

**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take out the BSN Balance Transfer Programme. Be sure to also read the general terms and conditions. Seek clarification from BSN if you do not understand any part of this document or the BSN Balance Transfer Programme Terms and Conditions

**BANK SIMPANAN NASIONAL**

**Product: BSN Balance Transfer Programme**  
**Date: November 2025**

**1. What is this product about?**

BSN Balance Transfer Programme ("Balance Transfer Programme") 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 Card/-i(s) account at lower rate.

**2. What do I get from this product?**

- Savings from normal profit charge / finance charge (11% - 17.5% p.a).
- Consolidate your other credit card statement(s) into one statement.
- Convenience of making payments via myBSN or BSN branches.

Balance Transfer Plan offered:

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

Note:

- Profit / Interest Rate (One-off Charge) amount will be charged for each approved application for Plan BA and BB, and billed into the card credit statement on the posting date.
- The above rate is effective for new applications from 1st October 2022 onwards.
- For existing Cardmember subscribed prior to this date, the approved rate during application remains.

The Cardmembers may apply for the Balance Transfer Programme by calling BSN at +603-2613 1900 between 9.00 am to 5.00 pm (Monday to Friday excluding Public Holidays). Alternatively, the Cardmembers may complete the Balance Transfer Programme Form and email to [cards\\_qa@bsn.com.my](mailto:cards_qa@bsn.com.my) or visit any of BSN branch.

**3. What are my obligations?**

- Your Monthly Instalment : RM \_\_\_\_\_
- The Monthly Instalment payment is calculated in accordance to the formula below:

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

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

Only the profit / interest rate (One-off charge) which is 1.99% on the approved Balance Transfer amount for Plan BA and 3.99% for Plan BB. For Plan BC and BD, the Profit / Interest rate is charged on a monthly basis at the rate of 3.99% per annum whilst for Plan BE, the monthly Profit / Interest rate is at the rate of 4.99% per annum.

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

**5. What if I fail to fulfil my obligations?**

Normal profit charge/finance charge 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 the cancellation request to [cards\\_ga@bsn.com.my](mailto:cards_ga@bsn.com.my) or contact the BSN Contact Centre at +603-2613 1900. You are required to pay the outstanding balance, including principal arrears/outstanding principal and the profit/finance charges imposed in that month.

**7. What are the major risks?**

- i. The monthly instalment must be paid in full before the statement due date. Consider your payment capacity before applying for this Balance Transfer Programme.
- ii. Normal profit charge/finance charge 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. You have to settle all balances due should you choose to terminate the Balance Transfer Programme. Otherwise, the prevailing profit charge/finance charge shall be levied on the outstanding balance comprises of principal outstanding and current month profit charge/monthly interest accrued.
- iv. 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 correspondence or phone calls reach you in a timely manner. Please contact us at +603-2613 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?**

- i. Should you require additional information or enquiry, please visit our website at [www.bsn.com.my](http://www.bsn.com.my) or write to:

**Digital Banking, Cards & Merchant Business Department**

BSN Credit Card Centre  
Ground Floor, Block A,  
117 Jalan Ampang,  
50450 Kuala Lumpur.

**BSN Contact Centre**

Telephone: +603-2613 1900  
Email : [customercare@bsn.com.my](mailto:customercare@bsn.com.my)

- ii. If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia or BNMLINK at:

BNMLINK  
4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur.  
Telephone: 1300-88-5465  
Webpage: [bnm.gov.my/BNMLINK](http://bnm.gov.my/BNMLINK)  
Operating hours: 9.00 a.m - 5.00 p.m (Monday - Friday except public holiday)

- iii. Alternatively, you may seek the services of Agensi Kaunseling Dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counseling, financial education and debt restructuring for individuals. You may contact AKPK at:

Tingkat 8, Maju  
Junction Mall, 1001,  
Jalan Sultan Ismail,  
50250 Kuala Lumpur  
Telephone : +603-26167766  
Email : [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

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

*The information provided in this disclosure sheet is valid from November 2025.*