

3. Who is eligible for BSN Visa Business Debit Card/-i?

- The BSN Visa Business Debit Card/-i is available to both new and existing business savings or current account holders.
- Eligibility is limited to sole proprietorship owners / *penjaja* (Individual).
- Applicants must maintain an active business account registered under their name and fulfil all required documentation and verification processes.
- The BSN Visa Business Debit Card/-i is only applicable to accounts with the "Singly" signing condition.

4. How may I apply for the BSN Visa Business Debit Card/-i?

The BSN Visa Business Debit Card/-i will be issued upon the opening of a business savings or current account with the Bank.

For existing business savings or current account holders, you may apply for the BSN Visa Business Debit Card/-i by visiting your nearest BSN branch. Please fill in the application form and bring your MyKad and Business Registration Certificate for verification purposes.

5. How many BSN Visa Business Debit Card/-i will be issued for a savings or current account?

Only one (1) BSN Visa Business Debit Card/-i will be issued for each business savings or current account/-i.

6. How long does it take to apply for a BSN Visa Business Debit Card/-i?

You will received your BSN Visa Business Debit Card/-i together with the PIN immediately upon apply at any BSN branch.

7. **What is my transaction limit?**

Type of Transaction	Default Limit	Maximum Limit
ATM Withdrawal Limit	RM5,000	RM5,000 (Maximum 4 transactions per day)
Daily Purchase Limit	RM10,000	RM10,000
Contactless Payment Limit	RM1,000 daily Maximum Limit of RM250 per transaction	Maximum Total Cumulative Spending is set at RM2,500 per day

You may set your preferred limit through BSN's ATMs or at any BSN Branches. For contactless payments, you may also reduce the limit or disable the contactless payment function at any BSN Branches.

8. **How can I view my BSN Visa Business Debit Card/-i transactions?**

You just need to register an online account through BSNeBiz website at www.bsnebiz.com.my to view your transaction history.

9. **What are the securities features in my BSN Visa Business Debit Card/-i?**

- **EMV Smart Chip:** Uses advanced smart chip technology for greater security.
- **Pin & Pay:** From 1 July 2017 onwards, all local transaction in Malaysia only can be completed with a PIN entry. Each transaction includes a unique code generated by the chip that changes with each purchase, thereby preventing fraudsters from replaying information read from the chip to make payments.
- **Visa payWave/MyDebit contactless:** The card never leaves your hand when making transactions, which reduces the risk of fraud.
- **Visa's Zero Liability Policy:** Protects you against any fraudulent or unauthorised purchases.
- **Pre-set Daily Purchase Limit:** The default daily purchase limit is pre-set at RM10,000. You may decrease or increase this limit at any BSN's ATMs, or BSN branch.
- **Contactless Payment Limit:** Each contactless transaction is capped at RM250 and total cumulative 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 Alerts:** Transaction alerts via SMS will be sent to your registered mobile phone number for certain transactions using card.
- **Online shopping**: When making payment for online purchases, a BOSS code (BSN Online Secured Shopping) will be sent to your mobile number registered with BSN via SMS for you to enter and complete the transaction securely.

  Note: Please ensure you update your latest mobile number at any BSN branch.

10. **Where can I use my BSN Visa Business Debit Card/-i?**

- **For Retail Purchases:** At millions of Visa and MyDebit accepted outlets in Malaysia and overseas such as departmental stores, restaurants, petrol stations, retail outlets and more.
- **For Online, Mail Order and Telephone Purchases:** At online shopping websites worldwide, including purchases by mail and over the phone.
- **For Cash Withdrawal:** At BSN ATMs, MEPS ATMs and ATMs overseas bearing the Visa PLUS logo.

11. **Do I need to pay any charges when I use my BSN Visa Business Debit Card/-i for retail or online purchases?**

No, you will not be charged any fees when using your BSN Visa Business Debit Card/-i for retail or online purchases.

12. **What is Visa payWave and MyDebit contactless payment and where can I use it?**

The BSN Visa Business Debit Card/-i comes with a contactless payment feature, allowing you to make fast and convenient transactions at participating retail outlets locally and internationally that accept Visa payWave or MyDebit.

For retail transactions below RM250, you can simply tap your card at the card reader without the need for a PIN or signature.

For transactions above RM250, you will be required to enter your PIN or sign the sales receipt for verification.

Here's how it works:

i. Look for the contactless Visa payWave/ MyDebit logo in participating retail stores.
ii. Wave your BSN Visa Business Debit Card/-i in front of the secure card reader.
iii. Remove your card once you hear a "bip" sound.
iv. Collect your purchases and go. If you want a receipt, you may request from the cashier.

13. **Can I use my BSN Visa Business Debit Card/-i when I travel overseas?**

Yes, you can use your BSN Visa Business Debit Card/-i overseas once the overseas transaction function has been activated before your departure.

- Activation can be performed via BSN ATMs, BSN Contact Centre, or at any BSN branch.
- Once activated, the card can be used for retail purchases at merchants accepting Visa worldwide.
- You may also withdraw cash from overseas ATMs displaying the Visa PLUS logo.

14. **What do I need to do if my Online Purchases and Oversea transaction is unsuccessful?**

You must activate Online Purchases and Overseas Transaction Functions to allow the transactions or spending. The activation can be done through BSN ATMs, BSN Contact Centre or at any of BSN branch.

