



**FREQUENTLY ASKED QUESTIONS:
BSN CREDIT CARD PROTECTOR PLAN**

No	Question	Answer
1.	What is BSN Credit Card Protector Plan?	BSN Credit Card Protector Plan offers BSN Credit Card-i holders protection on outstanding balance in the event of death or total permanent disability.
2.	Who is eligible to apply for protection?	Cardmembers aged 21 to 60 years old. <i>Note: The Supplementary Cardholder is not eligible for BSN Credit Card Protector Plan.</i>
3.	What is the expiry age limit for this plan?	The expiry age limit for this plan is 65 years old.
4.	What are the covers provided?	This plan covers: <ul style="list-style-type: none"> • Death; and • Total and Permanent Disability (TPD) (Before 60 years old next birthday, during the term of the certificate.)
5.	How does the BSN Credit Card Protector Plan protect me?	The BSN Credit Card Protector Plan will protect you as defined below, subject to terms and conditions of the Master Certificate as follows: <ol style="list-style-type: none"> i. Claim benefits are paid for settlement of credit card-i outstanding balance in the event of death ii. Claim benefits are paid for settlement of credit card-i outstanding balance in the event of total permanent disability
6.	How much contribution do I have to pay?	The total contribution that you have to pay and the certificate terms may vary depending on our assessment of the risks involved: <ul style="list-style-type: none"> • The estimated total contribution that you have to pay: RM 0.30 per RM 100.00 of closing balance. • Contribution is paid monthly. *Important: any receipt that you receive should be kept as proof of payment of contributions.
7.	How do I pay my monthly contribution?	The contribution shall be debited monthly to your credit card-i.

8.	What are the fees and charges that I have to pay?	The charges you have to pay is the upfront <i>wakalah</i> charge which is 25% of gross monthly contribution or RM 0.75 out of RM 1000.00 outstanding balance.
9.	When will my coverage start?	It will commence on your BSN Credit Card Protector Plan approval date.
10.	Who is the underwriter of the coverage and what is the claim procedure?	<p>BSN Credit Card Protector Plan is underwritten by PruBSN Takaful Berhad.</p> <p>In the event of claim, if you need further information or inquiry on BSN Credit Card Protector Plan, you may visit our website at www.bsn.com.my or write to this address :</p> <p>Cards Business & CRM Department, Bank Simpanan Nasional, First Floor, Block A, 117 Jalan Ampang, 50450 Kuala Lumpur Tel : 1300-88-1900 Fax : 03-2688 0888 Email : cardservices@bsn.com.my</p> <p>Or</p> <p>Prudential BSN Takaful Berhad (740651-H) Level 13, Menara Prudential, Persiaran TRX Barat, 55188 Tun Razak Exchange, Kuala Lumpur. Tel : 03 2053 7188 Email : customer@prubsn.com.my</p> <p>You may also visit www.prubsn.com.my</p>
11.	How can I do cancellation on this product?	You may inform the BSN officer in charge or PruBSN Takaful Berhad by fill in cancellation form or written letter to address (refer Clause 10).

The information provided in this FAQ is valid effective from 1 September 2021.