



BSN HAPPY REWARDS PROGRAMME FREQUENTLY ASKED QUESTIONS (FAQs)

1. What is BSN Happy Rewards Programme?

BSN Happy Rewards Programme (“Programme”) is a programme which allows any BSN Credit Cardmembers (“Cardmembers”) to accumulate Happy Points on their card spending and Happy Points can be used to redeem a wide selection of products and rewards featured in BSN Happy Rewards Programme Catalogue (“The Catalogue”).

2. Who can participate in the Programme?

Cardmembers whose accounts are valid, good standing, cancelled, suspended or terminated by BSN, except for BSN-AIAFAM Visa Platinum and BSN Visa Cash Back Credit Cardmember, are eligible to participate in this Programme, subject to the BSN Happy Rewards Programme’s other terms and conditions.

Principal or Supplementary Cardmember of BSN-AIAFAM Visa Platinum and BSN Visa Cash Back Credit Card are not eligible to participate in this Programme.

3. What are the transactions that are eligible to earn Happy Points?

All retail transactions made locally and overseas, as well as online transactions are eligible for Happy Points, except the transactions stated in question No.4

4. What are the transactions that are not qualified for Happy Points?

The following transactions shall not be qualified for Happy Points:-

- (a) Cash Advances/Cash Withdrawals/Cash Back;
- (b) BSN Balance Transfer Programme/ BSN 0% EasyPay Plan/ BSN Instalment-Pay Plan/ BSN EasyCash Plan;
- (c) Payment of annual fees, interest/finance charges, late payment charges, cash advance fees, processing fees and other miscellaneous charges, fees and/or penalties whether imposed by BSN or otherwise;
- (d) Reversals/Refunds;
- (e) Disputed/Unauthorised and/or Fraudulent Retail Transactions;
- (f) Split and/or Void Transactions;
- (g) Government Service Tax and other taxes imposed by law;
- (h) Premium/contribution for Credit Shield or Credit Card Protector or any other credit insurance/takaful;
- (i) Payment of rates, charges, fines to Governmental, statutory and judicial bodies;
- (j) Transactions performed at the petrol stations.
- (k) Prepaid reload, top up to e-wallet or other card stored credit.

5. How do I earn my Happy Points?

Happy Points are awarded to you based on the total Ringgit Malaysia (“RM”) amount of retail purchases (within and/or outside Malaysia) charged to your Credit Card whereby:-

- (a) You will earn one (1) Happy Point for retail transactions within Malaysia (paid in Ringgit Malaysia);
- (b) You will earn two (2) Happy Points for retail transactions outside Malaysia (paid in foreign currency).

6. How do I check my Happy Points balance?

Your accumulated Happy Points will be reflected in your monthly Card statement. Alternatively, you may also check via the following channels:-

- (a) Login to BSN Happy Rewards Website at www.bsnhappyrewards.com.my ; or
- (b) Contact our Customer Service Centre at +603-2613 1900.

7. Do my Happy Points expire?

Yes. Effective 1st June 2016, Happy Points will have three (3) years expiration period. Happy Points earned in a particular date of any month are valid until last date of calendar month of the third (3rd) year.

- (a) All Happy Points earned prior to 31st May 2016 will expire on 31st May 2019.
- (b) All Happy Points earned starting 1st June 2016 onwards, will have 3 years expiration period based on the Happy Points earned for that month. Below is the illustration table depicting the Happy Points accumulated and the applicable expiry date:

Year	Happy Points Accumulated	Happy Points Expiry
Prior to 31 st May 2016	Up to 31 st May	On 31 st May 2019
June 2016	From 1 st to 30 th June	On 30 th June 2019
December 2020	From 1 st to 31 st December	On 31 st December 2023
July 2023	From 1 st to 31 st July	On 31 st July 2026

8. Can I combine my Happy Points for redemption if I have more than one (1) Principal Card?

Yes. You can combine your accumulated Happy Points from each Card for redemption.

9. How do I redeem Happy Points?

You can redeem via the following channels:-

- (a) Redeem online via BSN Happy Rewards Website; or
- (b) Complete the BSN Happy Rewards redemption form which is made available at any of the BSN branch or BSN Official Website (www.bsn.com.my) and
 - (i) e-mail to: cardservices@bsn.com.my, or
 - (ii) send by mail to:-
Bank Simpanan Nasional
Redemption Unit, Cards Business Department
Ground Floor, Block A
No 117, Jalan Ampang
50450, Kuala Lumpur

10. Can my Supplementary Cardmember redeem his/her Happy Points?

No. Happy Points can only be redeemed by Principal Cardmember.

11. How will the Gift Rewards be delivered to me?

It will be couriered to you by appointed merchant/supplier based on your address in the BSN Happy Rewards redemption order. No delivery will be made to a P.O. Box address, 'Free Trade Zone' addresses, addresses not serviced by courier providers or addresses outside Malaysia.

12. When will I receive the Gift Rewards?

Gift Rewards will be couriered to the designated address within two (2) to three (3) weeks from the time the BSN Happy Rewards redemption order is received by BSN. However if you do not receive the Gift Rewards after this period you may contact BSN Customer Service Centre at +603-2613 1900.

13. Is there any charge for delivery?

Delivery by courier is free of charge including to Sabah & Sarawak but courier charges will be imposed on the Cardmember's Card Account for any re-direction of delivery address from the original stated delivery address after the second attempt.

14. Can I return or exchange the Gift Rewards after the redemption?

All Gift Rewards redeemed are not returnable or exchangeable unless the Gift Rewards are received in the following circumstance and reported within the timeline given from the date of receipt. Other requests will not be entertained.

(a) **Defective due to Delivery (broken/dented):-**

- (i) Please call BSN Customer Service within three (3) business days from date of receipt of Gift Rewards to make report on the damage, or
- (ii) Return the item(s) to BSN Redemption Unit, Cards Business Department, Ground Floor Block A, No 117, Jalan Ampang, 50450 Kuala Lumpur within three (3) business days from the date of receipt of Gift Rewards. Any claims made after three (3) business days period shall not be entertained.
- (iii) Customer Service Professional will arrange with respective merchant/supplier to contact customer.

(b) **Defective due to Manufacturing:-**

- (i) There is a warranty card enclosed, kindly call the respective company directly.

15. Are my Happy Points transferable?

No, your Happy Points are not transferable to any other of accounts that includes any of your Supplementary Cardmember or third party accounts. However if a replacement card is issued, the accumulated Happy Points earned in the old Card will be automatically transferred to the new Card Account.

16. If I cancel my BSN credit card/-i, can I still redeem my Happy Points?

No. All Happy Points will be forfeited and you will not be entitled for conversion and/or redemption upon card cancellation.

Note:

1. *We advise you to read and understand the full terms and conditions of the BSN Happy Rewards Programme.*
2. *For any enquiries or assistance, please call +03-2613 1900 or email us at customercare@bsn.com.my*