BSN

FREQUENTLY ASKED QUESTIONS – BSN VISA DEBIT CARD PLUS

1. What is BSN Visa Debit Card PLUS?

The BSN Visa Debit Card PLUS is a premium, multi-privilege Visa payWave debit card exclusively designed for our BSN PLUS segment (Premier segment).

It is tailored to deliver a superior servicing experience, allowing you to seamlessly make purchases, withdraw cash worldwide, and monitor your spending more effectively. Card issuance is strictly on enrollment-only basis, coordinated through the Bank’s Customer Relationship Executive (CRE).

It can be used to make purchases locally or overseas wherever the Visa or Visa payWave logo and MyDebit logo is displayed and even for online purchases.

For ATM transactions, you can use it at any BSN ATMs, MEPS ATMs or ATMs that displays the Visa PLUS logo overseas. Either way you use it, the amount is deducted automatically from your BSN current account, so it helps you to control your spending and live within your means.

2. What are the unique features and benefits?

Most debit cards have two key features which are the ability to purchase items at Point of Sales or Online Transaction and to withdraw cash at ATM. The BSN Visa Debit Card PLUS offers you more than that! You’ll enjoy smart benefits and features like these and more; all combined in one debit card.

a. **Visa payWave**
Just shop, wave and go with your BSN Visa Debit Card PLUS wherever the Visa payWave logo is displayed, locally or overseas. Visa payWave is a convenient, secure and quick payment method for purchases up to RM250 and no signature or PIN is required. No more worrying if you do not have enough cash in your wallet or fumbling for change.

b. **MyDebit**
Enjoy the convenience of paying with MyDebit when you shop at more than 50,000 retail outlets throughout Malaysia. You can perform contact or contactless retail purchases swiftly and securely at the retailers’ POS terminal which displays MyDebit logo.

The features of BSN Visa Debit Card PLUS are identical to a standard individual debit card. However, it offers an attractive value proposition specially designed to meet the expectations of the BSN PLUS customers, as follows:-

➢ Up to 0.5% cashback for every overseas spending for the purchase of goods and services using foreign currency (except for overseas cash withdrawal and card fee & charges).

➢ Year-round access to curated dining, shopping, and travel deals

➢ Over 150 exclusive Visa privileges (this is depending to Visa promotions)

3. What is the eligibility for BSN Visa Debit Card PLUS?

Individual customer holding either a **BSN GIRO/-i Premium Account** and fulfill one of the following criteria:

- BSN PLUS Cardmembers maintain a minimum Assets Under Management (AUM) of **RM150,000 and above** (consisting of any combination of Deposits, Gold, and Unit Trusts with BSN).
- Open to selected high ranking Government and Corporate Officers (Individual Customers), subject to the BSN's approval.

4. How may I apply for the BSN Visa Debit Card PLUS?

- Visit any BSN branch nearest to you to open a BSN GIRO/-i Premium Account.
- Make placement and maintain a minimum of RM150,000 AUM in your account
- Upon fulfillment, eligible customers will be enrolled by the Bank's Customer Relationship Executive (CRE) and the BSN Visa Debit Card PLUS will be issued.

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

   Visa payWave and MyDebit are fast, secure, and convenient contactless payment features that allow you to make purchases quickly at participating merchants displaying the **Visa payWave** or **MyDebit** logo in Malaysia and overseas.

   For contactless transactions of up to **RM250**, simply tap your BSN Visa Debit Card PLUS on the card reader. No PIN or signature is required, making everyday purchases faster and more convenient.

   For transactions above **RM250**, you can continue to use your card by entering your PIN at the card reader or signing the sales receipt, depending on the merchant's payment acceptance method.

   Here's how it works:
   a. Look for the contactless Visa payWave/MyDebit logo in participating retail stores.
   b. Wave your BSN Visa Debit Card PLUS in front of the secure card reader.
   c. Remove your card once you hear a "bip" sound.
   d. Collect your purchases and done. If you want a receipt, you may request from the cashier.

6. **Where can I use my BSN Visa Debit Card PLUS?**
   - **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.

7. **Do I need to pay any charges when I use BSN Visa Debit Card PLUS for retail or online purchases?**

   No. There are **no charges or fees imposed by BSN** when you use your BSN Visa Debit Card PLUS for retail or online purchases.

8. **What is my daily purchase limit?**

   For security control, BSN allows you the flexibility to choose the desired purchase limit for your retail purchases. The default daily purchase limit for Debit cardmembers is pre-set at RM3,000. You may change this limit at any BSN's ATMs, myBSN Internet Banking or at any of BSN branch.

