

**PRODUCT DISCLOSURE SHEET**

Important: Please read this Product Disclosure Sheet before you decide to accept the BSN Visa Debit Card. Be sure to also read the BSN Visa Debit Card Terms and Conditions which are available on [www.bsn.com.my](http://www.bsn.com.my). Seek clarification from Bank Simpanan Nasional if you do not understand any part of this document or the BSN Visa Debit Card Terms and Conditions.

**BANK SIMPANAN NASIONAL****PRODUCT: BSN VISA DEBIT CARD**

DATE : \_\_\_\_\_

**1. What is this product about?**

BSN Visa Debit Card is a payment instrument which allows you to pay for goods and services from your savings accounts at participating retail and service outlets via VISA or any of Bank Simpanan Nasional (BSN) own network.

BSN Visa Debit Card also allows you to withdraw cash from any BSN, MEPS and Visa PLUS Automated Teller Machines (ATM) worldwide. The Cardholder must maintain a saving/current account with BSN, to be linked to your BSN Visa Debit Card. If the cardholder close the saving/current account, you will not be able to perform any transaction via the BSN Visa Debit Card. The Cardholder must read and understand the BSN Debit Card Terms and Conditions before signing the application form and using the Debit Card.

The Visa Debit Card (for Islamic Account) is based on the Shariah principle of Ujrah (fee as a consideration for services, benefits and privileges offered).

**2. What are the unique features of BSN Visa Debit Card?**

BSN Visa Debit Card is the first card at BSN that offers payment facilities with MyDebit, Visa and Visa payWave which allows Cardholder to enjoy the freedom of cashless transactions that offer a fast, easy and secure way to pay your daily expenses.

**3. What do I get from this product?**➤ **Worldwide Acceptance**

Convenience to pay for goods or services worldwide at merchant outlets that display Visa or MyDebit logo. You can also use this card for online shopping, auto-bill payment registration and any mail-order-telephone purchases anywhere in the world.

➤ **Cash Withdrawal**

You can perform cash withdrawals locally and overseas at over 1.4 million ATM machines that displays BSN, MEPS or Visa PLUS logo.

➤ **Discounts & Privileges**

Enjoy multiple rewards and privileges including discounts and offers from BSN and Visa.

➤ **Visa payWave/ MyDebit contactless acceptance**

Pay with one wave, a fast, simple and secure way of making payment wherever Visa payWave or MyDebit logo is displayed nationwide / worldwide. PIN entry may be required for transaction above RM250.

➤ **Transaction History**

View your transaction history through our Online Banking website at [www.mybsn.com.my](http://www.mybsn.com.my). You just need to register an online account through myBSN website.

➤ **Safety Measures**

- Built-in with Europay, Mastercard and Visa (EMV) Smart Chip security features.
- Short message service (SMS) transaction alert will be sent to your registered mobile phone number at no cost to you whenever you make purchases that meet certain conditions or a threshold amount set by the bank. Please ensure that your latest mobile phone number is registered with BSN.
- To report a lost or stolen card, immediately call BSN Contact Centre or/and you may cancel your card via myBSN Internet Banking or visit any BSN branch.

➤ **Toll-related transaction**

The BSN Visa Debit Card is auto enabled to pay for toll-related transactions by tapping the card on the payment terminal. Option for toll payment method using BSN Visa Debit Card will be initiated by Touch n' Go Group with delayed payment authorization, potentially resulting in differences between the toll charges' date and time and the actual transaction date and time.

**4. What are the fees and charges I have to pay?**

Items	Fees/Charges
<b>Annual Fee</b>	
a. BSN GIRO/-i	a. As below
i. Adult	i. RM8
ii. Teenager	ii. RM5
iii. Biasiswa	iii. RM1
b. BSN GIRO/-i eSaver	b. Waived
c. BSN Basic Saving/-i	c. Waived
d. BSN GIRO/-i Premium	d. RM8
<i>Note: Annual fee is chargeable on a yearly basis during the card's anniversary date. Annual Fee will not be imposed to the Cardmember on the year the card is issued.</i>	

