



**1. What is BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card?**

This is a co-brand Islamic Card based on the *Shariah* principles of *Ujrah* (fee as a consideration for the services provided, benefits and privileges offered) and *Qard* (refers to a contract of lending money by a lender to a borrower whereby in the end, the repayment is equal to the amount borrowed). The Card is issued by Bank Simpanan Nasional (BSN) under a strategic partnership with University Utara Malaysia (UUM).

**2. Who is eligible to apply for BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card?**

- a) UUM graduates.
- b) UUM alumni.
- c) UUM staff.

**3. What are the requirements to apply for BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card?**

Minimum Age	Principal Card – 21 years old Supplementary Card – 18 years old
Minimum Income	Gold Card – RM24,000 per annum / RM 2,000 per month Platinum Card – RM60,000 per annum / RM 5,000 per month
Citizenship	Malaysian

**4. What are the documents required to apply for BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card?**

The required documents are as follows:

- BSN Credit Card/-i Application Form (available on [www.bsn.com.my](http://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
- Copy of the Degree Certificate/Professional Qualification (for UUM graduates)
- Copies of your Form 9/24/49 OR Business Registration Certificate AND latest 6 months company's bank statements AND latest 2 years B Form with official tax receipt (self-employed only)

**5. What are the main benefits and privileges of BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card?**

- a) Actual Management Fees as low as 9.95% per annum.
- b) No annual fee for life (Principal and Supplementary Card).
- c) Complimentary Travel Accident Protection Plan:  
*Automatic travel takaful coverage of up to RM100,000 (for Gold Cardmember) and up to RM300,000 (for Platinum Cardmember) when you charged your full flight 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.*
- d) Happy Rewards Points Programme\*:
  - RM1 = 1 point (local retail spending)
  - RM1 = 2 points (overseas retail spending)

\* Subject to BSN Happy Rewards Programme terms and conditions

**6. What other benefits and facilities can I enjoy as a BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Cardmember?**

You will also enjoy other benefits and facilities that are currently offered by BSN to all its Cardmembers such as:

- Facility 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
- BSN AI-Aiman Credit Card-i Protector Plan

**7. If I am an existing Principal BSN Credit Cardmember, can I apply for the BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card?**

Yes. You may apply for the Card if you meet the eligibility and entry requirements as mentioned in item 2 and 3 above. The approval for the application for 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 4 above to any BSN branch.

**8. What is the facility limit for BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card?**

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

**9. If I am an existing BSN Credit Cardmember and apply for BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card, will I be given a separate facility limit?**

The facility limit will be your combined limit on your existing card. However, you may apply for an increase in the facility limit by enclosing your latest payslip for BSN's consideration, subject to BSN's credit card terms and conditions and credit evaluation.

**10. Is the BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card accepted worldwide?**

Yes. The card is accepted and recognized worldwide, including cash withdrawal facility through ATMs with MasterCard/Cirrus logo.

**11. Is there any annual fee imposed on the BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card?**

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

**12. 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 facility limit (if any) OR RM50 whichever is higher.

- \* Current balance = Service tax + retail transaction (if any) + cash advance amount (if any) + management fee 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.

**13. What are the compensation on late payment (Ta'widh)?**

The compensation on late payment will be a minimum of RM10 or up to 1% of total outstanding balance as at the statement date (whichever is higher), up to a maximum amount of RM100 per month/statement date.

**14. What are the management fees for BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card?**

**a) Actual Management Fees**

**i. Retail Purchases**

Actual Management Fee will be imposed on the outstanding retail transaction balance that is not paid after the payment due date. The Actual Management Fee 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	9.95% per annum	Cardmembers who promptly settle their minimum payment due for 12 consecutive months.
II	13.50% 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.

**ii. Cash Advance**

The Actual Management Fee 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.

**b) Fixed Management Fees**

The Fixed Management Fee is the maximum amount of Actual Management Fee chargeable on a cardmember. In the event the Actual Management Fee exceeds the Fixed Management Fee, BSN shall charge the cardmember up to the Fixed Management Fee amount as follows:

Card-i Type	Fixed Management Fees
BSN – UUM AI-Aiman MasterCard Platinum	RM36,000
BSN – UUM AI-Aiman MasterCard Gold	RM13,500



BSN will grant the cardmember a rebate (Ibra'), the amount of which will be determined and calculated at the absolute discretion of BSN. The amount of the rebate (Ibra'), if granted, will be determined based on the difference between the Fixed Management Fee and the Actual Management Fee. If you make full payment by the payment due date every month, BSN shall not charge any Actual Management Fee for that particular month. The rebate (Ibra') on the Fixed Management Fee will be subject to Bank Negara Malaysia's Credit Card-i guidelines on the Tiered Pricing Structure.

**15. What is the fee for the Cash Advance transaction?**

You will be charged for 2.69% of the cash advance amount or a minimum of RM12.75, whichever is higher, for each transaction.

**16. I would like to apply for the BSN – UUM AI-Aiman MasterCard Gold/Platinum 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](mailto:cardservices@bsn.com.my).

**17. How do I apply or get more information about the BSN – UUM AI-Aiman MasterCard Gold/Platinum Credit Card?**

- a) Visit any BSN branch; or
- b) Visit BSN's website at [www.bsn.com.my](http://www.bsn.com.my); or
- c) Contact BSN's Customer Service at 1-300-88-1900 or +603-2613 1900 (Overseas).

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