



FREQUENTLY ASKED QUESTIONS – BSN VISA DEBIT CARD

1. What is BSN Visa Debit Card?

The BSN Visa Debit Card is the multi-privilege Visa payWave debit card and is linked to your BSN savings/current account. The card offers a host of benefits and privileges to help you live your life easy and debt free.

It can be used to make purchases locally or overseas wherever the Visa or Visa payWave logo and MyDebit logo is displayed and even for online purchases. For ATM transactions, you can use it at any BSN ATMs, MEPS ATMs or ATMs that displays the Visa PLUS logo overseas. Either way you use it, the amount is deducted automatically from your BSN savings/current account - so it helps you to control your spending and live within your means.

2. What are the unique features and benefits of the new BSN Visa Debit Card?

Most debit cards have two key features which are the ability to purchase items at Point of Sales or Online Transaction and to withdraw cash at ATM. The BSN Visa Debit Card offers you more than that! You'll enjoy smart benefits and features like these and more – all combined in one debit card.

a. Visa payWave

Just shop, wave and go with your BSN Visa Debit Card wherever the Visa payWave logo is displayed, locally or overseas. Visa payWave is a convenient, secure and quick payment method for purchases up to RM250 and no signature or PIN is required. No more worrying if you have not enough cash in your wallet or fumbling for change.

b. MyDebit

Enjoy the convenience of paying with MyDebit when you shop at more than 50,000 retail outlets throughout Malaysia. You can perform contact or contactless retail purchases swiftly and securely at the retailers' POS terminal which displays MyDebit logo.

*Note: **Touch 'n Go** and **PLUSMiles** benefit is no longer applicable for new BSN Visa Debit Card (PIN&PAY) starting from 1st January 2016 onward. These features and information remain for the existing BSN Visa Debit Card cardmembers and will be discontinued by **1 July 2017**.*

3. Who is eligible for BSN Visa Debit Card?

Individual customers who have a BSN savings/current account and meet the age requirement are eligible for the card.

4. How may I apply for the BSN Visa Debit Card?

- Visit any BSN branch nearest to you to open a savings account.
- Complete the application form and select BSN Visa Debit Card.
- Bring along your MyKad for verification purposes.

5. I am an existing BSN Matrix card holder. How do I convert my card to the new BSN Visa Debit Card to enjoy the new privileges?

You can convert your BSN Matrix card to the new BSN Visa Debit Card at any BSN branch. Just bring along your BSN Matrix Card and MyKad for verification purposes.

6. What is Visa payWave and MyDebit contactless payment and where can I use it?

Visa payWave and MyDebit is a fast and convenient innovative contactless payment that lets you pay quickly for purchases under RM250 at any retailer displaying the Visa payWave and MyDebit logo in Malaysia and overseas. No signature or PIN is required. However, you can still use your BSN Visa Debit Card for larger purchases by entering the PIN at the card reader for verification or signing on the sales receipt like the normal way.

Here's how it works:

- a. Look for the contactless Visa payWave/ MyDebit logo in participating retail stores.
- b. Wave your BSN VISA DEBIT CARD in front of the secure card reader.

- c. Remove your card once you hear a “bip” sound.
- d. Collect your purchases and go. If you want a receipt, you may request from the cashier.

7. Where can I use my BSN Visa Debit Card?

- **For Retail Purchases:** At millions of Visa and MyDebit accepted outlets in Malaysia and overseas such as departmental stores, restaurants, petrol stations, retail outlets and more.
- **For Online, Mail Order and Telephone Purchases:** At online shopping websites worldwide, including purchases by mail and over the phone.
- **For Cash Withdrawal:** At BSN ATMs, MEPS ATMs and ATMs overseas bearing the Visa PLUS logo.

8. Do I need to pay any charges when I use my BSN Visa Debit Card for retail or online purchases?

There are no charges or fees imposed for retail or online purchases using the BSN Visa Debit Card.

