



**FREQUENTLY ASKED QUESTIONS (FAQs)
BSN-UUM AI-AIMAN MASTERCARD GOLD/PLATINUM**



1. What is BSN – UUM AI-Aiman MasterCard Gold/Platinum ?

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 University Utara Malaysia (UUM).

2. Who is eligible to apply for BSN – UUM AI-Aiman MasterCard Gold/Platinum ?

- a) UUM graduates.
- b) UUM alumni.
- c) UUM staff.

3. What are the requirements to apply for BSN – UUM AI-Aiman MasterCard Gold/Platinum?

| | |
|----------------|--|
| Minimum Age | Principal Card – 21 years old Supplementary Card – 18 years old |
| Minimum Income | Gold Card - RM24,000 per annum Platinum Card – RM60,000 per annum |
| Citizenship | Malaysians only |

4. What are the documents required to apply for BSN – UUM AI-Aiman MasterCard Gold/Platinum ?

Please submit the following documents together with your application form:

- Copy of NRIC (front and back) including applicant(s) for Supplementary Card, if any.
- Copy of latest 1 month salary slip.
- Copy of your UUM Graduation Certificate (non-alumni members only).
- Copies of your Form 9/24/49 OR Business Registration Certificate AND latest 3 month’s Company bank statements (self-employed only).

5. What are the main benefits and privileges that I can enjoy as a UUM-BSN CardMember?

- a) Actual Management Fees as low as 9.95% per annum.
- b) No Annual Fee for Life, without any conditions (Principal and Supplementary Card).
- c) Free BSN Touch n’ Go Zing PLUSMiles Card for Principal CardMember.
- d) MasterCard Platinum/Gold Member privileges.

6. What other benefits and facilities can I enjoy as a UUM-BSN 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 Plan.
- b) BSN EasyPay Plan.
- c) BSN EasyCash Plan.

- d) Free Travel Accident Takaful Protection Plan:
 - Automatic travel takaful coverage of up to RM500,000 for Gold CardMember and RM1,000,000 for Platinum CardMembers when you charge your full travel fares to your UUM-BSN 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.
- e) Reward Points (3 years expiry period upon points earned month).
 - RM1 = 1 Reward Point (local retail spending)
 - RM1 = 2 Reward Points (overseas retail spending)
- f) Reward Points Redemption Program for Enrich Miles, attractive gifts, vouchers and more.
- g) Discounts and privileges from selected merchants.
- h) BSN Credit Card Protector (Islamic Card only).
- i) 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 – UUM AI-Aiman MasterCard Gold/Platinum ?

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 – UUM AI-Aiman MasterCard Gold/Platinum application form and submit it with the relevant documents to any BSN branch.

8. What about the facility limit for BSN – UUM AI-Aiman MasterCard Gold/Platinum ?

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 – UUM AI-Aiman MasterCard Gold/Platinum , 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 – UUM AI-Aiman MasterCard Gold/Platinum 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 – UUM AI-Aiman MasterCard Gold/Platinum ?

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 are 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 – UUM Al-Aiman MasterCard Gold/Platinum ?

a) Actual Management Fees

i. 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 | 9.95% per annum | Cardholders who promptly settle their minimum payment due for 12 consecutive months |
| II | 13.5% 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 |

ii. 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.

b) Fixed Management Fees

| Card-i Type | Fixed Management Fees |
|-------------|-----------------------|
| Platinum | RM36,000 |
| Gold | RM13,500 |

The Fixed Management Fees is a maximum amount to be charged for Actual Management Fees. In the event of the Actual Management Fees exceeds the Fixed Management Fees, BSN shall only charge the Cardholder up to the Fixed Management Fees amount. If, Actual Management Fees is lower than the Fixed Management Fees, BSN shall grant 'Ibra' (rebate) on the differences between Actual Management Fees and Fixed Management Fees.

15. What is the charge for cash advance transaction?

A withdrawal fee of 2.69% of the cash withdrawal or RM12.75 (whichever is higher).

Note: Not inclusive of GST.

16. I would like to apply for the BSN – UUM AI-Aiman MasterCard Gold/Platinum 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 UUM-BSN Card. Upon your card approval, you may apply for our Balance Transfer Program to transfer your outstanding balance to your new UUM-BSN 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 – UUM AI-Aiman MasterCard Gold/Platinum?

- 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).

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