MAKLUMAT PENTING MENGENAI PENYATA AKAUN KAD KREDIT BSN

BAYARAN MINIMUM BULANAN
5% baki semasa + 100% ansuran bulanan (jika ada) + 100% amaun tunggakan (jika ada) + amaun melebihi had kredit (jika ada) ATAU RM50 yang mana lebih tinggi.

CARA PEMBAYARAN
- Tunai melalui CDM di mana-mana ATM BSN dan cawangan BSN.
- Bayaran cek melalui pos atau di mana-mana kaunter cawangan BSN.
 Nota: Sila tuliskan nama seperti dalam K/P, nombor akaun, dan jumlah pembayaran setiap kad anda di muka belakang cek tersebut.
- Pindahan GIRO/-i di mana-mana ATM BSN.
- Arahan Tetap untuk mendebitkan Akaun Simpanan BSN anda.
- Inter Bank Giro (IBG) dari bank yang mengambil bahagian.
- Perbankan Internet www.mybsn.com.my

YURAN DAN CAJ

Yuran Pendahuluan Tunai	5% daripada amaun yang dikeluarkan atau minima sebanyak RM10, yang mana lebih tinggi.
Caj Kewangan Pendahuluan Tunai	18% setahun daripada jumlah pendahuluan tunai dikira atas dasar harian sehingga ia dijelaskan sepenuhnya.
Caj Pembayaran Lewat	1% daripada jumlah baki tertunggak pada tarikh penyata, sehingga maksimum RM100.
Yuran Penggantian Kad	Dikecualikan untuk kali pertama dan RM50 yang berikutnya.
Yuran Permintaan Draf Jualan	RM5 untuk salinan dan RM15 untuk setiap salinan asal.
Salinan Penyata Bulanan Kad Kredit	RM5 untuk setiap penyata bulanan.
Cukai Jualan & Perkhidmatan (SST)	Kad Utama - RM25 setahun bagi setiap kad Kad Tambahan - RM25 setahun bagi setiap kad
Pertukaran Bagi Transaksi Luar Negara	Kadar pertukaran adalah berdasarkan kadar yang ditentukan oleh Visa International / MasterCard Worldwide serta Caj Pentadbiran sehingga 1% ke atas kadar pertukaran.
Keutamaan Pembayaran	Pembayaran akan menyelesaikan dahulu baki amaun yang dikenakan kadar faedah yang lebih tinggi.
Tanggungan Atas Kehilangan, Kecurian dan Urusan Yang Tidak Sah	Anda dilarang menggunakan Kad bagi tujuan penipuan. Anda juga hendaklah menghubungi BSN dengan segera sekiranya mendapati Kad anda telah hilang atau dicuri. Jika anda gagal berbuat demikian, anda akan bertanggungjawab sepenuhnya untuk sebarang transaksi tidak sah dengan penggunaan Kad anda sebelum tarikh laporan dibuat.

Caj Kewangan Transaksi Runcit

SYARAT	KLASIK / EMAS / PLATINUM		BSN VISA CASHBACK	TEACHERS CARD	G-CARD	AIAFAM VISA PLATINUM
	KERAJAAN	SWASTA				
Peringkat I **Bayaran balik segera 12 / 12 bulan.	11% setahun	13.5% setahun	15% setahun	8.88% setahun	8.88% setahun	13.5% setahun
Peringkat II **Bayaran balik segera 10 / 12 bulan.	13.5% setahun	16% setahun	17% setahun	9.99% setahun	13% setahun	16% setahun
Peringkat III **Bayaran balik segera kurang 10 / 12 bulan.	17.5% setahun	17.5% setahun	18% setahun	14% setahun	17.5% setahun	17.5% setahun

**Bayaran balik segera = penuh atau bayaran minimum sebelum tarikh akhir bayaran

TEMPOH TANPA CAJ KEWANGAN
20 Hari dari tarikh penyata bil bulanan sekiranya seluruh transaksi runcit bulan terdahulu dibayar sepenuhnya sebelum atau pada tarikh akhir bayaran. Tiada Tempoh Tanpa Caj Kewangan ke atas Pelan Pindahan Baki, Pelan EasyCash atau Pendahuluan Tunai.

