

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Balance Transfer. Be sure to also read the terms and conditions.



BALANCE TRANSFER

Date: 01 October 2022

1. What is this product about?

Balance Transfer is a program where Principal Credit Cardmember can request to transfer their outstanding balances from other bank's credit card(s) as shown in the latest credit card statement into their BSN Credit Cards account at lower interest/management fee.

2. What do I get from this product?

- i. Savings from Normal Finance Charge /Management Fee (11% - 17.5% p.a)
- ii. Consolidate your other credit card statement into onestatement
- iii. Convenience of making payments via myBSN or our branches

Balance Transfer Plan offered

PLAN	BA	BB	BC	BD	BE
Tenure	6 months	12 months	24 months	36 months	48 months
Rates/Fee	-	-	3.99% p.a	3.99% p.a	4.99% p.a
One-Time Fee	1.99%	3.99%	-	-	-
Min Transfer amount (RM)	RM 500	RM 500	RM 1,000	RM 2,000	RM 3,000
Subscribe to Credit Shield	Optional				
Max Transfer amount (RM)	Maximum 80% of available credit limit / facility limit				
Interest Rate/Fee Calculation	Interest rate / fee calculated based on straight line method $\frac{\text{Principal (P)} + [(P \times \text{Interest Rate/Fee} \times \text{Tenure Years})]}{\text{Tenure Month}}$				
Early Settlement	Outstanding Principal (P) + 1-month interest/Fee				

* Onetime up-front fee amount will be charged for each approved application and billed into the card credit statement on the posting date.

* The above rate is effective for new subscriber from 1st October 2022 onwards.

* Existing subscriber's rate remains as per previous approved rate.

Balance Transfer Application

To apply

- i. Log on to www.bsn.com.my
- ii. Select "Cards"
- iii. Select "BSN Balance Transfer Programme"
- iv. Select "Apply Balance Transfer"
- v. Follow simple steps for Balance Transfer application

Submit Balance Transfer application form at any nearest Bank Simpanan Nasional branches

or

Email

Complete the application form and email to cardservices@bsn.com.my

3. What are my obligations?

- Your Monthly Instalment: RM _____
- The Monthly Instalment payment is calculated in accordance to below formula:

$$\frac{\text{Principal (P)} + [(P \times \text{Interest Rate/Fee} \times \text{Tenure Years})]}{\text{Tenure Month}}$$

4. What are the fees and charges I have to pay?

One time upfront fee of 1.99% on approved amount is applicable for Balance Transfer for 6 months and 3.99% on approved amount for Balance Transfer for 12 months.

5. What if I fail to fulfil my obligations?

Normal Finance Charge / Management Fee of 11-17.5% p.a will be charged on the remaining balance instalment amount unpaid on the due date until the instalment is paid in full. Balance Transfer instalment approved on 1st October 2022 onwards, first monthly instalment will be posted 1 (one) day after your instalment plan is approved. You are required to pay the monthly instalment amount in full by your statement due date.

6. What if I fully settle the balance before it's maturity?

Please email your request to cardservices@bsn.com.my or contact BSN Contact Centre 1300 88 1900. You shall forthwith settle all balances due upon termination. Otherwise, the prevailing finance charge / management fee shall be levied on the outstanding balance comprises of principal outstanding and current month finance charge accrued.

7. What are the major risks?

- i. The monthly instalment must be paid in full before the statement due date. Think about your payment capacity before applying for the Balance Transfer facility.
- ii. Normal Finance Charge / Management Fee of 11-17.5% p.a will be applied to your remaining monthly instalment balances if you don't pay the monthly instalment in full for each month.
- iii. If you have problems paying for your credit card balances, contact us early to discuss payment alternatives.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences or phone calls reach you in a timely manner. Please contact us at 1300 88 1900 to change your contact details. Alternatively, you can change your contact details by visiting us at any BSN branches nationwide.

9. Where can I get further information?

Visit www.bsn.com.my for more details or terms and conditions

If you have any enquiries, please contact us at:

Tel: 1300 88 1900

E-mail: cardservices@bsn.com.my

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR BSN BALANCE TRANSFER

The information provided in this disclosure sheet is valid from 01 October 2022.

LEMBARAN PENERANGAN PRODUK

(Sila baca dan fahami Lembaran Penerangan Produk ini sebelum anda membuat keputusan untuk memohon kemudahan Pindahan Baki.



PINDAHAN BAKI

Tarikh: 01 Oktober 2022

1. Apakah Pindahan Baki?

Pindahan Baki ialah program di mana Pemegang Kad Utama boleh memohon untuk memindahkan baki tunggakan daripada kad kredit bank lain seperti penyata kad kredit terkini ke Kad Kredit BSN dengan kadar faedah/yuran pengurusan yang lebih rendah.

2. Apakah faedah yang saya dapat daripada produk ini ?

- i. Penjimatan daripada Caj Kewangan / Yuran Pengurusan Biasa (11% - 17.5% setahun)
- ii. Menggabungkan penyata kad kredit lain ke dalam satu penyata.
- iii. Kemudahan membuat pembayaran melalui myBSN atau cawangan Bank Simpanan Nasional.

