



## FREQUENTLY ASKED QUESTIONS BSN BALANCE TRANSFER PROGRAMME (BT PROGRAMME)

### 1. What is BSN Balance Transfer Programme all about?

It is a programme where Cardmembers can enjoy lower rates and save on interest/balance transfer fee by transferring their outstanding balances from other credits to their BSN Credit Card/-i.

### 2. Who is eligible to apply for the BSN Balance Transfer Programme?

This programme is open to all new and existing conventional and Islamic BSN Principal Visa and Mastercard Cardmembers.

### 3. What are the plans offered through this BT Programme?

There are 5 exciting plans offered in the BT Programme. Please refer to the table below:

Plan	Tenure	Rates/Fee (Per Annum)	One-Time Upfront Fee	Minimum Transfer Amount	Subscribe to Credit Shield
BA	6 months	0.00%	1.99%	RM 500	Optional
BB	12 months	0.00%	3.99%	RM 500	Optional
BC	24 months	3.99%	-	RM 1,000	Optional
BD	36 months	3.99%	-	RM 2,000	Optional
BE	48 months	4.99%	-	RM 3,000	Optional

### 4. What is meant by 0% interest/ balance transfer fee offered in the Balance Transfer Programme?

No monthly management fee/interest shall be charged to customers who opted to this plan. Cardmembers are only required to pay a one-time upfront fee (as stated) which shall be charged on the first instalment.

### 5. What is the maximum transfer amount that can be transferred to the BSN Credit Card?

The maximum transfer amount is up to 80% of the available credit limit / facility limit.

### 6. How do Cardmembers apply for this new Balance Transfer Programme?

Cardmembers can apply by call 03-2028 6609 between 9am to 5pm (Monday to Friday excluding Public Holidays). Alternatively, Cardmembers may complete the Balance Transfer form and email to [cardservices@bsn.com.my](mailto:cardservices@bsn.com.my) or visit any of our branch.

### 7. Do I need to attach a copy of my latest statement from the credit card account that I wish to transfer?

No. You only need to complete the Balance Transfer application form and submit to us if you are an existing Cardmember.

### 8. What is the minimum transfer amount for the plans offered?

Please refer to the table in Item 3 above.

### 9. Are there any Happy Points awarded for Balance Transfer?

No. Happy Points are not awarded for Balance Transfer.

### 10. Is there any exit fee charged for Cardmembers who opt for early settlement at any time?

Yes. Cardmembers must pay outstanding principal and ONE-month interest/fee.