9. What is my daily purchase limit?

For security control, BSN allows you the flexibility to choose the desired purchase limit for your retail purchases. The default daily purchase limit for Debit cardmembers is pre-set at RM3,000 for Adult Account Giro/-i and RM500 for Teenager Accounts. You may change this limit at any BSN’s ATMs, myBSN Internet Banking or at any of BSN branch.

10. How long does it take to apply for a BSN Visa Debit Card?

You will get your BSN Visa Debit Card instantly together with your PIN when you apply at any BSN branch.

11. Can I use my BSN Visa Debit Card when I travel overseas?

Yes, you can use your BSN Visa Debit Card overseas provided you have activated the overseas transaction flag prior to your departure. The activation process can be done through any BSN ATMs, myBSN Internet Banking, BSN Contact Centre or at any BSN branches. Once activated, you can use it for retail purchases or to withdraw cash from any ATM overseas that bears the Visa PLUS logo.

12. What do I need to do if my Online Purchases and Oversea transaction is unsuccessful?

You must activate Online Purchases and Overseas Transaction Functions to allow the transactions or spending. The activation can be done through BSN ATMs, myBSN Internet Banking, BSN Contact Centre or at any of BSN branch.

13. Can I disable the Online Purchase and Overseas Transaction function?

Yes. You can disable the functions via BSN ATMs, myBSN Internet Banking, BSN Contact Centre or at any of BSN branch.

14. What are the instances where pre-authorisation transactions are done to my savings account?

- **Petrol Transactions** – A pre-authorisation amount of RM200 will be debited from your BSN savings/current account when you pay for your petrol at the pump (outdoor kiosk). The amount will then be reversed once the bank receives the actual settlement within 3 working days. You are advised to pay at the cashier indoor to avoid the pre-authorisation holding.

15. Why is it that sometimes my BSN Visa Debit Card transaction gets declined?

Among the common reasons are:

- Insufficient balance in your savings account or due to withholding of pre-authorisation amount.
- Transaction amount exceeds the set daily purchase limit.
- If your online transaction/overseas transaction is declined, you may have yet activated the Online transaction/Overseas Transaction functions for your BSN Visa Debit Card.

16. What are the securities features in my BSN Visa Debit Card?

- **EMV Smart Chip:** Uses advanced smart chip technology for greater security.
- **Pin & Pay:** From 1 July 2017 onwards, all local transaction in Malaysia only can be completed with a PIN entry. Each transaction includes a unique code generated by the chip that changes with each purchase, thereby preventing fraudsters from replaying information read from the chip to make payments.

- **Visa payWave/MyDebit contactless:** The card never leaves your hand when making transactions, which reduces the risk of fraud.
- **Visa's Zero Liability Policy:** Protects you against any fraudulent or unauthorised purchases.
- **Pre-set Daily Purchase Limit:** The default daily purchase limit is pre-set at RM3,000 for Adult Accounts Giro/-i and RM500 for Teenager Accounts. You may decrease or increase this limit at any BSN's ATMs, myBSN Internet Banking or BSN branch.
- **Contactless Payment Limit:** Each contactless transaction is capped at RM250 for Adult and RM200 for Teenager/Junior and total accumulated transaction is limited to a maximum of RM2,500 for Adult and RM500 for Teenager/Junior and is subjected to Daily Purchase Limit. You may decrease this limit or turn off contactless payment feature at any BSN branch.
- **SMS Alerts:** Transaction alerts via SMS will be sent to your registered mobile phone number for certain transactions using card.
- **Online shopping:** When making payment for online purchases, a BOSS code (BSN Online Secured Shopping) will be sent to your mobile number registered with BSN via SMS for you to enter and complete the transaction securely.

Note: Please ensure you update your latest mobile number at BSN branch.