CAJ KEWANGAN (CK)
CK dikenakan atas Jumlah Pendahuluan Tunai dan dikira atas dasar kiraan baki harian dari tarikh urusniaga hingga tarikh penjelasan penuh. CK dikenakan atas jumlah baki urusniaga runcit yang belum dijelaskan termasuk urusniaga runcit baru jika anda tidak membayar sepenuhnya baki belum jelas bulan sebelumnya apabila tamat tempoh tanpa faedah yang diberikan seperti di atas (jika ada) dan dikira atas dasar kiraan baki harian ke atas baki sehingga bayaran dijelaskan sepenuhnya. CK dikira berdasarkan formula berikut:

$$f = (B) \times (P/D) \times (R), F = \text{Jumlah } (f)$$

Dimana:

F	ialah jumlah CK yang dikenakan bagi bulan berkenaan.
Jumlah (f)	ialah jumlah semua CK yang dikira berdasarkan Baki berbeza yang mungkin dikenakan berserta CK bagi Tempoh yang menghasilkan faedah sepanjang bulan berkenaan.
f	ialah CK bagi Baki ‘B’ tertentu yang dikira bagi tempoh ‘P’ hari.
B	ialah Baki yang dikenakan CK dan Caj Peningkatan Kredit Sementara, jika berkenaan.
P	ialah Tempoh yang menghasilkan faedah dalam hari, dengan Baki ‘B’ dikenakan CK dan Caj Peningkatan Kredit Sementara (jika berkenaan).
D	ialah tempoh hari yang digunakan sebagai asas untuk kadar tahunan.
R	ialah kadar tahunan CK nominal yang dinyatakan.

NOTIS SEKIRANYA PELANGGAN MEMBUAT PEMBAYARAN MINIMUM BULANAN SAHAJA
Jadual di bawah menggambarkan jumlah faedah yang ditanggung dan tempoh pembayaran balik bagi senario baki belum jelas yang berbeza jika anda hanya membuat bayaran minimum secara berterusan. Pengiraan adalah berasaskan bayaran minimum 5% atau RM50, yang mana lebih tinggi, pada Caj Kewangan 18% setahun dan tiada transaksi baru. Kiraan ini berdasarkan tempoh 30 hari sebulan.

Baki Belum Jelas (RM)	3,000		5,000		10,000	
Bayaran Balik (% atau RM)	*Bayar min 5%	**Bayar RM250	*Bayar min 5%	**Bayar RM350	*Bayar min 5%	**Bayar RM600
Tempoh Bayaran Balik (Bulan)	55	14	70	17	89	20
Jumlah CK (RM)	1,055	333	1,912	670	4,055	1,594
Jumlah perlu dijelaskan (RM)	4,055	3,333	6,912	5,670	14,055	11,594

*Bayar minimum 5% daripada baki tunggakan setiap bulan
**Bayar jumlah minimum tetap setiap bulan

KETEPATAN PENYATA DAN PERUBAHAN TERMA
Sila semak penyata anda dan maklumkan kepada BSN secara bertulis dalam tempoh 14 hari dari tarikh penyata jika terdapat sebarang kesilapan atau ketinggalan. Jika tidak, penyata akaun ini akan dianggap tepat. Sebarang perubahan terma dan syarat termasuk yuran dan caj boleh dimaklumkan kepada pemegang kad sekurang-kurangnya 21 hari sebelum tarikh berkuatkuasa melalui penyata akaun dan/atau laman web rasmi BSN di www.bsn.com.my

KHIDMAT PELANGGAN
Sekiranya anda mempunyai sebarang pertanyaan atau bagi pertukaran alamat serta nombor telefon atau untuk membuat aduan mengenai produk atau perkhidmatan yang disediakan oleh kami, sila hubungi kami di:

Tel	Untuk Kad Klasik / Emas BSN: +603-2613 1900 Untuk Kad Platinum BSN: +603-2688 0800
E-mel	customercare@bsn.com.my
Khidmat Pelanggan BSN	Pusat Kad Kredit BSN, Tingkat Bawah, Blok A, 117 Jalan Ampang, 50450 Kuala Lumpur

Sekiranya pertanyaan atau aduan anda tidak diselesaikan secara memuaskan oleh pihak kami, anda boleh menghubungi Bank Negara Malaysia LINK atau BNMLINK di:

Aras 4, Podium Bangunan AICB,
No. 10, Jalan Dato‘ Onn,
50480 Kuala Lumpur.
Telefon: 1300-88-5465
Laman Sesawang: bnm.gov.my/BNMLINK
Waktu operasi: 9.00 pagi - 5.00 petang (Isnin - Jumaat kecuali cuti umum)

IMPORTANT INFORMATION ON BSN CREDIT CARD STATEMENT

MONTHLY PAYMENT
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.

PAYMENT CHANNEL
- Cash via CDM at any BSN ATM and BSN Branch.
- Cheque payment via post or counter at any BSN Branch.

Note: Please indicate your name as per NRIC, card account number, and payment amount for each card on the reverse of the cheque.