9. **How long does it take to apply for the BSN Visa Debit Card PLUS?**
   You will get your BSN Visa Debit Card PLUS after your enrollment successful (subject to successful verification, system availability and card stock).

10. **Can I use my BSN Visa Debit Card PLUS when I travel overseas?**

    Yes, you can use it when travel overseas provided you have activated the overseas transaction feature prior to your departure.

    The activation process can be done through any BSN ATMs, myBSN Internet Banking, BSN Contact Centre or at any BSN branches. Once activated, you can use it for retail purchases or to withdraw cash from any ATM overseas that bears the Visa PLUS logo.

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

    Yes. You can disable the functions via BSN ATMs, myBSN Internet Banking, BSN Contact Centre or at any of BSN branch.

12. **What are the instances where pre-authorisation transactions are done to my savings account?**
    - **Petrol Transactions** – A pre-authorisation amount of RM200 will be debited from your BSN savings/current account when you pay for your petrol at the pump (outdoor kiosk). The amount will then be reversed once the bank receives the actual settlement within 3 working days. To avoid the temporary RM200 hold, you may choose to make your fuel payment directly at the petrol station cashier (indoor counter), where only the actual purchase amount will be charged to your account.

13. **Why is it that sometimes my BSN Visa Debit Card PLUS transaction gets declined?**

    Among the common reasons are:
    - Insufficient balance in your Account or due to withholding of pre-authorisation amount.

- Transaction amount exceeds the set daily purchase limit.
- If your Online Purchase/Overseas Transaction is declined, it is possible that you may have yet to activate the Online Purchase/Overseas Transaction functions for your BSN Visa Debit Card PLUS.

14. What are the securities features in my BSN Visa Debit Card PLUS?

- **EMV (Europay, Mastercard, and Visa) 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, as the transaction is made contactless.
- **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 RM3,000. You may decrease or increase this limit up to maximum of RM10,000 at any BSN's ATMs, myBSN Internet Banking or BSN branch.
- **Contactless Payment Limit:** Each contactless transaction is capped at RM250 and total accumulated transaction is limited to a maximum of RM2,500 and is subjected to Daily Purchase Limit. You may 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 unsecured ecommerce 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 BSN branch.

15. What should I do if my BSN Visa Debit Card PLUS is lost or stolen?

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

- myBSN Internet Banking; or
- BSN Plus Careline: 03-5524 8000 |International Call: +603-5524 8000; or
- Visit any BSN branch and make a report

16. What are my obligations as a BSN Visa Debit Card PLUS Cardmember?

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

b) You shall exercise reasonable precautions to prevent loss or theft of your BSN Visa Debit Card PLUS 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 card details, PIN, or security credentials (e.g. passcode) to any other person.
   ii. Only disclose card details to authorize payments, purchases, or to set up a mobile wallet.
   iii. Do not record or keep your PIN together with the card.
   iv. Do not allow any other person to use your card or PIN.
   v. Do not use PIN that is predictable such as birth date, IC number, passport, driving license, or contact number.
   vi. Always keep your phone used for your card safe and secure.

c) You shall notify the Bank immediately after having discovered that your Debit Card is lost, stolen, an unauthorised transaction has occurred or your PIN may have been compromised by contacting BSN Contact Centre or cancel your card via myBSN Internet Banking or 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.mybsn.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 Debit Card 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).

17. 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 obligations as stated in Item 16.

18. What are the charges applicable for my BSN Visa Debit Card PLUS?

Items	Fees/Charges
Annual Fee BSN GIRO/-i Premium *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
New Card Issuance BSN GIRO/-i Premium	RM12
Renewal Card	Waived
Card Replacement Fee ▪ 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 **Non-Bank ATM Service Provider** ▪ (e.g. Euronet, Safeguards and Reachful ATMs) **International** ▪ ATM Network via VISA PLUS	 Waived Waived Waived RM1 per withdrawal RM12 per withdrawal
ATM Balance Enquiry	Waived
Transaction History (For the last 2 months) Internet Banking @ www.mybsn.com.my	Waived
Fund Transfer via ATM to MEPS member banks	RM0.50 per transaction (For transaction above RM5,000)
Sales Slip Retrieval Request Fee	RM15 per copy
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 Debit Card PLUS is subjected to any taxes imposed or 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 July 2026.