

1. What is BSN G-Card Al-Aiman Visa Credit Card?

This is a co-brand Islamic Card based on the Shariah principle of Ujrah (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 “*Majlis Kebajikan Dan Sukan Anggota-Anggota Kerajaan Malaysia*” (MAKSAK).

2. Who is eligible to apply for BSN G-Card Al-Aiman Visa Credit Card?

Exclusively for all Malaysian government employees.

3. What are the requirements to apply for BSN G-Card Al-Aiman Visa Credit Card?

Minimum Age	Principal Card – 21 years old Supplementary Card – 18 years old
Minimum Income	RM24,000 per annum/ RM 2,000 per month
Citizenship	Malaysians only

4. What are the documents required to apply for BSN G-Card Al-Aiman Visa Credit Card?

The required documents are as follows:

- BSN Credit Card Application Form
- Copy of NRIC (both side) including Supplementary applicant (if any).
- Copy of latest 1 month payslip OR Employer Confirmation Letter.

5. What are the main benefits and privileges of BSN G-Card Al-Aiman Visa Credit Card?

- a) Actual Management Fees as low as 8.88% per annum.
- b) No Annual Fee for Life (Principal and Supplementary Card).
- c) 2,000 points for Welcome Happy Points*:

** Principal Cardmember needs to swipe the card 3 times within 30 days from card approval date to be entitled for “Welcome Happy Points”.*

- d) Complimentary BSN Zing PLUSMiles Card (Principal and first Supplementary Cardmember).
- e) Complimentary Travel Accident Protection Plan:
 - Automatic travel takaful coverage of up to RM100, 000 for Cardmembers when you charged your full travel fares to your BSN G-Card Al-Aiman Visa 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.
 - ** Subject to terms and conditions
- f) Credit Protector:

Protect your financial obligation on the credit card outstanding balance up to RM100,000**.

***Cardmember needs to pay RM0.30 for every RM100 of the card outstanding balance.*

- g) Happy Rewards Points Programme:
RM1 = 1 point (local retail spending)
RM1 = 2 points (overseas retail spending)

*** Subject to BSN Happy Rewards Programme Terms and Conditions

6. What other benefits and facilities can I enjoy as a BSN G-Card AI-Aiman Credit Card?

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

- Facility Limit Increase**
- Balance Transfer Programme
- BSN EasyCash Plan
- BSN Instalment-Pay Plan
- BSN 0% EasyPay Plan (EPP)
- BSN Happy Rewards Programme
- BSN Autobilling
- BSN Zing PLUSMiles Card
- BSN Credit Card-i Protector

** Subject to term and condition

7. If I am an existing Principal BSN Credit Cardmember, can I apply for the BSN G-Card AI-Aiman Visa 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 new credit assessment. You are required to fill in the BSN G-Card AI-Aiman Credit Card application form and submit it with the relevant documents to any BSN branch.

8. What is the facility limit for BSN G-Card AI-Aiman Visa 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 G-Card AI-Aiman Visa 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 G-Card AI-Aiman Visa 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 G-Card AI-Aiman Visa Credit Card?

No. The cards are absolutely Free for Life. This privilege is also extended to your Supplementary Cardmember.

12. What is 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 is up to 1% of the total outstanding balance or 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 G-Card Visa Al-Aiman Credit Card?
Actual Management Fees**

a) Retail Purchases

Actual Management Fees will be imposed on the outstanding retail transaction balance that is not paid after the payment due date. The 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	13% per annum	Cardholders who promptly settle their minimum payment due for 10 months or more in a 12 month cycle.
III	17.5% 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.

c) Fixed Management Fees

Card-i Type	Fixed Management Fees
BSN-G Card AI-Aiman Visa	RM13,500

The Bank shall grant the Cardholder a rebate (Ibra'), the amount of which will be determined and calculated at the absolute discretion of the Bank. The amount of the rebate (Ibra'), if granted, will be determined based on the difference between the Fixed Management Fee and Actual Management Fee. If you make full payment by the payment due date every month, the Bank shall not charge any Actual Management Fee for that particular month. The rebate (Ibra') on the Fixed Management Fee will be subject to Bank Negara Malaysia's Credit Card-*i* guidelines on the Tiered Pricing Structure.

15. What is the fee for cash advance transaction?

You will be charged 2.69% of the cash advance amount or a minimum of RM12.75, whichever is higher, on all cash advance withdrawal transactions.

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

You may proceed to apply for BSN G-Card AI-Aiman Visa Credit Card. Upon your card approval, you may apply for our Balance Transfer Programme to transfer your outstanding balance to your new BSN G-Card AI-Aiman Visa Credit Card. You need to complete the BSN Balance Transfer form and submit to any BSN branch.

17. How do I apply or get more information about the BSN G-Card AI-Aiman Visa 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).

Version dated 8/7/2021