

**1. What is BSN-AIAFAM VISA PLATINUM Credit Card?**

This is a co-brand card issued by Bank Simpanan Nasional (BSN) under a strategic partnership with AIA Insurance Agency Force Association Malaysia (AIAFAM), formerly known as "INGIAFAM" designed exclusively for AIAFAM community.

**2. Who is eligible to apply for BSN-AIAFAM VISA PLATINUM Credit Card?**

- a) AIAFAM Life Insurance Premium Policy Holders
- b) AIAFAM Agency Members and Managers
- c) AIAFAM Management and Employees

**3. What are the requirements to apply for BSN-AIAFAM VISA PLATINUM Credit Card?**

Minimum Age	Principal Card – 21 years old Supplementary Card – 18 years old
Minimum Income	RM32,000 per annum / RM2,666.67 per month
Citizenship	Malaysian

**4. What are the documents required for an application?**

The required documents are as follows:

- BSN Credit Card/i Application Form (available on [www.bsn.com.my](http://www.bsn.com.my))
- Copy of NRIC (both sides) including Supplementary applicant (if any)

Application Type	Document Required
SALARIED EMPLOYEE <ul style="list-style-type: none"><li>• Government Servant</li><li>• Private Sector Employee</li></ul>	<ul style="list-style-type: none"><li>• Copy of latest 1 month payslip OR Employer Confirmation Letter (For Army and Police personnel, please attach a copy of Authority Card)</li><li>• Copy of latest 3 months' payslips / latest EPF statement / EA Form / BE Form</li></ul>
SELF EMPLOYED	<ul style="list-style-type: none"><li>• Copy of Form 9, 24 &amp; 49 OR Business Registration Certificate</li><li>• Copy of latest 6 months company's bank statement AND B Form with official tax receipt for the latest 2 years</li></ul>
COMMISSION EARNER	<ul style="list-style-type: none"><li>• Copy of latest 6 months' commission statement / Annual commission statement / EA Form / BE Form with official tax receipt</li></ul>

**5. What are the main benefits and privileges of BSN-AIAFAM VISA PLATINUM Credit Card?**

- a) No Annual Fee for life (Principal and Supplementary Card).
- b) Reward Programme:

You can choose either **ONE** of the following benefits for Life Insurance Premium transactions marketed by AIAFAM:

- 0.8% Cash Back **OR**
- 12 months Zero Interest Plan (ZIP) for Life Insurance Premium exceeding RM601.



c) Cash Back Programme:

- 0.4% Cash Back on local and overseas retail transactions (excluding AIAFAM Life Insurance Premium transactions under 12 months Zero Interest Plan Programme and 0.8% Cash Back Programme).

d) Complimentary Travel Accident Insurance Coverage Plan:  
*Automatic travel insurance coverage of up to RM300,000 when you charged your full flight fares to your 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.*

**6. Am I eligible to participate in both 0.8% Cash Back Programme and 12 months Zero Interest Plan (ZIP) offered for BSN-AIAFAM VISA PLATINUM Credit Card at the same time?**  
No. You are only eligible to participate in either 0.8% Cash Back Programme or 12 month Zero Interest Plan (ZIP). You will need to determine which Programme you wish to enroll in upon signing the BSN-AIAFAM VISA PLATINUM Credit Card application form.

**7. How do I get the 0.8% Cash Back?**  
You will get 0.8% Cash Back whenever you charge your Life Insurance Premium transaction with your BSN-AIAFAM VISA PLATINUM Credit Card.

**8. When will I get my 0.8% Cash Back?**  
The Cash Back is accumulated on a monthly basis which will be reflected on your next month credit card statement.

**9. Do I get the 0.8% Cash Back for my Life Insurance Premium transaction under 12 months Zero Interest Plan (ZIP)?**  
No. Your Life Insurance Premium transaction under ZIP Programme is not applicable for the 0.8% Cash Back Programme.

**10. Am I still eligible for the 0.8% Cash Back after I converted my Life Insurance Premium transaction to 12 months Zero Interest Plan (ZIP)?**  
No. Your Life Insurance Premium transaction cannot be converted to ZIP Programme if it is already under the 0.8% Cash Back Programme.

**11. Am I still eligible for the 0.8% Cash Back if I cancel/terminate my Life Insurance Premium transaction?**  
No. The 0.8% Cash Back on your Life Insurance Premium transaction will be forfeited.

**12. Do I get the 0.8% Cash Back on my other retail transactions?**  
No. The 0.8% Cash Back is applicable to Life Insurance Premium transactions only. You will get 0.4% Cash Back whenever you charge local and overseas retail transaction.

**13. What type of transactions is included/excluded under the 0.4% Cash Back Programme?**

<b>Retail Transaction (transactions below are included for cash back)</b>	<b>Non-Retail Transaction (transactions below are excluded from cash back)</b>
<ul style="list-style-type: none"><li>i. Local and oversea purchases</li><li>ii. Auto-billing / Recurring transaction</li><li>iii. E-commerce / Internet / Online</li><li>iv. Mail Order / Telephone Order</li></ul>	<ul style="list-style-type: none"><li>i. BSN Balance Transfer Programme</li><li>ii. BSN Easy Cash</li><li>iii. BSN 0% EasyPay Plan</li><li>iv. Cash Advance / Withdrawal Transaction</li><li>v. Reversals / Refunds</li><li>vi. Disputed, Unauthorized and/or Fraudulent Retail Transactions</li><li>vii. Split and/or Void transactions</li><li>viii. Any other fees or charges such as GST, cash advance fee, finance charge, late charge</li></ul>

**14. Is there a maximum Cash Back limit applicable on the BSN-AIAFAM VISA PLATINUM Credit Card per month?**

No. There is no limit on the amount of Cash Back you can earn.