17. What should I do if my BSN Visa Debit Card is lost or stolen?

You are required to report your lost or stolen card immediately through any one of the following channels:

- Call BSN BSN Contact Centre at **1300-88-1900** (Malaysia) or **603 2613 1900** (Overseas)
- Visit any BSN branch and make a report

18. What are my obligations as a BSN Visa Debit Card Cardmember?

- 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 theft 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 or cancel your card via myBSN Internet Banking or visit any BSN branch
- d) You shall notify the Bank immediately upon receiving short message service (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 in the account before effecting the transaction.
- g) Check your transaction records from time to time via 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 as 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).

19. What if I failed to fulfill my obligations?

You will be liable for unauthorised transactions that are PIN-based, require signature verification or used of contactless card if you have acted fraudulently and failed to fulfil the above in No. 18.

20. What are the charges applicable for my BSN Visa Debit Card?

Items	Fees/Charges
<p>Annual Fee</p> <p>a. BSN GIRO/-i</p> <p style="padding-left: 20px;">i. Adult</p> <p style="padding-left: 20px;">ii. Teenager/<i>Junior</i></p> <p style="padding-left: 20px;">iii. Biasiswa</p> <p>b. BSN GIRO/-i eSaver</p> <p>c. BSN Basic Saving/i</p> <p>d. BSN GIRO/-i Premium</p> <p><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></p>	<p>a. As below</p> <p style="padding-left: 20px;">i. RM8</p> <p style="padding-left: 20px;">ii. RM5</p> <p style="padding-left: 20px;">iii. RM1</p> <p>b. Waived</p> <p>c. Waived</p> <p>d. RM8</p>
<p>New Card Issuance</p> <p>a. BSN GIRO/-i</p> <p style="padding-left: 20px;">i. Adult</p> <p style="padding-left: 20px;">ii. Teenager/<i>Junior</i></p> <p style="padding-left: 20px;">iii. Biasiswa</p> <p>b. BSN GIRO/-i eSaver</p> <p>c. BSN Basic Saving/i</p> <p>d. BSN GIRO/-i Premium</p>	<p>a. As below</p> <p style="padding-left: 20px;">i. RM12</p> <p style="padding-left: 20px;">ii. RM5</p> <p style="padding-left: 20px;">iii. RM5</p> <p>b. RM12</p> <p>c. RM12</p> <p>d. RM12</p>
Renewal Card	Free
<p>Conversion/Upgrade Card</p> <p>From ATM Card or BSN Matrix Visa Electron Debit Card or BSN BATMAN Visa Debit Card or any others BSN Debit Card to BSN Visa Debit Card (PIN & PAY).</p>	Free
<p>Card Replacement Fee</p> <p>For damaged Debit Card due to Cardmembers' fault, lost and stolen</p> <p>Card Chip Damaged</p>	<p>RM12</p> <p>Free</p>
<p>ATM Cash Withdrawal</p> <p>Domestic</p> <ul style="list-style-type: none"> ▪ BSN ATM ▪ Other Local Bank's ATM via MEPS ▪ Other Foreign Bank's ATM via MEPS <p>International</p> <ul style="list-style-type: none"> ▪ ATM Network via VISA PLUS 	<p>Free</p> <p>RM1/withdrawal</p> <p>RM1/withdrawal</p> <p>RM12/withdrawal</p>
ATM Balance Enquiry	Free
<p>Transaction History (latest 2 months)</p> <p>Internet Banking www.mybsn.com.my</p>	Free
Fund Transfer via ATM to MEPS member banks	RM0.50 per transaction (For transaction above RM5,000)
Sales Slip Retrieval Request Fee	RM15 per copy

Conversion Fee for Overseas Transaction	As per conversion rate determined by VISA plus any transaction fee charged by VISA (equivalent to 1%)
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Note: All Fees and Charges imposed on your BSN Visa Debit Card are subjected to any taxes imposed or will be imposed by the Government of Malaysia or any other competent authority in Malaysia based on the prevailing rate.

The information provided in this FAQ is valid effective December 2022.