BSN CREDIT CARD/-i PIN & PAY FAQ

Background

PIN is required when making a card payment at Point-Of-Sale (POS) terminal in Malaysia. This is aimed to enhance the security of your cards against unauthorized transactions as your PIN will only be known to you.

1. When will I need to use PIN?

You will need a 6-Digit PIN to perform all retail purchases at POS terminals, automated fuel dispensers or self-service fuel terminals at petrol stations and for cash withdrawal at ATMs in Malaysia.

2. What do I need to do when I receive my new BSN PIN & PAY Credit Card/-i?

You must follow the instructions in your card mailer to activate your card and create your 6-Digit PIN.

3. How do I obtain my 6-Digit PIN?

There are **three (3) channels** available to set your PIN. Please take note your Credit Card/-i will be automatically activated once your PIN is successfully created via any one of the following channels.

No.	Available Channels and Steps to set PIN
1.	**MyBSN Internet Banking** **A. First-time User** i) Click "Register" on the myBSN Internet Banking's homepage to get started. ii) Upon successful registration, proceed to item **B. Existing myBSN User**. **B. Existing myBSN User** i) Log in to www.mybsn.com.my ii) Go to "Manage Account" > "Credit Card Settings" > "Create/Change Credit Card PIN". Select "Credit Card Number" > Submit "Enter new PIN" > Confirm PIN. iii) A push notification will be sent to your registered mobile device. iv) Launch myBSN Mobile App***** and click "Approve" button to approve the transaction and continue PIN creation. v) Your Credit Card/-i PIN has been successfully created. ****Note: myBSN Mobile App can be downloaded from Google Play Store, Apple App Store or Huawei AppGallery.***

<table>
<tr><th>No.</th><th>Available Channels and Steps to set PIN</th></tr>
<tr><td>2.</td><td>
<u>SMS</u>

Please use your registered mobile number.
i) Send the SMS as below table:
<table>
<tr><th>For Principal Credit Card/-i</th><th>For Supplementary Credit Card/-i</th></tr>
<tr><td>Type:
BSNPIN<>NRIC<>last 4-digits of Principal Credit Card/-i number

Send to 66300

Example:
<u>Principal Cardmember</u>
BSNPIN 790416123456 1234</td>
<td>Type:
BSNPIN<>NRIC<>last 4-digits of Supplementary Credit Card/-i number

Send to 66300

Example:
<u>Supplementary Cardmember</u>
BSNPIN 991212126789 5678</td></tr>
</table>
ii) You will receive a temporary PIN.
iii) Change temporary PIN to permanent PIN at any BSN ATM within 24 hours*.
iv) At BSN ATM:

Insert your Credit Card/-i
Enter temporary PIN >
“PIN Change” >
Enter permanent PIN >
Confirm PIN

*Note: Temporary PIN is valid for 24 hours only. If expired, kindly repeat the above steps.
</td></tr>
<tr><td>3.</td><td><u>BSN Branch</u>
Please bring along your NRIC and new BSN Credit Card/-i for verification purposes.</td></tr>
</table>

4. Can I make purchases using the Temporary PIN received from BSN?

For security reason, only Permanent PIN will be accepted. Please ensure you have changed your Temporary PIN to a Permanent PIN at any BSN ATM within 24 hours before you start making purchases.

5. What happens if I forget my PIN?

If you forget your PIN, you will not be able to use your card any terminals that require a PIN.. To set a new PIN, please follow the steps in Item 3 above.

6. What happens if I enter the wrong PIN?

You are allowed up to three (3) PIN entry attempts before your card is blocked. This limit is in place to protect you against potential unauthorized use. If your card is blocked, please contact our Contact Centre at 03-2613 1900 for assistance.

7. I am a Supplementary Cardmember. How do I set my 6-Digit PIN?

You may set your PIN using the same method described in Item 3 above.

8. I will be travelling overseas. What do I have to do?

Please ensure you have activated your card and have your 6-Digit PIN ready before travelling overseas. When you are in a country that supports PIN, you will be prompted to complete the transaction using PIN. However, not all overseas market support PIN usage. Where an overseas terminal does not support 6-Digit PIN, then you may need to sign to approve the payment.

9. What will happen to my new credit card/-i if I do not activate and set my PIN?

Your card is still valid, but you are required to activate your credit card/-i and set your PIN before you can use it for any transactions.

10. How do I make payment at a POS terminal?

STEP 1: Insert or tap your card at the terminal.
STEP 2: Securely key in your 6-digit PIN when prompted.

No signature is required for purchases of RM250 and below for contactless transactions.

11. How do I keep my PIN secure?

It is very important that you keep your PIN a secret so that your PIN & PAY Card is protected against fraud due to lost and stolen cards. To ensure your PIN remains secure, please follow these best practices: :

a) Do not store your PIN in writing together with your card.

b) Do not allow another person to see your PIN when you enter it anywhere, including at POS terminals, automated fuel dispensers, self-service terminals or ATM.

c) Avoid using easily identifiable numbers as your PIN (e.g. birth dates, anniversary dates, parts of personal telephone numbers, identity card number, etc.)

d) Do not disclose your PIN to any other person (including persons in apparent authority, family members or spouse).

e) Do not negligently or recklessly disclose your PIN.

f) Check statements and transactions regularly to identify any unauthorized activity.

g) Report to BSN immediately if you become aware that your card has been stolen or lost or your PIN has become known to someone else.

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