



FREQUENTLY ASKED QUESTIONS (FAQs) BSN-AIAFAM VISA PLATINUM CREDIT CARD

1. What is BSN-AIAFAM VISA PLATINUM Credit Card?

This is a co-brand card issued by BSN under a strategic partnership with AIA Insurance Agency Force Association Malaysia (AIAFAM), formerly known as “INGIAFAM” designed exclusively for AIAFAM community.

2. Who is eligible to apply for BSN-AIAFAM VISA PLATINUM Credit Card?

- AIAFAM Life Insurance Premium Policy Holders
- AIAFAM Agency Members and Managers
- AIAFAM Management and Employees

3. What are the requirements to apply for this card?

Minimum Age	Principal Card – 21 years old Supplementary Card – 18 years old
Minimum Income	RM32,000 per annum
Citizenship	Malaysians only

4. What are the documents required for an application?

APPLICATION TYPE	SALARIED EMPLOYEE		SELF EMPLOYED	COMMISSION EARNER
	Government Servant	Private Sector Employee		
Document Required (Non-returnable)	Copy of NRIC (both sides) including Supplementary Applicant (if any)			
	<ul style="list-style-type: none"> Copy of latest 1 month payslip OR Employer Confirmation Letter (For Army and Police personnel, please attach a copy of Authority Card) 	<ul style="list-style-type: none"> Copy of latest 3 months payslip /latest EPF statement/EA Form/BE Form 	<ul style="list-style-type: none"> Copy of latest 6 months company's bank statement OR latest B Form with official tax receipt Copy of Form 9, 24, & 49 OR Business Registration Certificate 	<ul style="list-style-type: none"> Copy of latest 6 months commission statement/Annual commission statement OR EA Form/BE Form with official tax receipt

5. What are the main benefits and privileges that I can enjoy as an BSN-AIAFAM VISA PLATINUM Credit Cardmember?

- a) FREE Annual Fee for Life (Principal & Supplementary Card).
- b) Complimentary BSN Touch n' Go Zing PLUSMiles Card.
- c) Complimentary Travel Accident Protection Plan up to RM1,000,000:
 - Automatic travel insurance coverage of up to RM1,000,000 when you charge your full travel fares to your BSN-AIAFAM VISA PLATINUM Credit Card. 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.
- d) Reward Programme:
You can choose either **ONE** of the following benefits for Life Insurance Premium transactions marketed by AIAFAM:
 - 0.8% Cash Back **OR**
 - 12 months Zero Interest Plan (ZIP) for Life Insurance Premium exceeding RM601.
- e) Cash Back Programme:
 - 0.4% Cash Back on local and overseas retail transactions (excluding AIAFAM Life Insurance Premium transactions under 12 months Zero Interest Plan Programme and 0.8% Cash Back Programme).
- f) 24-hour Concierge Services:
Enjoy special privileges and savings from some of the most prominent travel organizations, hotels, restaurants and retailers. You can rely on the Visa Concierge service team to provide you with first-class treatment on any kind of personal assistance services anytime you need. For enquiries, please call Visa Platinum Concierge at **+1800 22 0800** or visit to www.visa.com.

6. What other benefits and facilities can I enjoy as a BSN-AIAFAM VISA PLATINUM Credit 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 Easy Cash
- d) BSN Instalment-Pay Plan
- e) BSN Autobilling
- f) BSN Merchant Privileges
- g) Convenient payment channels via BSN network of branches, BSN ATMs/Cash Deposit Machines, Internet Banking via www.mybsn.com.my, SMS and Interbank GIRO.
- h) 24 hours Platinum Careline at 1-800-22-0800 or +603-2688 0800 (Overseas).

7. If I am already an existing Principal BSN Credit Cardmember, can I apply for the new BSN-AIAFAM VISA PLATINUM 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-AIAFAM VISA PLATINUM Credit Card application form and submit it with the relevant documents to your respective/authorized AIAFAM sales agent or mail it to BSN.

8. What about the credit limit for BSN-AIAFAM VISA PLATINUM Credit Card?
Credit 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-AIAFAM VISA PLATINUM Credit Card, will I be given a separate credit limit?
The credit limit will be your combined credit limit on your existing card. However, you may apply for an increase in credit limit by enclosing your latest income slip for BSN's consideration.

10. Is the BSN-AIAFAM VISA PLATINUM Credit Card accepted worldwide?
Yes. The card is accepted and recognized worldwide, including cash withdrawal facility through a large network of Visa and PLUS ATMs.

11. Is there any annual fee imposed on the BSN-AIAFAM VISA PLATINUM 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 credit limit (if any) OR RM50 whichever is higher.

*Current balance = Service tax + retail transaction (if any) + cash advance amount (if any) + finance charges/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 are the late payment charges?
The late payment charges are 1% of the total outstanding balance subject to a minimum of RM10 and a maximum of RM100 will be specified in the following month's statement.

14. What are the finance charges for BSN-AIAFAM VISA PLATINUM Credit Card?
a) Retail Purchases
Finance Charges will be imposed on the outstanding retail transaction balance that is not paid after the payment due date. The Finance Charges 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	13.5% per annum	Cardholders who promptly settle their minimum payment due for 12 consecutive months
II	16%	Cardholders who promptly settle their minimum payment due for 10 months or more in a 12 month

	per annum	cycle
III	17.5% per annum	Cardholders who do not fall within the above categories

b) Cash Advance

Finance Charges 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 5% of cash advance amount or a minimum of RM10 for each cash advance transaction. You are eligible to withdraw up to 75% of your available credit limit.