Kadar faedah/yuran yang ditawarkan

PELAN	BA	BB	BC	BD	BE
Tempoh	6 bulan	12 bulan	24 bulan	36 bulan	48 bulan
Kadar/Yuran	-	-	3.99% setahun	3.99% setahun	4.99% setahun
Yuran Sekali Bayar	1.99%	3.99%	-	-	-
Amaun Pindahan Minima (RM)	RM 500	RM 500	RM 1,000	RM 2,000	RM 3,000
Langgan Kredit Shield	Pilihan				
Amaun Pindahan Maksima (RM)	Maksimum 80% daripada had kredit / hak kemudahan yang ada				
Pengiraan Kadar /Yuran	Pengiraan Kadar Faedah/Yuran berdasarkan pengiraan terus $\text{Amaun Pokok (P) + [(P \times \text{Kadar Faedah/Yuran} \times \text{Tempoh Tahun})]$ Tempoh Bulan				
Penyelesaian Awal	Baki Amaun Pokok (P) + 1 bulan faedah/yuran				

* Yuran sekali bayar ke atas setiap amaun yang diluluskan dan akan dibilkan ke dalam penyata kad kredit untuk bulan akan datang.

* Kadar di atas sah bagi permohonan baru dari 1st Oktober 2022.

* Kadar bagi pelanggan sedia ada merujuk kepada kadar yang telah diluluskan.

Permohonan Pindahan BakiUntuk memohon

- i. Log masuk ke www.bsn.com.my
- ii. Pilih "Cards"
- iii. Pilih "BSN Balance Transfer Programme"
- iv. Pilih "Apply Balance Transfer"
- v. Ikuti langkah seterusnya untuk memohon Pindahan Baki

Hantarkan permohonan Pindahan Baki ke cawangan Bank Simpanan Nasional yang terdekat di seluruh negara

atau

Emel

Lengkapkan borang Pindahan Baki dan emel ke cardservices@bsn.com.my

3. Apakah tanggungjawab saya?

- Ansuran bulanan anda : RM _____
- Cara pengiraan ansuran bulanan adalah seperti berikut:

$$\text{Amaun Prinsipal (P) + [(P \times \text{Kadar Faedah/Yuran} \times \text{Tempoh Tahun})]$$

Bilangan Bulan Tempoh bayaran

4. Apakah yuran dan caj yang perlu saya bayar?

Yuran upfront sekali bayar sebanyak 1.99% keatas amaun yang diluluskan akan dikenakan untuk Pindahan Baki bagi tempoh 6 bulan dan 3.99% keatas jumlah yang diluluskan untuk Pindahan Baki bagi tempoh 12 bulan.

5. Bagaimana jika saya gagal memenuhi tanggungjawab saya?

Caj Kewangan Yuran Pengurusan Biasa 11%-17.5% setahun akan dikenakan ke atas baki ansuran bulanan jika bayaran ansuran bulanan tidak dibayar penuh pada bulan tersebut sehingga ansuran bulanan tersebut dibayar penuh. Pelan ansuran Pindahan Baki yang diluluskan pada 1hb Oktober 2022 dan seterusnya, ansuran bulanan yang pertama akan dikenakan pada 1(satu) hari selepas pelan ansuran diluluskan. Anda dikehendaki membayar amaun ansuran bulanan yang penuh sebelum tamat tempoh pembayaran penyata anda.

6. Bagaimana jika saya membuat bayaran penuh sebelum tempoh matang?

Sila emel permohonan pembatalan ke cardservices@bsn.com.my atau hubungi Pusat Khidmat pelanggan BSN 1300 88 1900. Anda perlu membayar baki tunggakan penyelesaian awal dengan segera. Caj kewangan kad kredit akan berkuatkuasa ke atas baki tertunggak termasuk tunggakan pokok dan caj kewangan yang dikenakan pada bulan tersebut.

7. Apakah risiko utama ?

- i. Bayaran ansuran bulanan haruslah dibayar sepenuhnya sebelum tarikh akhir pembayaran pada bulan tersebut. (Sila pertimbangkan kemampuan bayaran balik sebelum memohon kemudahan Pindahan Baki)
- ii. Caj Kewangan / Yuran Pengurusan Biasa 11%-17.5% setahun akan dikenakan ke atas baki ansuran bulanan jika bayaran ansuran bulanan tidak dibayar penuh pada bulan tersebut.
- iii. Jika anda mempunyai masalah pembayaran kad kredit, hubungi kami untuk berbincang cara pembayaran yang lain.

8. Apakah yang perlu dilakukan sekiranya terdapat perubahan pada butiran maklumat saya?

Adalah penting untuk memaklumkan kepada kami sebarang perubahan dalam butiran hubungan anda untuk memastikan semua surat-menyurat atau panggilan telefon dapat menghubungi anda tepat pada masanya. Sila hubungi kami di 1300 88 1900 untuk menukar maklumat hubungan anda. Sebagai alternatif, anda boleh menukar maklumat hubungan anda dengan melawat kami di mana-mana cawangan BSN di seluruh negara.

9. Di mana saya boleh mendapatkan maklumat lanjut?

Sila rujuk di laman sesawang www.bsn.com.my

Untuk sebarang pertanyaan, sila hubungi:

Tel: 1300 88 1900

Emel: cardservices@bsn.com.my

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN BAYARAN PINDAHAN BAKI.

Informasi yang diberikan pada lembaran penerangan produk ini sah dari 01 Oktober 2022.