



FREQUENTLY ASKED QUESTIONS (FAQs) BSN G-CARD VISA CREDIT CARD

1. What is BSN G-Card Visa Credit Card and eligibility to apply?

BSN G-Card Visa Credit Card ('Card') is a credit card issued by Bank Simpanan Nasional (BSN) for:

- Government employees who are serving under any Ministry, Department, Statutory Body or Agency, pursuant to the Co-brand Programme i.e. strategic alliance between BSN and 'Majlis Kebajikan Dan Sukan Anggota-Anggota Kerajaan Malaysia' (MAKSAK); and
- Employees of Government-Linked Companies (GLC) and Government-Linked Investment Companies (GLIC).

2. 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	Malaysian

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

The required documents are as follows:

- BSN Credit Card-i Application Form (available on www.bsn.com.my)
- Copy of NRIC (both sides) including Supplementary applicant (if any)
- Copy of the latest 1 month payslip OR the Employer Confirmation Letter

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

- Finance Charges as low as 8.88% per annum.
- No Annual Fee for life (Principal and Supplementary Card).
- 2,000 points as Welcome Happy Points:

Principal Cardmember needs to swipe the card a minimum of 3 times within 30 days from card approval date to be entitled for "Welcome Happy Points".

- Complimentary Travel Accident Insurance Coverage Plan:
Automatic travel accident insurance coverage of up to RM100,000 (without any charge) for Cardmembers when you charged your full travel fares to your 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.

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

** Subject to BSN Happy Rewards Programme terms and conditions*

5. 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
- BSN Auto Balance Conversion Programme
- BSN Autobilling

- BSN Balance Transfer Programme
- BSN EasyCash Plan
- BSN 0% EasyPay Plan (EPP)
- BSN Instalment-Pay Plan
- Don't Worry Credit Shield and Don't Worry Bereavement

6. 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 the Card if you meet the eligibility and entry requirements as mentioned in item 2 above. The approval for the application of the Card is subject to a new credit assessment. You are required to fill in the Credit Card-i Application Form and submit it with the relevant documents as specified in item 3 above to any BSN branch.

7. What is the credit limit for BSN G-Card Visa Credit Card?

The credit limit will be determined based on the applicant's annual income as well as the individual credit assessment that we will conduct by BSN and subject to BSN's discretion.

8. 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 the credit limit by enclosing your latest payslip for BSN's consideration, subject to BSN's credit card terms and conditions and credit evaluation.

9. Is the BSN G-Card Visa Credit Card accepted worldwide?

Yes. The Card is accepted and recognized worldwide, including for cash withdrawal facility through a large network of Visa and PLUS ATMs.

10. Is there any annual fee imposed on the BSN G-Card Visa Credit Card?

No annual fee is imposed on the Card. This privilege is also extended to your Supplementary Cardmembers.

11. What about the monthly minimum payment?

The monthly minimum payment to be paid is 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 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.

12. What are the late payment charges?

The late payment charges will be 1% of total outstanding balance as at statement date, up to a maximum of RM100 per month/statement date.

13. 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	Cardmembers who promptly settle their minimum payment due for 12 consecutive months.
II	13.00% per annum	Cardmembers who promptly settle their minimum payment due for 10 months or more in a 12 month cycle.
III	17.50% per annum	Cardmembers who do not fall within the above categories.

b) Cash Advance

The 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.

14. What is the fee for Cash Advance transaction?

You will be charged for 5% of the cash advance amount or a minimum of RM10, whichever is higher, for each transaction.

15. 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 the Card. Upon your Card approval, you may apply for BSN's Balance Transfer Programme to transfer your outstanding balance to your new Card. You need to complete the BSN Balance Transfer application in the BSN Credit Card/-i Application Form and submit it to any BSN branch or email the same to cardservices@bsn.com.my.

16. How do I apply or get more information about the BSN G-Card Visa Credit Card?

- a) Visit any BSN branch; or
- b) Visit BSN's website at www.bsn.com.my; or
- c) Contact BSN's Customer Service at +603-2613 1900.