PRODUCT DISCLOSURE SHEET

BANK SIMPANAN NASIONAL

Date: ____________________

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your **BSN Visa Business Debit Card**.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is BSN Visa Business Debit Card?

BSN Visa Business Debit Card is a payment instrument which allows Cardmember to withdraw cash and pay for goods and services from the Cardmember's BSN GIRO/-i Company Account or BSN GIRO/-i Premium Company Account or BSN Basic Current Account-i known as business current/savings account ("Business CASA"). Cardmember is required to maintain a Business CASA with BSN, to be linked to the BSN Visa Business Debit Card. If the Cardmember closes the Business CASA, Cardmember will not be able to perform any transactions via the BSN Visa Business Debit Card. Eligibility is limited to sole proprietorship owners / *penjaja* (individual). BSN Visa Business Debit Card (for Islamic Account) is based on the Shariah principle of Ujrah (fee as a consideration for services, benefits and privileges offered).

2 Know Your Obligations

You have to pay the following fees and charges:

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 & 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. (Max 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.

It is your responsibility to:

Read and understand the **key terms and conditions and product disclosure sheet of the BSN Visa Business Debit Card** before you sign it.

Sign on the back of your **BSN Visa Business Debit Card** immediately upon receipt and comply with the applicable Terms and Conditions.

Ensure you are aware that you must have sufficient funds in your account before performing any transaction using the Debit Card.

Take all **reasonable precautions to safeguard** your Debit Card and PIN at all times, including:

- ✓ Do not disclose your card details, PIN, or security credentials (e.g. passcode) to any other person.
- ✓ Only disclose card details to authorize payments, purchases, or to set up a mobile wallet.
- ✓ Do not record or keep your PIN together with the card.
- ✓ Do not allow any other person to use your card or PIN.
- ✓ Do not use PIN that is predictable such as birth date, IC number, passport, driving license, or contact number.
- ✓ Always keep your phone used for your card safe and secure.

Contact BSN immediately if you notice any unauthorised transaction, loss, theft, or misuse of your Debit Card or PIN.

Inform BSN promptly of **any changes to your contact details.**

Review transaction records regularly and notify BSN any discrepancies within **14 days** from the transaction date.

Use Debit Card **responsibly and only for lawful purposes**, including compliance with Shariah requirements (where applicable).

3 Know Your Risks

What happens if you ignore your obligations?

You are required to take reasonable precautions to prevent the loss, theft, or misuse of your BSN Visa Business Debit Card and/or PIN. If you fail to do so, you will be held liable for losses from e-banking, direct debit, or card-not-present transactions, and not limited to the following:

a. You will be held liable for PIN-based unauthorised card present transactions if you have:
   i. Acted fraudulently; or
   ii. Delayed in notifying BSN as soon as reasonably practicable after discovering loss or unauthorised use; or
   iii. Disclosed your PIN to another person; or
   iv. Recorded your PIN on the card or with any item kept close to the card.

b. You will be held liable for unauthorised card present transactions which require signature verification or with a contactless card, if you have:
   i. Acted fraudulently; or
   ii. Delayed in notifying BSN promptly after discovering loss or unauthorised use; or
   iii. Left your card or an item containing your card unattended in visible / accessible areas; or
   iv. Voluntarily allowed another person to use your card.

4 Other Key Terms

- **Set daily withdrawal limit and purchase limit**
  - The daily withdrawal limit is defaulted at RM5,000. You may set up the withdrawal limit at BSN ATM or at any Branch up to a maximum of RM5,000 per day.
  - Daily default purchase limit is pre-set at RM10,000. You may set your preferred daily purchase limit through BSN's ATMs, any BSN branch, or BSN's Contact Centre up to a maximum of RM10,000.
- **Online purchase and overseas transaction**
  - Activate your debit card for Online Purchases or Overseas Transaction only when you need to use it to minimize the risks of unauthorised transaction and/or cash withdrawals. The activation or deactivation can be done through BSN's ATM, any BSN branch, or BSN's Contact Centre.
  - You are advised to be aware of the unauthorised transaction risk if you activate the overseas transaction and online purchase function.
  - You are advised to surf at a secure website for any online purchase / internet transaction.
- **Contactless transaction**
  - Each contactless transaction is capped at RM250, and the total accumulated transaction is limited to a maximum of a specific amount determined by the Bank and is subject to the daily purchase limit. You may decrease this limit or turn off the contactless payment feature at any BSN branch. The limit mentioned herein is not applicable to toll-related transaction.
- **Pre-authorisation for payment**
  - A pre-authorisation amount of RM200 will be charged to the savings account linked to your BSN Visa Business Debit Card when you make petrol purchases using your debit card at Outdoor Payment Terminal. The pre- authorization amount will only then be reversed when the actual transaction amount has been charged to your account upon settlement by the merchant within T (transaction day) + 3 working days. You are advised to pay at the Indoor Payment Terminal (Petrol Pump Cashier) to avoid the pre-authorisation holding amount.

Note: BSN reserves the right to terminate your card if you fail to abide by the terms and conditions (T&C).

If you have any questions or require assistance on your BSN Visa Business Debit Card, you can:

Call us at:
Tel: +603-2613 1900
(8.00am – 10.00pm)

Visit BSN Website at:
https://www.bsn.com.my

Email us at:
customercare@bsn.com.my

Write to us at:
Digital & Cards Department,
Bank Simpanan Nasional
Ground Floor, Block A,
117 Jalan Ampang,
50450 Kuala Lumpur.