



FREQUENTLY ASKED QUESTIONS (FAQs) BSN-TEACHERS AL-AIMAN MASTERCARD GOLD CREDIT CARD

1. What is BSN-Teachers Al-Aiman MasterCard Gold Credit Card?

This is a co-brand Islamic Card based on the Shariah principle of Ujah (fee as a consideration for services provided, benefits and privileges offered) and Qard (refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender) issued by BSN under a strategic partnership with Yayasan Guru Malaysia Berhad (YGMB).

2. Who is eligible to apply for BSN-Teachers Al-Aiman MasterCard Gold Credit Card?

- Teachers and employees serving under the Ministry of Education Malaysia (MOE).
- Lecturers and instructors serving in Public Institutions of Higher Education (PIHE) and Private Institutions of Higher Education (PvIHE) approved by YGMB.
- Teachers serving in MARA Junior Science College (MRSM).

3. What are the requirements to apply for BSN-Teachers Al-Aiman MasterCard Gold Credit Card?

Minimum Age	Principal Card – 21 years old Supplementary Card – 18 years old
Minimum Income	RM24,000 per annum
Citizenship	Malaysians only

4. What are the documents required to apply for BSN-Teachers Al-Aiman MasterCard Gold Credit Card?

Please submit the following documents together with your application form:

Teachers, Staff of MOE, Lecturers from Public Institutions of Higher Education	Lecturers from Private Institutions of Higher Education
<ul style="list-style-type: none">• Copy of NRIC (front and back) including applicant(s) for Supplementary Card, if any.• Copy of latest 1 month salary slip.	<ul style="list-style-type: none">• Copy of NRIC (front and back) including applicant(s) for Supplementary Card, if any.• Copies of latest 2 month salary slip OR Latest EPF statement OR Form EA OR Form B with official tax receipt.

Note: Teachers who have just graduated and awaiting posting are also eligible to apply for BSN- Teachers Al-Aiman MasterCard Gold by enclosing a copy of their posting letter.

5. What are the main benefits and privileges that I can enjoy as a BSN-Teachers Al-Aiman MasterCard Gold CardMember?

- Actual Management Fees as low as 8.88% per annum.
- No Annual Fee for Life, without any conditions (Principal and Supplementary Card).
- Free BSN Touch n' Go Zing PLUSMiles Card for Principal CardMember.
- MasterCard Gold Member privileges.

- e) BSN-Teachers AI-Aiman MasterCard Gold CardMembers who apply to become a member with YGMB will enjoy RM10 waiver on their YGMB membership registration fee.

6. What other benefits and facilities can I enjoy as a BSN-Teachers AI-Aiman MasterCard Gold CardMember?

You will also enjoy other benefits and facilities that are currently offered by BSN to all its CardMembers such as:

- a) BSN Balance Transfer Programme
- b) BSN 0% EasyPay Plan
- c) BSN EasyCash Plan
- d) BSN Instalment-Pay BSN
- e) BSN Autobilling
- f) BSN Merchant Privileges
- g) Free Travel Accident Takaful Protection Plan up to RM100,000:
 - Automatic travel takaful coverage of up to RM100,000 when you charge your full travel fares to your BSN-Teachers AI-Aiman MasterCard Gold . You will also be covered for inconvenience benefits due to any flight delay or missed connection, luggage delay or lost subject to the policy's terms and conditions.
- h) Reward Points (3 years expiry period upon points earned month)
 - RM1 = 1 Reward Point (local retail spending)
 - RM1 = 2 Reward Points (overseas retail spending)
- i) Reward Points Redemption Program for Enrich Miles, attractive gifts, vouchers and more.
- j) Discounts and privileges from selected merchants.
- k) Convenient payment channels via BSN network of branches, BSN ATMs/Cash Deposit Machines, Internet Banking via www.mybsn.com.my, SMS and Interbank GIRO.

7. If I am already an existing Principal BSN Credit CardMember, can I apply for the BSN-Teachers AI-Aiman MasterCard Gold Credit Card?

Yes, you can. You may apply for this Card if you meet the eligibility and entry requirements as mentioned in item 2 and 3 above. The approval for this Card is subject to the new credit assessment. You are required to fill in the BSN-Teachers AI-Aiman MasterCard Gold Credit Card application form and submit it with the relevant documents to any BSN branch.

8. What about the facility limit for BSN-Teachers AI-Aiman MasterCard Gold Credit Card?

Facility limit will be determined based on individual income qualification and BSN's credit assessment policy.

