



**TERMS AND CONDITIONS OF BANK SIMPANAN NASIONAL (BSN)
FOR MEMBERSHIP OF BSN MYFIRST / BSN SMART JUNIOR
(Effective Date: 20/09/2024)**

PART A – STANDARD TERMS AND CONDITIONS

1. Application

- 1.1. The Customer is required to have a BSN savings account (Trust) to be eligible for BSN MyFirst membership and BSN savings account (Individual) for BSN Smart Junior membership (hereinafter referred to as “**BSJ**”).
- 1.2. Applications for BSN MyFirst / BSJ membership must be made through a specific application form specified by BSN that is required to be completed and signed by the Customer or the Customer’s parents or legal guardian (subject to the terms and conditions stated herein).

2. Deposit and Withdrawal

- 2.1. The Customer must deposit at least a minimum savings amount specified by BSN at www.bsn.com.my (hereinafter referred to as “**BSN’s Website**”).
- 2.2. The Customer is allowed to make only one (1) withdrawal in a month from the savings account of BSN Giro/i (Trust) or the savings account of BSN Giro/i (Individual) subject to a minimum balance specified by BSN at BSN’s Website from time to time.

3. Change of Particulars

- 3.1. The Customer shall immediately inform BSN of any changes of address, contact numbers, authorized signatory or other particulars by visiting any of BSN’s branches, where if the Customer fails to do so, BSN is entitled to rely on the last known details in BSN’s record.

4. Other Terms and Conditions

- 4.1. By joining BSN MyFirst membership or BSJ, the Customer (or the Customer’s parents or legal guardian, on behalf of the Customer) agrees:-
 - a) To be bound by the Terms and Conditions stated herein, the Terms and Conditions for BSN Savings Account or BSN Islamic Savings Account and any other relevant Terms and Conditions imposed by BSN from time to time (hereinafter shall be collectively referred to as “**Relevant Terms and Conditions**”), which is available at BSN’s Website;
 - b) To access BSN’s Website on a regular basis to ensure that the Customer is up to date with any changes or variations made to the Relevant Terms and Conditions; and
 - c) To join or provide consent to the Customer to join any program hosted by BSN in relation to BSN MyFirst or BSJ.
- 4.2. The Customer (or the Customer’s parents or legal guardian, on behalf of the Customer) further agrees that:
 - a) To allow the Customer’s personal details including without limitation, to personal data or information of the Customer, such as the Customer’s name, picture, video recording or any other details of the Customer to be collected, processed, used, published and/or displayed by BSN and/or its authorized service providers;
 - b) The consent specified in this clause is for any purpose, dealings and/or operation of BSN in regard to BSN MyFirst membership or BSJ, including but not limited to the advertisement, promotion and/or program (including publication of reports regarding the program) regarding BSN MyFirst or BSJ in any manner deemed appropriate by BSN and/or its authorized service providers; and
 - c) For the purposes stated above, BSN and the Customer (or the Customer’s parents or legal guardian, on behalf of the Customer) agree to be bound by the Disclosure of Customer Information and Personal Data clause as stipulated in the Relevant Terms and Conditions and the Privacy Policy which is accessible at BSN’s website.
- 4.3. BSN reserves the right to vary, delete, add or amend any of the Terms and Conditions contained herein, wholly or in part, by giving at least a minimum of twenty-one (21) calendars days’ notice. For these purposes, BSN may give such notice or communication to the Customer by posting at BSN’s Website and / or by posting a notice at BSN’s branches, extending the notice by mail, notification in the mass media, by electronic transmission or any other method that BSN deems appropriate.

- 4.4. In the event of any discrepancy between the Relevant Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with BSN MyFirst or BSJ, the Relevant Terms and Conditions at BSN's Website shall prevail.
- 4.5. These Terms and Conditions shall be governed by and construed in all respects in accordance with the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

PART B – SPECIFIC TERMS AND CONDITIONS

BSN MYFIRST

1. Eligibility

- 1.1. Children aged one (1) day old until below seven (7) years old who hold a BSN savings account (Trust) with their parents or legal guardian aged eighteen (18) years old and above (as a trustee) are eligible to apply for BSN MyFirst membership.

2. Termination

- 2.1. Termination of the BSN MyFirst membership is allowed upon request by the Customer (represented by the Customer's parents or legal guardian, on behalf of the Customer) after one (1) year of registration by filling in the termination form specified by BSN.

3. Children Attaining 7 Years Old

- 3.1 Upon the Customer attaining the age of seven (7) years old, the Customer's BSN MyFirst will be automatically converted by BSN into BSJ membership. However, the Customer's account shall remain under a BSN Giro/i (Trust) savings account.
- 3.2 Once the Customer's BSN MyFirst account is changed to BSJ, the Customer shall be bound by the Terms and Conditions stated herein and any other Terms and Conditions specified by the BSN on BSN's Website.
- 3.3 The Customer may upon request to change the BSN Giro/i savings account (Trust) to the BSN Giro/i savings account (Individual) at any of BSN's Branches and will be subject to the relevant Terms and Conditions governing the opening of BSN Giro/i savings account (Individual) specified by BSN from time to time which can be found at BSN's Website.
- 3.4 Whenever the Customer's school information is changed, such as the school's name, the school's address or any other relevant information, the Customer shall update the latest information within fourteen (14) days from the date of the said change at any of BSN's Branches.

BSN SMART JUNIOR (BSJ)

1. Eligibility

- 1.1. All Malaysian citizens aged between seven (7) years old until twenty (20) years old with a BSN Giro/i savings account (Individual) are eligible to join BSJ ("BSJ Member(s)").

2. Freeze Amount

- 2.1. The minimum deposit amount will be frozen by BSN:
 - a) Until the BSJ Member attains the age of twenty-one (21) years old; or
 - b) Upon the early termination of their BSJ membership before the BSJ Member(s) attain the age of twenty-one (21) years old.

3. Termination of BSJ Membership

- 3.1. The BSJ Membership may be terminated by the following circumstances: -
 - a) Upon request by the BSJ Member(s) after one (1) year of being a BSJ Member (represented by the BSJ Member's parents or legal guardian, on behalf of the BSJ Member which is under the age of eighteen (18) years old); or
 - b) When the BSJ Member attains the age of twenty-one (21) years old where the BSJ membership will be automatically terminated.
- 3.2. The BSJ Member must fill in the membership termination form, but for BSJ Member(s) aged eighteen (18) years old and below, the membership termination form must be signed by the BSJ Member's parents or legal guardian.
- 3.3. Upon termination of the BSJ membership specified in Clause 3.1 (a) and Clause 3.2 above, the Customer's account shall remain as BSN's Giro/-i Account.