PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your BSN EasyCash Plan.

Other customers have read this PDS and found it helpful; **you should read it too.**

BANK SIMPANAN NASIONAL

Date: ___________________________

1 What is BSN EasyCash Plan?

The BSN EasyCash Plan ("ECP") is a credit card programme available to all new and existing eligible BSN Principal Credit Cardmembers ("Cardmembers"). The ECP allows the eligible Cardmembers to withdraw up to 80% of the Cardmember's available approved facility/credit limit and to be credited to the Cardmember's personal current or savings account maintained with BSN or with any other bank.

2 Know Your Obligations

The ECP has the following plans:

Plan	Tenure (months)	Minimum Cash Amount	Profit / Interest Rate (per annum)	Profit / Interest Rate (One-off charge)
AA	6	RM500	0.00%	1.99%
AB	12	RM500	0.00%	3.99%
AC	24	RM1,000	3.99%	-
AD	36	RM2,000	3.99%	-
AE	48	RM3,000	4.99%	-
AF	60	RM3,000	5.99%	-
AG	72	RM3,000	5.99%	-

Note:

i. For plans AA and AB, Cardmembers must pay the ECP Monthly Installment along with the Profit/Interest Rate (One-off Charge) in the first month's installment. Thereafter, Cardmembers only need to pay the ECP Monthly Installment for the remaining tenure.

ii. For plans AC, AD, AE, AF and AG, the ECP Monthly Instalment is calculated based on the sum of the ECP Amount plus applicable Profit/Interest Rate (Per Annum) divided by the number of months in the tenure.

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

iv. The Cardmember will not earn BSN Rewards Points and/ or Cash Back for the ECP.

It is your responsibility to:

- Read and understand the **Terms & Conditions** BSN EasyCash Plan available at BSN's website.
- Pay your ECP Monthly Instalment timely. Contact us if you wish to settle your outstanding ECP amount earlier.
- **Contact us immediately**, if you are unable to pay your ECP Monthly Instalment.

You have to pay the following fees and charges:

- **Monthly Instalment payment ("ECP Monthly Instalment")**
  You must pay the EasyCash Plan Monthly Instalment in FULL by the payment due date each month. In addition, you must pay a minimum amount of 5% of your current outstanding credit card balance (as specified in the credit card/-i statement) or RM50, whichever is higher. The total amount converted under the ECP Programme must be fully settled before the tenure expires.

- **Late Payment Charge / Compensation Charge on Late Payment (Ta'widh)**
  1% of total outstanding balance as at credit card statement date, up to a maximum of RM100.

3 Know Your Risks

What happens if you fail to fulfil your obligations?

1. If you fail to pay the ECP Monthly Instalment in full or in part for three (3) consecutive months, BSN shall be entitled to automatically terminate the ECP made available to you. Whereupon, all remaining ECP outstanding balances will be billed to your account, and the normal applicable profit/interest together with a late payment charge or Ta'widh shall be levied in accordance with the BSN Cardmember Agreement.

2. You may at any time cancel participation in the ECP or elect for early settlement by providing written notice to the Bank or such other method as may be prescribed by the Bank from time to time. Upon. Upon such cancellation or early settlement, or in the event you cancel your credit card, you must pay the total outstanding ECP amount. For plans AC, AD, AE, AF, and AG, you must also pay the profit/interest due for one month.

4	Other Key Terms

a) If you fail to abide by the terms and conditions of the BSN Credit Card/-i, we have the right to terminate your BSN Credit Card/-i and the whole outstanding balance shall be immediately due and payable to BSN.

b) It is important that you inform us promptly of any change in your residential or mailing address and contact number to ensure that all correspondence reaches you in a timely manner.

c) For the latest information and full Terms & Conditions BSN EasyCash Plan for BSN Credit Card/-i, please visit www.bsn.com.my ("BSN's Website"). In the event of any discrepancies, the latest terms and conditions on BSN's Website shall prevail.

If you have any questions or require assistance on your BSN Credit Card/-i or EasyCash Plan, you can:

Call us at:
For BSN Classic / Gold Credit Card : +603 2613 1900
For BSN Platinum Credit Card : +603 2688 0800

Visit us at: http://www.mybsn.com.my

Email us at: customercare@bsn.com.my

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services in money management, credit counselling, financial education, and debt restructuring for individuals.

Note: The information provided in this product disclosure sheet is valid from July 2026 until the next update.