15. **Would it be the same PIN for overseas BSN Visa Business Debit Card/-i usage?**

Yes, you will be using the same 6-digit PIN. For countries that have not yet migrated to PIN system, your signature will still be required for verification when you make payment using your BSN Visa Business Debit Card/-i.

16. **When I tried to use BSN Visa Business Debit Card/-i overseas, I was unable to key in 6-digit PIN as the terminal only allows 4 digits PIN. What should I do?**

Although the standard PIN in Malaysia consists of 6 digits, the standard PIN in other countries may consist of 4 digits. Therefore, it is possible that you may encounter a problem using your BSN Visa Business Debit Card/-i at an overseas point-of-sale terminal if the terminal only accepts 4-digit PIN. In such instances, you will need to:

i. Ask the merchant to bypass the PIN entry and proceed to make payment via signature verification; or
ii. Use alternative payment method if the merchant is unable to bypass PIN verification.

17. **Can I disable the Online Purchase and Overseas Transaction function?**

Yes. You may disable these functions through:

- BSN ATM
- BSN Contact Centre
- Any of BSN branch.

18. **When you use your BSN Visa Business Debit Card/-i for payment at petrol pump kiosks (outdoor terminals), a pre-authorisation amount of RM200 will be temporarily deducted from your account balance.**

- This temporary hold is required to verify that sufficient funds are available in your account before the transaction is completed.
- Once the actual petrol transaction amount is processed by the merchant, the balance amount will be automatically released within 3 working days.
- To avoid the RM200 pre-authorisation hold, you are advised to make payment directly at the cashier counter inside the petrol station.

19. Why is it that sometimes my BSN Visa Business Debit Card/-i transaction gets declined?

- Insufficient balance in your savings/current account, including temporary holding amounts due to pre-authorisation transactions.
- The transaction amount exceeds your daily purchase limit (maximum RM10,000 per day).
- If your overseas transaction or online purchase is declined, it may be because you have not activated the Overseas Transaction/Online Purchase feature on your BSN Visa Business Debit Card/-i.

Activation can be performed via BSN ATM, BSN Contact Centre, or at any BSN branch before using the card for such transactions.

20. What should I do if my BSN Visa Business Debit Card/-i is lost or stolen?

You are required to report your lost or stolen card immediately through any one of the following channels:

- Call BSN Contact Centre at **+603-2613 1900**; or
- Visit any BSN branch and make a report.

21. What are my obligations as a BSN Visa Business Debit Card/-i Cardmember?

a) You shall sign at the back of BSN Visa Business Debit Card/-i immediately upon receipt of the Card and abide by the terms and conditions for the use of BSN Visa Business Debit Card/-i.

b) You shall exercise reasonable precautions to prevent loss or theft of your BSN Visa Business Debit Card/-i 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 Business Debit Card/-i details or PIN to any other person.
   ii. Do not write your PIN on BSN Visa Business Debit Card/-i 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 Business Debit Card/-i and PIN.
   v. Do not leave your BSN Visa Business Debit Card/-i unattended.

c) You shall notify the Bank immediately after having discovered that your BSN Visa Business Debit Card/-i is lost, stolen, an unauthorised transaction has occurred or your PIN may have been compromised by contacting BSN Contact Centre or cancel your card by visit any BSN branch.

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.bsnebiz.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 Business Debit Card/-i 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).

22. What if I failed to fulfill my obligations?

You will be liable for unauthorised transactions that are PIN-based, require signature verification or used of contactless card if you have acted fraudulently and failed to fulfil the above in No. 21.

23. What are the charges applicable for my BSN Visa Business Debit Card/-i?

Items	Fees/Charges
Annual Fee a. BSN GIRO/-i Company Account b. BSN GIRO/-i Premium Company Account c. BSN Basic Current Account-i *Note: 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 RM8 Waived
New Card Issuance a. BSN GIRO/-i Company Account b. BSN GIRO/-i Premium Company Account c. BSN Basic Current Account-i	 RM12 RM12 Waived
Renewal Card	Waived
Card Replacement Fee (If applicable) ▪ For damaged Debit Card due to Cardmembers' fault, lost and stolen ▪ Card Chip Damaged	 RM12 Waived
ATM Cash Withdrawal **Domestic** ▪ BSN ATM ▪ Other Local Bank's ATM via MEPS ▪ Other Foreign Bank's ATM via MEPS (Effective 1 July 2026, RM1 fee for Interbank Cash Withdrawals at all Automated Teller Machine (ATMs) and Cash Recycler Machine (CRMs) nationwide will be waived.) **International** ▪ ATM Network via VISA PLUS	 Waived RM1 per withdrawal RM1 per withdrawal RM12 per withdrawal
ATM Balance Enquiry	Waived
Transaction History (latest 2 months) BSNeBiz Internet Banking @ www.bsnebiz.com.my	Waived
Fund Transfer via ATM to MEPS member banks	RM0.50 per transaction (For transaction RM5,000 and above)
Sales Slip Retrieval Request Fee	RM15 per copy
MyDebit Cash Out Fee (Effective 1 July 2022)	RM0.50 per transaction at any selected MyDebit participating merchants / retailers. (Maximum withdrawal limit is RM500 per transaction)
Conversion Fee for Overseas Transaction	As per conversion rate determined by VISA plus any transaction fee charged by VISA (equivalent to 1%)

Note: All Fees and Charges imposed on your BSN Visa Business Debit Card are subject to any taxes imposed or that will be imposed by the Government of Malaysia or any other competent authority in Malaysia based on the prevailing rate.

The information provided in this FAQ is valid effective June 2026.