



FREQUENTLY ASKED QUESTIONS (FAQs) BSN-TEACHERS AL-AIMAN GOLD CREDIT CARD

1. What is BSN-Teachers Al-Aiman Gold Credit Card?

This is an Islamic credit card issued by Bank Simpanan Nasional (BSN) exclusively for customer in education sector. This Card operates pursuant to the Shariah principles of Tawarruq (refers to the series of contract which consist of two sale and purchase contracts. The first involves the sale of an asset by a seller to purchaser on a deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash and spot basis.)

2. Who is eligible to apply for BSN-Teachers Al-Aiman Gold Credit Card?

Applicable to teachers and employees serving under the Ministry of Education Malaysia, MARA Junior Science College (MRSM) and lecturers serving in approved Public / Private Institutions of Higher Education only.

3. What are the requirements to apply for BSN-Teachers Al-Aiman Gold Credit Card?

Minimum Age	Principal Card – 21 years old Supplementary Card – 18 years old
Minimum Income	RM24,000 per annum
Citizenship	Malaysians

4. What are the documents required to apply for BSN-Teachers Al-Aiman Gold Credit Card?

Please submit the following documents together with your application form:

Teachers, Staff of MOE, Lecturers from Public Institutions of Higher Education	Lecturers from Private Institutions of Higher Education
<ul style="list-style-type: none">Copy of NRIC (front and back) including applicant(s) for Supplementary Card, if any.Copy of latest 1 month salary slip.	<ul style="list-style-type: none">Copy of NRIC (front and back) including applicant(s) for Supplementary Card, if any.Copies of latest 2 month salary slip OR latest EPF statement OR Form EA OR Form B with official tax receipt.

Note: Teachers who have just graduated and awaiting posting are also eligible to apply for BSN-Teachers Al-Aiman Gold Credit Card by enclosing a copy of their posting letter.

5. What are the main benefits and privileges of BSN-Teachers Al-Aiman Gold Credit Card?

- Profit Charge as low as 8.88% per annum.
- No Annual Fee for Life, without any conditions (Principal and Supplementary Card).

c) Complimentary Travel Accident Takaful Coverage Plan:

Automatic travel accident takaful coverage of up to RM100,000 (without any charge) for Cardmembers when you charged your full travel fares to your BSN-Teachers Al-Aiman Gold Credit Card. You will also be covered for inconvenience benefits due to any flight delay or missed connection, luggage delay or lost subject to the policy's terms and conditions.

d) Happy Reward Programme*:

- *RM1 = 1 Reward Point (local retail spending)*
- *RM1 = 2 Reward Points (overseas retail spending)*

**Subject to BSN Happy Rewards Programme terms and conditions*

6. What other benefits and facilities can I enjoy as a BSN-Teachers Al-Aiman Gold Cardmember?

You will also enjoy other benefits and facilities that are currently offered by BSN to all its Cardmembers such as:

- a) Facility Limit Increase
- b) Auto Balance Conversion Programme
- c) BSN Autobilling
- d) BSN Balance Transfer Programme
- e) BSN EasyCash Plan
- f) BSN 0% EasyPay Plan (EPP)
- g) BSN Instalment-Pay Plan
- h) BSN Al-Aiman Credit Card-i Protector Plan

7. If I am already an existing Principal BSN Credit Cardmember, can I apply for the BSN-Teachers Al-Aiman Gold Credit Card?

Yes, you can. You may apply for this Card if you meet the eligibility and entry requirements as mentioned in item 2 and 3 above. The approval for this Card is subject to a new credit assessment. You are required to fill in the BSN Credit Card-i Application Form and submit it with the relevant documents as specified in item 4 above to any BSN branch.

8. What is the facility limit for BSN-Teachers Al-Aiman Gold Credit Card?

The facility limit will be determined based on the applicant's annual income as well as the individual credit assessment that will be conducted by BSN and subject to BSN's discretion.

9. If I am an existing BSN Credit Cardmember and apply for BSN-Teachers Al-Aiman Gold Credit Card, will I be given a separate facility limit?

The facility limit will be your combined limit on your existing card. However, you may apply for an increase in the facility limit by enclosing your latest payslip for BSN's consideration, subject to BSN's credit card terms and conditions and credit evaluation.