**15. Is there a maximum 12 months Zero Interest Plan (ZIP) limit applicable on the BSN-AIAFAM VISA PLATINUM Credit Card per month?**

No. There is no limit on the ZIP as long there is available credit limit in your card.

**16. Am I eligible for 12 months Zero Interest Plan (ZIP) if my Credit Card available credit limit is under temporary credit limit?**

No. The Life Insurance Premium transaction amount incurred using any additional credit limit granted by BSN to your card on a temporary basis cannot be converted to the ZIP Programme.

**17. Will my Credit Card credit limit be reduced on monthly basis for the 12 months Zero Interest (ZIP) transaction?**

Upon BSN approval of the Life Insurance Premium transaction, your credit limit will be reduced by the full amount of the transaction. As each ZIP monthly installment is repaid, the amount equivalent to the ZIP monthly installment shall be restored to your card credit limit.

**18. Am I eligible for 12 months Zero Interest Plan (ZIP) if my Life Insurance Premium transaction is less than RM601?**

No. The transaction amount must be more than RM601 to be eligible for the ZIP Programme but if the transaction amount is less than RM601, the transaction will be automatically rewarded with 0.8% Cash Back regardless you have selected the ZIP Programme in your BSN-AIAFAM VISA PLATINUM Credit Card application form.

**19. Do I get reward points on all of my transactions?**

No reward points will be offered under BSN-AIAFAM VISA PLATINUM Credit Card.

**20. Will my supplementary cardmember(s) enjoy the same benefit as I do?**

Yes. Your supplementary cardmember(s) is eligible to sign up for the same programme selected by you as per in your BSN-AIAFAM VISA PLATINUM Credit Card application form.

**21. What other benefits and facilities can I enjoy as a BSN-AIAFAM VISA PLATINUM Credit Cardmember?**

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

- Credit Limit Increase
- BSN Auto Balance Conversion Programme
- BSN Autobilling
- BSN Balance Transfer Programme
- BSN EasyCash Plan
- BSN 0% EasyPay Plan (EPP)
- BSN Instalment-Pay Plan
- Don't Worry Credit Shield and Don't Worry Bereavement
- 24 hours Platinum Careline at +603-2688 0800

**22. If I am already an existing Principal BSN Credit Cardmember, can I apply for the BSN-AIAFAM VISA PLATINUM Credit Card?**

Yes. You may apply for the Card if you meet the eligibility and entry requirements as mentioned in item 2 and 3 above. The approval for the application of the Card is subject to a new credit assessment. You are required to fill in the Credit Card/-i Application Form and submit it with the relevant documents as specified in item 4 above to any BSN branch or to your respective/authorized AIAFAM sales agent.

**23. What is the credit limit for BSN-AIAFAM VISA PLATINUM Credit Card?**

The credit 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.

**24. If I am an existing BSN Credit Cardmember and apply for BSN-AIAFAM VISA PLATINUM Credit Card, will I be given a separate credit limit?**

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

**25. Is the BSN-AIAFAM VISA PLATINUM Credit Card accepted worldwide?**

Yes. The card is accepted and recognized worldwide, including cash withdrawal facility through a large network of Visa and PLUS ATMs.

**26. Is there any annual fee imposed on the BSN-AIAFAM VISA PLATINUM Credit Card?**

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

**27. What about the monthly minimum payment?**

The monthly minimum payment to be paid is as follows:

5% of current balance\* + 100% monthly instalment (if any)\*\* + 100% past due amount (if any) + amount exceeded credit limit (if any) OR RM50 whichever is higher.

\* Current balance = Service tax + retail transaction (if any) + cash advance amount (if any) + finance charges and/or late payment charges and any other applicable fees 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) and other instalment plans available from time to time approved from 2 October 2019 onwards.

**28. What are the late payment charges?**

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

**29. What are the finance charges for BSN-AIAFAM VISA PLATINUM Credit Card?**

**a) Retail Purchases**

Finance Charges will be imposed on the outstanding retail transaction balance that is not paid after the payment due date. The Finance Charges 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	13.50% per annum	Cardmembers who promptly settle their minimum payment due for 12 consecutive months.
II	16.00% per annum	Cardmembers who promptly settle their minimum payment due for 10 months or more in a 12 month cycle.
III	17.50% per annum	Cardmembers who do not fall within the above categories.

**b) Cash Advance**

The Finance Charges 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.

**30. What is the charge for cash advance transaction?**

You will be charged for 5% of the cash advance amount or a minimum of RM10, whichever is higher, for each transaction.

**31. I would like to apply for the BSN-AIAFAM VISA PLATINUM Credit Card but I still have an outstanding balance from my current credit card with another bank. What should I do?**

You may proceed to apply for the Card. Upon your Card approval, you may apply for BSN's Balance Transfer Programme to transfer your outstanding balance to your new 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](mailto:cardservices@bsn.com.my).

**32. How do I apply or get more information about the BSN-AIAFAM VISA PLATINUM Credit Card?**

- a) Contact your respective/authorized AIAFAM sales agent; or
- b) Visit any BSN branch; or
- c) Visit BSN's website at [www.bsn.com.my](http://www.bsn.com.my); or
- d) Contact BSN's Customer Service at +603-2613 1900.