

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

This is a co-brand Card 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 Visa Credit Card?

Exclusively for all Malaysian government employees.

3. What are the requirements to apply for BSN G-Card 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 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?

- Finance Charges as low as 8.88% per annum.
- No Annual Fee for Life (Principal and Supplementary Card).
- 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”.*

- Complimentary BSN Zing PLUSMiles Card (Principal and first Supplementary Cardmember).

- Complimentary Travel Accident Protection Plan:

- Automatic travel insurance coverage of up to RM100,000 for Cardmembers when you charged your full travel fares to your BSN G-Card 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.

****Underwritten by MAA Takaful**

- Credit Shield Protection:

- 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.**

- Happy Rewards 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 Visa CardMember?

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

- Credit 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
- Don't Worry Credit Shield and Don't Worry Bereavement

** Subject to term and condition

7. If I am an existing Principal BSN Credit Cardmember, can I apply for the BSN G-Card 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 Visa Credit Card application form and submit it with the relevant documents to any BSN branch.

8. What is the credit limit for BSN G-Card Visa 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 G-Card Visa Credit Card, will I be given a separate credit limit?

The credit limit will be your combined 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 G-Card 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 Visa Credit Card?

No. The cards are absolutely Free for Life. 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 is 1% of the total outstanding balance or a minimum of RM10 and a maximum of RM100 which will be specified in the following month's statement.

14. What are the finance charges for BSN G-Card Visa 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	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

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 fee for cash advance transaction?

You will be charged 5% or a minimum of RM10 whichever is higher will be levied on the withdrawn amount.

16. I would like to apply for the BSN G-Card 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 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 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 Visa Credit Card?

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

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