10. Is the BSN-Teachers Al-Aiman Gold Credit Card accepted worldwide?

Yes. The Card is accepted and recognized worldwide, including cash withdrawal facility through a large network of Mastercard/Cirrus or Visa or PLUS ATMs.

11. Is there any annual fee imposed on the BSN-Teachers Al-Aiman Gold Credit Card?

No annual fee is imposed on the Card. This privilege is also extended to your Supplementary Cardmembers.

12. What about the monthly minimum payment?

The monthly minimum payment to be paid are as follows:

5% of Current Balance* + 100% monthly instalment (if any) ** + 100% past due amount (if any) + amount exceeded facility limit (if any) OR RM50 whichever is higher.

*Current Balance = Service tax + retail transaction (if any) + cash advance amount (if any) + finance charges/Profit Charge and/or late payment charges and any other applicable fee and charges (if any).

**Applicable to new BSN Balance Transfer Programme, BSN EasyCash Plan, BSN 0% EasyPay Plan, BSN Instalment-Pay Plan, Auto Balance Conversion (ABC) Programme and other instalment plans available from time to time approved from 2 October 2019 onwards.

13. What is the compensation on late payment (Ta'widh)?

The compensation on late payment will be 1% of total outstanding balance as at statement date, up to a maximum of RM100 per month/statement date.

14. What are the finance charges for BSN-Teachers Al-Aiman Gold Credit Card?**a) Actual Profit Charges****i. Retail Purchases**

Actual Profit Charge will be imposed on the outstanding retail transaction balance that is not paid after the payment due date. The Actual Profit Charge will be calculated from the day the transactions were posted until full payment is received and credited in the Card account based on the following rates:

Tier	Rate	Condition
I	8.88% per annum	Cardholders who promptly settle their minimum payment due for 12 consecutive months.
II	9.99% per annum	Cardholders who promptly settle their minimum payment due for 10 months or more in a 12 month cycle.
III	14% per annum	Cardholders who do not fall within the above categories.

ii. Cash Advance

The Actual Profit Charge will be imposed at the rate of 1.5% per month, which is equivalent to 18% per annum and calculated on a daily basis from the date the Cash Advance is made until full payment is received and credited into the Card account.

b) Fixed Profit Charge

The Fixed Profit Charge is the maximum amount of Actual Profit Charge chargeable on a cardmember. In the event the Actual Profit Charge exceeds the Fixed Profit Charge, BSN shall charge the cardmember up to the Fixed Profit Charge amount as follows:

Card-i Type	Fixed Profit Charges
BSN-Teachers Al-Aiman Gold Credit Card	RM13,500

BSN will grant the cardmember a rebate (Ibra'), the amount of which will be determined and calculated at the absolute discretion of BSN. The amount of the rebate (Ibra'), if granted, will be determined based on the difference between the Fixed Profit Charge and the Actual Profit Charge. If you make full payment by the payment due date every month, BSN shall not charge any Actual Profit Charge for that particular month. The rebate (Ibra') on the Fixed Profit Charge will be subject to Bank Negara Malaysia's Credit Card-i guidelines on the Tiered Pricing Structure.

15. What is the charge for cash advance transaction?

You will be charged for 2.69% of the cash advance amount or a minimum of RM12.75, whichever is higher, for each transaction.

16. I would like to apply for the BSN-Teachers Al-Aiman Gold Credit Card but I still have an outstanding balance from my current credit card with another bank. What should I do?

Firstly, you need to apply for BSN-Teachers Al-Aiman Gold Credit Card. Upon your card approval, you may apply for our BSN Balance Transfer Programme to transfer your outstanding balance to your new BSN-Teachers Gold Credit Card. You need to complete the BSN Balance Transfer application in the BSN Credit Card-i Application Form and submit it to any BSN branch or email the same to cardservices@bsn.com.my

17. How do I apply or get more information about the BSN-Teachers Al-Aiman Gold Credit Card?

- a) Visit any BSN branch; or
- b) Visit BSN's website at www.bsn.com.my; or
- c) Contact BSN's Customer Service at +603-2613 1900.