

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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



BANK SIMPANAN NASIONAL

Date: _____

1 What is BSN Visa Debit Card PLUS?

BSN Visa Debit Card PLUS is designed exclusively for BSN PLUS customers, offering a convenient and secure way to make purchases and withdraw cash using funds from your BSN GIRO/i Premium account. The card can be used at participating merchants worldwide through the Visa and for cash withdrawals at BSN, MEPS and Visa PLUS ATMs worldwide.

To be eligible, you must hold a BSN GIRO/i Premium Account and meet one of the following BSN PLUS criteria:

- BSN PLUS Cardmembers maintain a minimum Assets Under Management (AUM) of RM150,000, comprising any combination of deposits, gold and unit trusts with BSN.
- Open to selected high-ranking Government or Corporate Officers (individual customers), subject to the Bank's approval.

If the linked account is closed, you will no longer be able to use your BSN Visa Debit Card PLUS for transactions.

This Card is based on the Shariah principle of Ujrah, where a fee is charged in return for the services, benefits and privileges provided.

2 Know Your Obligations

You have to pay the following fees and charges:	
Items	Fees/Charges
Annual Fee BSN GIRO/i Premium <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.</i>	RM8
New Card Issuance BSN GIRO/i Premium	RM12
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 Non-Bank ATM Service Provider (e.g. Euronet, Safeguards and Reachful ATMs) International - ATM Network via VISA PLUS	 Waived Waived Waived RM1 per withdrawal RM 12 per withdrawal
ATM Balance Enquiry	Waived
Transaction History (latest 2 months) Internet Banking www.mybsn.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	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%)

It is your responsibility to:



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



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



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



Take all **precautions to always safeguard** your 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 channels, 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.
- ✓ Do not use PIN that is predictable such as birth date, IC number, passport, driving license, or contact number.
- ✓ Always keep your phone linked to your Card safe and secure.



Contact BSN immediately if you notice any unauthorised transaction, loss, theft, or misuse of your 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 your Card **responsibly and only for lawful purposes**, including compliance with Shariah requirements (where applicable).

Note: All Fees and Charges imposed on your BSN Visa Debit Card PLUS 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.

3 Know Your Benefits

What benefits does this card offer?

BSN Visa Debit Card PLUS is offering payment with convenience by MyDebit, Visa and Visa payWave that allows you to enjoy the freedom of cashless transactions including:-

- 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

4 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 Debit Card PLUS and/or PIN. If you fail to do so, you will be held liable for losses from all transactions, if you have, amongst others:

- i. Acted fraudulently; or
- ii. Delayed in notifying BSN promptly after discovering loss or unauthorised use of your Card / unauthorized transaction / breach of security of the device linked to your Card or pass code; or
- iii. Disclose your PIN to another person; or
- iv. Recorded your PIN on your Card or kept your PIN with any item kept close to your Card; or
- v. Left your Card unattended at any place that can be accessed by other parties; or
- vi. Voluntarily allowed another person to use your Card; or
- vii. Disclose the Card details and BOSS Code to any other person / unauthorized payment channels.

5 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 RM3,000. You may set your preferred daily purchase limit through BSN's ATMs, myBSN Internet Banking or at any BSN branch 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 unauthorized transaction and/or cash withdrawals. The activation or deactivation can be done through myBSN Internet Banking, BSN ATM, BSN Contact Center or at any BSN branch.
 - You are advised to be aware of the possibility of unauthorized transaction 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 Debit Card PLUS 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 Debit Card PLUS, you can:



Call us at:

BSN Plus Careline:
03-5524 8000
International Call:
+603-5524 8000
(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.