



TERMS AND CONDITIONS - BSN VISA CASH BACK CREDIT CARD

The following terms and conditions shall govern the use of BSN Visa Cash Back Credit Card ("Card") issued by Bank Simpanan Nasional ("BSN") which is binding to the Cardholder. The terms and conditions herein shall apply to and be read together with the provisions in the BSN's Visa/MasterCard Cardholder Agreement. You shall be deemed to have accepted the terms and conditions herein and the BSN's Visa/MasterCard Cardholder Agreement and shall be bound by them upon application of the card, acknowledgement of the receipt and/or use of your BSN Visa Cash Back Credit Card. As such, you should read and understand these terms & conditions before doing so.

1. Subject to these terms and conditions, the Cardholder shall be eligible for the Cash Back rewards ("Cash Back") as stated below:

- (a) The applicable percentage of the Cash Back will be awarded based on the Cardholder's total monthly spend and on the selected categories as per table below:

Tier	Total Monthly Spend Amount	Cash Back				
		Local Spend				Overseas Spend (Non - RM Currency)
		Groceries	Dining	Petrol	Other Retail Spend	
1	RM999.99 and below	0.2%	0.2%	0.2%	0.2%	1.0%
2	RM1,000.00 to RM2,999.99	1.0%	1.0%	1.0%	0.2%	1.0%
3	RM3,000.00 and above	5.0%	5.0%	5.0%	0.2%	1.0%
Total Cash Back Capping Per Month		RM15 per category per month				Unlimited

- (b) The Cash Back is accumulated on a monthly basis and is based on the following selected Merchant Category Code (MCC):

Item	Category	Eligible MCC	Description
i.	Grocery	5411 5422	Grocery Stores, Supermarkets Meat – Freezer and Locker
ii.	Dining	5812 5813 5814	Eating Places and Restaurants Drinking Places, Bars, Taverns, Cocktail Lounges, Nightclubs and Discotheques (Alcoholic Beverages) Fast Food Restaurants
iii.	Petrol	5541 5542	Fuel Service Stations Manual Fuel Dispenser Automated
iv.	Other Local Retail Spend	All others MCC that does not fall into any of the above (items i to iii).	

2. For purpose of calculating the Cash Back, foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only, which shall be conclusive, save for manifest error.
3. The assignment of eligible transaction type and MCC and/or the determination of the Cardholder's qualifying spend to be entitled for the Cash Back in respect of each payment transaction is subject to classification by the respective acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct MCC. BSN shall not be held responsible for any incorrect assignment of the MCC that may result in the non-posting of the Cash Back for retail transactions at the eligible merchants. The Cardholder shall not be entitled to claim for any compensation against BSN for such non-posting of the Cash Back due to incorrect assignment of MCC by the respective merchant's acquiring bank.

4. The following transactions are herein expressly **EXCLUDED** and no Cash Back will be granted in respect of them:
- (a) Cash type transaction including but not limited to Cash Advance transactions, BSN Balance Transfer Programme and BSN EasyCash Plan;
 - (b) Quasi Cash transactions (example: betting and/or gaming transactions);
 - (c) Fees and charges including but not limited to charges for cash withdrawals and cash payments, annual fees, interest, disputed transactions, government charges and any other kind of charges and penalties;
 - (d) Instalment conversion transactions including but not limited to BSN Instalment-Pay Plan and BSN 0% EasyPay Plan;
 - (e) Fund transfers (from or to BSN's account whether by BSN or third party);
 - (f) Disputed transactions that are subsequently reversed from the account of the Cardholder; and
 - (g) All payment transactions of donation, charity, taxes and any government related payments under designated MCC as below:

MCC	Description
9211	Court costs including alimony and child support
9222	Fines
9311	Bail and bond payments
9399	Government services
9402	Postal services – government only

- 5. Cash Back earned by the Cardholder for each current month will be calculated at the end of each calendar month and will be credited to the Cardholder's credit card account on the following month. Only transactions posted to the cardholder's credit card account in the current month will be eligible for calculation of Cash Back. If any transactions are disputed or alleged to be fraudulent, the Cash Back earned on such transactions may be reversed or cancelled by BSN at its sole discretion.
- 6. Transactions made by Supplementary Cardholder(s) are also entitled to the Cash Back where the spending will be aggregated with Principal Cardholder spending. The Cash Back will be credited to the Principal Cardholder's account.
- 7. During the crediting of the Cash Back, the Card must be active/valid, subsisting and in good credit standing as may be determined by BSN.
- 8. BSN reserves the right to withhold or cancel Cash Back rewarded where the account is overdue, delinquent, closed, under investigation or the Cardholder's account is in dispute with the Bank.
- 9. This card is not entitled to any BSN Happy Point. The Cash Back earned is not transferable and not exchangeable for cash, BSN Happy Point or voucher, in part or in full.
- 10. BSN reserves the right to vary, change, add, delete, cancel, suspend or terminate any of the features of the BSN Visa Cash Back Credit Card (including but not limited to reduction in the Cash Back rewarded) and to rights to vary, change, amend, delete or add to these terms and conditions herein from time to time by notification to the Cardholder at least 21 days prior to such amendment and they shall become effective on such date as BSN may elect to adopt. At the discretion of BSN, notice of such additions or modifications or amendments may be affected by any one of the following means of communication:
 - (a) by dispatching the same to the Cardholder by courier or hand;
 - (b) by posting a notice in the premises of BSN or its Branch offices stating such changes and its effective date of change;
 - (c) by way of a single publication in one or more newspaper of the BSN's choice of such changes and its effective date of change;
 - (d) by posting an insertion in the Statement of Account of such changes and its effective date of change;
 - (e) by posting a notice of such changes and its effective date of change to the Cardholder by way of an ordinary or registered post; or

- (f) by sending notice of such changes and its effective date of change by SMS or electronic mail to the Cardholder; or
- (g) by posting the notice of such changes and its effective date of change on BSN website.

Communication to the Cardholder by any one of the above mode of communication shall be deemed to have been received by or communicated to the Cardholder and in the case where notice of the amendment is dispatched to the Cardholder by courier or hand on the day of delivery. Such changes will apply on the effective date specified by BSN and will apply to all Outstanding Balance in the Card Account. Retention or use of the Card after the effective date of any change of terms and conditions shall be deemed to constitute acceptance of such changes without reservation by the Cardholder.

- 11. Such termination or suspension by BSN of the BSN Visa Cash Back Credit Card feature does not entitle the Cardholder to any claim or compensation against BSN for any losses or damages incurred by the Cardholder as a result of the act of termination or suspension.
- 12. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.

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