- GIRO/-i fund transfer at any BSN ATM.
- Standing instruction to direct debit from your BSN account.
- Inter Bank Giro (IBG) for participating banks.
- Online payment via www.mybsn.com.my

FEES AND CHARGES

Cash Advance Service Fee	5% of the cash advance amount or minimum of RM10, whichever is higher.
Finance Charge for Cash Advance	18% p.a. on the cash advance amount calculated on a daily basis from the transaction date until it is fully settled.
Late Payment Charge	1% of total outstanding balance as at statement date, up to a maximum of RM100.
Replacement Card Fee	Waived for the first time and RM50 for every subsequent replacement.
Sales Draft Retrieval Fee	RM5 for a copy and RM15 for the original.
Additional Credit Card Statement Request Fee	RM5 per monthly statement.
Sales & Service Tax (SST)	Principal Card - RM25 per card per year Supplementary Card - RM25 per card per year
Conversion Fee For Overseas Transaction	Exchange rate will be based on the rate determined by Visa International / MasterCard Worldwide plus an administration cost of up to 1% on the conversion rate.
Payment Priority	Payment received will be allocated to settle the outstanding balance attracting the highest interest rate first.
Liability for lost or stolen and unauthorized transaction	You shall not use the Card for fraudulent purposes. You shall also inform BSN immediately upon discovery that your card is lost or stolen, failing which you shall be liable in full for any unauthorised transactions effected through the usage of your card prior to the reporting date.

Finance Charge for Retail Transaction

CONDITION	CLASSIC / GOLD / PLATINUM		BSN VISA CASH BACK	TEACHERS CARD	G-CARD	AIAFAM VISA PLATINUM
	GOVERNMENT	PRIVATE				
Tier I For **prompt payment of 12 / 12 months.	11% p.a.	13.5% p.a.	15% p.a.	8.88% p.a.	8.88% p.a.	13.5% p.a.
Tier II For **prompt payment of 10 / 12 months.	13.5% p.a.	16% p.a.	17% p.a.	9.99% p.a.	13% p.a.	16% p.a.
Tier III For **prompt payment of less than 10 / 12 months.	17.5% p.a.	17.5% p.a.	18% p.a.	14% p.a.	17.5% p.a.	17.5% p.a.

*Prompt payment = full or minimum payment by payment due date

FINANCE CHARGE FREE PERIOD
20 days from the date of the monthly billing statement if all retail transaction of the previous month are fully paid by the payment due date. No Finance Charge Free Period on Balance Transfer Plan, EasyCash Plan or Cash Advances.

FINANCE CHARGE
Finance Charge is imposed on Cash Advance Amount and calculated on daily rest basis from transaction date to the date it is settled in full. Finance Charge is imposed on total outstanding retail transaction balance including new retail transaction if the preceding month's outstanding balance is not paid in full upon expiry of the interest free period granted as above (if any) and shall be calculated on daily rest basis on the balance until full repayment. Computation of Finance Charge fee based on the formula:

$$f = (B) \times (P/D) \times (R), \quad F = \text{Sum}(f)$$

Where:

F	is the total Finance Charge imposed for the month.
Sum (f)	is the sum of all Finance Charge computed on the different balance that may be imposed with Finance Charge over the applicable interest bearing Periods during the month.
f	is the Finance Charge for the particular Balance 'B' computed over period of 'P' days.
B	is the Balance that is imposed with the Finance Charge.
P	is the respective interest bearing Period in days on which the Balance 'B' is imposed with Finance Charge.
D	is the number of days used as the base for the annual rate.
R	is the nominal Finance Charge annual rate stated

NOTICE ON PAYING ONLY MINIMUM MONTHLY PAYMENT
The following table illustrates the amount of interest incurred and the payment period, under different outstanding amount scenarios if you continue to pay only the minimum amount. The computation are based on 5% minimum payment or RM50, whichever is higher at a finance charge of 18% p.a. provided there are no new transactions. This calculation is based on 30 days a month.

Outstanding balance (RM)	3,000		5,000		10,000	
Repayment (% or RM)	*Pay min 5%	**Pay RM250	*Pay min 5%	**Pay RM350	*Pay min 5%	**Pay RM600
Repayment period (months)	55	14	70	17	89	20
Total interest incurred (RM)	1,055	333	1,912	670	4,055	1,594
Total amount to be settled (RM)	4,055	3,333	6,912	5,670	14,055	11,594

*Pay minimum 5% of the outstanding balance every month
**Pay fixed minimum amount every month

ACCURACY OF STATEMENT AND AMENDMENT OF TERMS
Please check your statement and notify BSN in writing within 14 days from the statement date if there are any errors or omissions. If not, the statement of account will be considered accurate. Any change to the terms and conditions including fees and charges can be communicated to the cardholder at least 21 days in advance prior to the effective date via the statement of accounts and/or on BSN's official website at www.bsn.com.my

CUSTOMER SERVICE
If you have any enquiries or for change of contact details and address or to submit complaint on the product or services provided by us, please contact us at:

Tel	For BSN Classic / Gold Card: +603-2613 1900 For BSN Platinum Card: +603-2688 0800
Email	customercare@bsn.com.my
BSN Customer Service	BSN Credit Card Centre, Ground Floor, Block A, 117 Jalan Ampang, 50450 Kuala Lumpur

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

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