Items	Fees/Charges
<b>New Card Issuance</b>	
a. BSN GIRO/-i	a. As below
i. Adult	i. RM12
ii. Teenager	ii. RM5
iii. Biasiswa	iii. RM5
b. BSN GIRO/-i eSaver	b. RM12
c. BSN Basic Saving/i	c. RM12
d. BSN GIRO/-i Premium	d. RM12
<b>Renewal Card</b>	Waived
<b>Card Replacement Fee (If applicable)</b>	
▪ For damaged Debit Card due to Cardmembers' fault, lost and stolen	RM12
▪ Card Chip Damaged	Waived
<b>ATM Cash Withdrawal</b>	
<b>Domestic</b>	
▪ BSN ATM	Waived
▪ Other Local Bank's ATM via MEPS	RM1/withdrawal
▪ Other Foreign Bank's ATM via MEPS	RM1/withdrawal
<b>International</b>	
▪ ATM Network via VISA PLUS	RM12/withdrawal
<b>ATM Balance Enquiry</b>	Waived
<b>Transaction History</b> (latest 2 months) Internet Banking <a href="http://www.mybsn.com.my">www.mybsn.com.my</a>	Waived
<b>Fund Transfer via ATM to MEPS member banks</b>	RM0.50 per transaction (For transaction RM5,000 and above)
<b>Sales Slip Retrieval Request Fee</b>	RM15 per copy
<b>MyDebit Cash Out Fee</b> (Effective 1 July 2022)	RM0.50 per transaction at any selected MyDebit participating merchants/retailers. (Maximum withdrawal limit is RM500 per transaction)
<b>Conversion Fee for Overseas Transaction</b>	As per conversion rate determined by VISA plus any transaction fee charged by VISA (equivalent to 1%)

## 5. What are the key terms and conditions?

- **Set daily withdrawal limit and purchase limit**
  - The daily withdrawal limit is defaulted at RM5,000 for Adult Account and RM200 for Teenager Account. You may set up the withdrawal limit at BSN ATM or at any Branch up to a maximum of RM5,000 per day for Adult Account and RM500 for Teenager Account.
  - Daily default purchase limit is pre-set at RM3,000 for Adult Account and RM200 for Teenager Account. You may set your preferred daily purchase limit through BSN's ATMs, myBSN Internet Banking or at any BSN branch up to a maximum of RM10,000 for Adult Account and RM500 for Teenager Account.
- **Online purchase and overseas transaction**
  - Activate your debit card for Online Purchases or Overseas Transaction only when you need to use it to minimize the risks of unauthorised transaction and/or cash withdrawals. The activation or deactivation can be done through BSN ATM, BSN Call Center or at any BSN branch.
  - You are advised to be aware of the unauthorised transaction risk if you activate the overseas transaction and online purchase function.
  - You are advised to surf at a secure website for any online purchase / internet transaction.
- **Contactless transaction**
  - Each contactless transaction is capped at RM250 for Adult, RM200 for Teenager and the total accumulated transaction is limited to a maximum of a specific amount determined by the Bank and is subject to the daily purchase limit. You may decrease this limit or turn off the contactless payment feature at any BSN branch. The limit mentioned herein is not applicable to toll-related transaction.

- **Pre-authorisation for payment using BSN Visa Debit Card**

- A pre-authorisation amount of RM200 will be charged to the savings account linked to your BSN Visa Debit Card when you make petrol purchases using your debit card at Outdoor Payment Terminal. The pre-authorization amount will only then be reversed when the actual transaction amount has been charged to your account upon settlement by the merchant within T (transaction day) + 3 working days. You are advised to pay at the Indoor Payment Terminal (Petrol Pump Cashier) to avoid the pre-authorisation holding amount.

