PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your BSN Instalment-Pay Plan.

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

BSN
BANK SIMPANAN NASIONAL

Date: ______________________

1 What is BSN Instalment-Pay Plan?

BSN Instalment-Pay Plan ("IPP Plan") is a credit card programme where Principal Credit Cardmember ("Cardmembers") can request to convert their purchases or retail transaction into monthly instalments.

How to Apply:

Step 1: Make a Purchase
Spend a minimum of RM500 in a single receipt using your BSN Credit Card/-i at any merchant.

Step 2: Contact Us to Convert
Call us at +603 2613 1900 after making your purchase, but before your next Credit Card/-i Statement date. You must provide details of the transaction you wish to convert. Conversion is subject to the transaction having been successfully debited to your account.

Step 3: Select Your Tenure
Choose your preferred instalment repayment period (tenure) from the available options.

Step 4: Approval and Billing
Upon approval, your first monthly instalment will be reflected in your subsequent month's Credit Card/-i Statement.

2 Know Your Obligations

The IPP has the following plans:

No	Tenure (months)	The minimum amount of purchase or retail transaction in a single transaction	Profit / Interest Rate (One-off charge)
1.	6	RM500	3%
2.	12	RM1,000	4%
3.	24	RM2,000	5%

Note:

i. Profit / interest rate (One-off Charge) shall be charged upfront into the Cardmember's Account by statement date immediately following the Bank's approval of the BSN Instalment-Pay Plan application and is not refundable notwithstanding early settlement or cancellation of the BSN Instalment-Pay Plan.

ii. The first month's instalment amount may be slightly higher than the subsequent months due to rounding adjustment.

iii. The Cardmember will not earn BSN Rewards Points and/ or Cash Back for the monthly

It is your responsibility to:

Read and understand the **Terms & Conditions** BSN Instalment-Pay Plan.

Pay your IPP Monthly Instalment timely. Contact us if you wish to settle your outstanding IPP amount earlier.

Contact us immediately, if you are unable to pay your IPP monthly instalment.

You have to pay the following fees and charges:

- **Monthly Instalment payment ("IPP Monthly Instalment")**
  You must pay the Instalment-Pay Plan Monthly Instalment in FULL by the payment due date each month. In addition, you must pay a minimum amount of 5% of your current outstanding credit card balance (as specified in the credit card/-i statement) or RM50, whichever is higher. The total amount converted under the IPP Programme must be fully settled before the tenure expires.

- **Late Payment Charge / Compensation Charge on Late Payment (Ta'widh)**
  1% of total outstanding balance as at credit card statement date, up to a maximum of RM100.

3 Know Your Risks

What happens if you fail to fulfil your obligations?

1. If you fail to pay the IPP monthly instalment in full or in part for three (3) consecutive months, BSN shall be entitled to automatically terminate the IPP made available to you. Whereupon, all remaining IPP outstanding balances will be billed to your account, and the normal applicable profit/interest rate together with a late payment charge/Ta'widh shall be levied in accordance with the BSN Cardmember Agreement.

2.	You may at any time cancel participation in the IPP or elect for early settlement by providing written notice to the Bank or such other method as may be prescribed by the Bank from time to time. Upon such cancellation or early settlement, or in the event you cancel your card, you must pay the total outstanding IPP amount.

4 Other Key Terms

a) If you fail to abide by the terms and conditions of the BSN Credit Card/-i, we have the right to terminate your BSN Credit Card/-i and the whole outstanding balance shall be immediately due and payable to BSN.

b) It is important that you inform us promptly of any change in your residential or mailing address and contact number to ensure that all correspondence reaches you in a timely manner.

c) For the latest information and full Terms & Conditions BSN Instalment-Pay Plan for BSN Credit Card/-i, please visit www.bsn.com.my ("BSN's Website"). In the event of any discrepancies, the latest terms and conditions on BSN's Website shall prevail.

If you have any questions or require assistance on your BSN Credit Card/-i or BSN Instalment-Pay Plan, you can:

Call us at:
For BSN Classic / Gold Credit Card : +603 2613 1900
For BSN Platinum Credit Card : +603 2688 0800

Visit us at:
http://www.mybsn.com.my

Email us at: customercare@bsn.com.my

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services in money management, credit counselling, financial education, and debt restructuring for individuals.

Note: The information provided in this product disclosure sheet is valid from July 2026 until the next update.