9. If I am an existing BSN Credit CardMember and apply for BSN-Teachers AI-Aiman MasterCard Gold Credit Card, will I be given a separate facility limit?

The facility limit will be your combined limit on your existing card. However, you may apply for an increase in facility limit by enclosing your latest income slip for BSN's consideration.

10. Is the BSN-Teachers Al-Aiman MasterCard Gold Credit Card accepted worldwide?

Yes. The card is accepted and recognized worldwide, including cash withdrawal facility through ATMs with MasterCard/Cirrus logo.

11. Is there any annual fee imposed on the BSN-Teachers Al-Aiman MasterCard Gold Credit Card?

No. The cards are absolutely Free for Life with no conditions attached. This privilege is also extended to your Supplementary CardMembers.

12. What about the monthly minimum payment?

The monthly minimum payment to be paid are as follows:

5% of current balance* + 100% monthly instalment (if any) ** + 100% past due amount (if any) + amount exceeded facility limit (if any) OR RM50 whichever is higher.

*Current balance = Service tax + retail transaction (if any) + cash advance amount (if any) + management fee and/or late payment charges and any other applicable fees and charges (if any).

**Applicable to new BSN Balance Transfer Programme, BSN EasyCash Plan, BSN 0% EasyPay Plan, BSN Instalment-Pay Plan, Auto Balance Conversion (ABC) and other instalment plans available from time to time approved from 2 October 2019 onwards.

13. What is the compensation on late payment (Ta'widh)?

The compensation on late payment up to 1% of the total outstanding balance subject to a minimum of RM10 and a maximum of RM100 which will be specified in the following month's statement.

14. What are the Actual Management Fees for BSN-Teachers Al-Aiman MasterCard Gold Credit Card?

a) Retail Purchases

Actual Management Fees will be imposed on the outstanding retail transaction balance that is not paid after the payment due date. Actual Management Fees will be calculated from the day the transactions were posted until full payment is received and credited in the Card Account based on the following rates:

Tier	Rate	Condition
I	8.88% per annum	Cardholders who promptly settle their minimum payment due for 12 consecutive months
II	9.99% per annum	Cardholders who promptly settle their minimum payment due for 10 months or more in a 12 month cycle
III	14% per annum	Cardholders who do not fall within the above categories

b) Cash Advance

Actual Management Fees will be imposed at the rate of 1.5% per month, which is equivalent to 18% per annum and calculated on a daily basis from the date the Cash Advance is made until full payment is received and credited into the Card Account.

15. What is the charge for cash advance transaction?

You will be charged 2.69% of the cash advance amount or minimum of RM12.75 per transaction, whichever is higher.

16. I would like to apply for the BSN-Teachers Al-Aiman MasterCard Gold Credit Card but I still have an outstanding balance from my current credit card with another bank. What should I do?

Firstly, you need to apply for BSN-Teachers Al-Aiman MasterCard Gold . Upon your card approval, you may apply for our BSN Balance Transfer Programme to transfer your outstanding balance to your new BSN-Teachers Al-Aiman MasterCard Gold . You need to complete the BSN Balance Transfer form, attach the latest copy of your other bank's credit card statement and submit the documents to any BSN branch.

17. Do I need to be a YGMB member to be eligible to apply for the BSN-Teachers Al-Aiman MasterCard Gold Credit Card?

No. However, you are encouraged to sign up for YGMB membership to enjoy more benefits and privileges provided by YGMB.

For more information on YGMB benefits and privileges, please contact YGMB at 03-41058679 / 03-41057866 or visit www.ygmb.com.my.

18. If I am a BSN-Teacher Al-Aiman Mastercard Gold CardMember, will I automatically become a YGMB member?

No. You need to complete the YGMB membership application form, attach a copy of your BSN-Teachers Al-Aiman MasterCard Gold (front side) and submit the documents to YGMB. For BSN-Teachers Al-Aiman MasterCard Gold CardMembers, RM10 membership registration fee will be waived by YGMB.

To apply to become a YGMB member, please contact YGMB at 03-41058679 / 03-41057866 or visit www.ygmb.com.my to download the YGMB membership application form.

19. How do I apply or get more information about the BSN-Teachers Al-Aiman MasterCard Gold Credit Card?

- a) Visit any BSN branch to get your application form; or
- b) Visit our website at www.bsn.com.my; or
- c) Contact our Customer Service at 1-300-88-1900 or +603-2613 1900 (Overseas).