## **6. What are my obligations?**

- a. You shall sign at the back of BSN Visa Debit Card immediately upon receipt of the card and abide by the terms and conditions for the use of BSN Visa Debit Card.
- b. You shall exercise reasonable precautions to prevent loss or stolen of your BSN Visa Debit Card and protect your card and Personal Identification Number (PIN) at all times, even at your place of residence. These include the following:
  - i. Do not disclose your BSN Visa Debit Card details or PIN to any other person.
  - ii. Do not write your PIN on BSN Visa Debit Card or on anything and keep it together with the card.
  - iii. Do not use your date of birth, identity card, passport, driving license or contact numbers as your PIN.
  - iv. Do not allow any other person to use your BSN Visa Debit Card and PIN.
  - v. Do not leave your BSN Visa Debit Card unattended.
- c. You shall notify the Bank immediately after having discovered that your BSN Visa Debit Card is lost, stolen, an unauthorised transaction has occurred or your PIN may have been compromised by contacting BSN Contact Centre at 1300 88 1900 or +603-2613 1900 (overseas).
- d. You shall notify the Bank immediately upon receiving SMS transaction alert if the transaction was unauthorized.
- e. The Bank must be notified immediately of any changes in your contact number.
- f. You are responsible for ensuring sufficient funds are in the account before effecting the transaction.
- g. Check your transaction records from time to time via [www.mybsn.com.my](http://www.mybsn.com.my) to ensure transactions performed are correct and notify us in writing 14 days from the transaction date if there are any errors or omissions. If not, the transaction will be deemed accurate.
- h. You shall use your BSN Visa Debit Card responsibly and not for any illegal or unlawful activities including use the card to engage in internet gambling transaction and use the card as payment for non-Shariah approved transaction (applicable for Islamic Account).

## **7. What if I fail to fulfil my obligations?**

You are obliged to exercise reasonable precautions to prevent the loss or stolen of your of BSN Visa Debit Card and/or PIN. If you fail to do so, you will be held liable for losses arising from an e-banking, direct debit or card not present transaction and not limited to the following:-

- a. You will be held liable for PIN-based unauthorised card present transactions if you have:
  - i. acted fraudulently; or
  - ii. delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your BSN Visa Debit Card; or
  - iii. voluntarily disclosed your PIN to another person; or
  - iv. recorded your PIN on the BSN Visa Debit Card, or on anything that is kept close by with your BSN Visa Debit Card.
- b. You will be held liable for unauthorised card present transactions which require signature verification or with a contactless card, if you have:
  - i. acted fraudulently; or
  - ii. delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your Debit Card; or
  - iii. left your BSN Visa Debit Card or item containing your BSN Visa Debit Card unattended in places visible and accessible to others; or
  - iv. voluntarily allowed another person to use your BSN Visa Debit Card.

## **8. What are the major risks?**

You shall notify the Bank immediately after having discovered that your BSN Visa Debit Card is lost/stolen, or an unauthorised transaction has been made using your BSN Visa Debit Card to enables us to block the use of the card immediately.

## **9. What do I need to do if there are changes to my contact details?**

You must notify the Bank immediately of any changes in your contact details to ensure that all correspondences reach you in a timely manner. This can be done by going to any of our branches or calling our Contact Centre at 1300-88-1900 to update your contact details and/or personal details accordingly.

## 10. Where can I get assistance and further information?

- i. Should you require additional information on BSN Visa Debit Card, please refer to [www.bsn.com.my](http://www.bsn.com.my) website. If you have any enquiries or need to lodge an official complaint, please call/fax/write to us at:

Cards & Merchant Business Department  
Bank Simpanan Nasional  
Ground Floor, Block A,  
117 Jalan Ampang,  
50450 Kuala Lumpur.  
Fax: 03-2162 2659

### **BSN Contact Centre**

Tel : 1300-88-1900 or 03 2613 1900 (From Overseas)

Fax : 03-2613 1888

Email: [customercare@bsn.com.my](mailto:customercare@bsn.com.my)

*Note: BSN Contact Centre operating hours is from 8.00 am to 10.00 pm. After 10.00 pm your calls will be directed to our auto Interactive Voice Response for report lost, stolen card and overseas card usage assistance.*

- ii. If our reply to your query or complaint is not satisfactory, you may also forward your complaint to Bank Negara Malaysia LINK or BNMLINK:

### **BNMLINK**

Jabatan Komunikasi Korporat,  
Bank Negara Malaysia,  
P.O.Box 10922,  
50929 Kuala Lumpur.

Tel : 1-300-88-5456 (Operating hours: Monday – Friday, 9.00 am – 5.00 pm)

eLink (Web form): <https://telelink.bnm.gov.my>

The information provided in this Product Disclosure Sheet is valid as at June 2024.