16. I would like to apply for the BSN-AIAFAM VISA PLATINUM 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-AIAFAM VISA PLATINUM Credit Card. Upon your card approval, you may apply for our BSN Balance Transfer Program to transfer your outstanding balance to your new BSN-AIAFAM VISA PLATINUM Credit Card. 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. How do I apply or get more information about the BSN-AIAFAM VISA PLATINUM Credit Card?

- a) Contact your respective/authorized AIAFAM sales agent; or
- b) Visit our website at www.mybsn.com.my; or
- c) Contact BSN Customer Service at 1-300-88-1900 or +603-2613 1900 (Overseas).

18. Am I eligible to participate in both 0.8% Cash Back Programme and 12 months Zero Interest Plan (ZIP) offered for BSN-AIAFAM VISA PLATINUM Credit Card at the same time?

No. You are only eligible to participate in either 0.8% Cash Back Programme or 12 month Zero Interest Plan (ZIP). You will need to determine which Programme you wish to enroll in upon signing the BSN-AIAFAM VISA PLATINUM Credit Card application form.

19. How do I get the 0.8% Cash Back?

You will get 0.8% Cash Back whenever you charge your Life Insurance Premium transaction with your BSN-AIAFAM VISA PLATINUM Credit Card.

20. When will I get my 0.8% Cash Back?

The Cash Back is accumulated on a monthly basis which will be reflected on your next month credit card statement.

21. Do I get the 0.8% Cash Back for my Life Insurance Premium transaction under 12 months Zero Interest Plan (ZIP)?

No. Your Life Insurance Premium transaction under ZIP Programme is not applicable for the 0.8% Cash Back Programme.

22. Am I still eligible for the 0.8% Cash Back after I converted my Life Insurance Premium transaction to 12 months Zero Interest Plan (ZIP)?

No. Your Life Insurance Premium transaction cannot be converted to ZIP Programme if it is already under the 0.8% Cash Back Programme.

23. Am I still eligible for the 0.8% Cash Back if I cancel/terminate my Life Insurance Premium transaction?

No. The 0.8% Cash Back on your Life Insurance Premium transaction will be forfeited.

24. Do I get the 0.8% Cash Back on my other retail transactions?

No. The 0.8% Cash Back is applicable to Life Insurance Premium transactions only. You will get 0.4% Cash Back whenever you charge local and overseas retail transaction.

25. What type of transactions is included/excluded under the 0.4% Cash Back Programme?

Retail Transaction (transactions below are included for cash back)	Non-Retail Transaction (transactions below are excluded from cash back)
<ul style="list-style-type: none">i. Local and oversea purchasesii. Auto-billing / Recurring transactioniii. E-commerce / Internet / Onlineiv. Mail Order / Telephone Order	<ul style="list-style-type: none">i. BSN Balance Transfer Programmeii. BSN Easy Cashiii. BSN 0% EasyPay Planiv. Cash Advance / Withdrawal Transactionv. Reversals / Refundsvi. Disputed, Unauthorized and/or Fraudulent Retail Transactionsvii. Split and/or Void transactionsviii. Any other fees or charges such as GST, cash advance fee, finance charge, late charge

26. Is there a maximum Cash Back limit applicable on the BSN-AIAFAM VISA PLATINUM Credit Card per month?

No. There is no limit on the amount of Cash Back you can earn.

27. Is there a maximum 12 months Zero Interest Plan (ZIP) limit applicable on the BSN-AIAFAM VISA PLATINUM Credit Card per month?

No. There is no limit on the ZIP as long there is available credit limit in your card.

28. Am I eligible for 12 months Zero Interest Plan (ZIP) if my Credit Card available credit limit is under temporary credit limit?

No. The Life Insurance Premium transaction amount incurred using any additional credit limit granted by BSN to your card on a temporary basis cannot be converted to the ZIP Programme.

29. Will my Credit Card credit limit be reduced on monthly basis for the 12 months Zero Interest (ZIP) transaction?

Upon BSN approval of the Life Insurance Premium transaction, your credit limit will be reduced by the full amount of the transaction. As each ZIP monthly installment is repaid,

the amount equivalent to the ZIP monthly installment shall be restored to your card credit limit.

30. Am I eligible for 12 months Zero Interest Plan (ZIP) if my Life Insurance Premium transaction is less than RM601?

No. The transaction amount must be more than RM601 to be eligible for the ZIP Programme but if the transaction amount is less than RM601, the transaction will be automatically rewarded with 0.8% Cash Back regardless you have selected the ZIP Programme in your BSN-AIAFAM VISA PLATINUM Credit Card application form.

31. Do I get reward points on all of my transactions?

No reward points will be offered under BSN-AIAFAM VISA PLATINUM Credit Card.

32. Will my supplementary cardholder(s) enjoy the same benefit as I do?

Yes. Your supplementary cardholder(s) is eligible to sign up for the same programme selected by you as per in your BSN-AIAFAM VISA PLATINUM Credit Card application form.

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