



MAKLUMAT PENTING MENGENAI PENYATA AKAUN KAD KREDIT AL-AIMAN BSN

BAYARAN MINIMUM BULANAN

5% baki semasa* + 100% ansuran bulanan (jika ada)** + 100% amaun tunggakan (jika ada) + amaun melebihi had kemudahan (jika ada) ATAU RM50 yang mana lebih tinggi.

* Baki semasa = Cukai Perkhidmatan + transaksi runcit (jika ada) + amaun pendahuluan tunai (jika ada) + yuran pengurusan dan/atau caj lewat dan sebarang fi dan caj lain yang berkaitan (jika ada).

**Terpakai kepada Program Pindahan Baki BSN, Pelan BSN EasyCash, Pelan 0% EasyPay BSN, Pelan Instalment-Pay BSN yang BAHARU, Penukaran Baki Automatik (ABC) dan pelan ansuran lain yang disediakan dari semasa ke semasa yang diluluskan bermula dari 2 Oktober 2019.

CARA PEMBAYARAN

- Secara tunai, cek atau pindahan GIRO/i di mana-mana cawangan BSN.
- Secara pindahan GIRO/i di mana-mana ATM BSN.
- Menghantar cek melalui pos.
- Secara tunai melalui Mesin Deposit Tunai (CDM) BSN.
- Melalui Arahkan Tetap untuk mendebitkan Akaun Simpanan BSN anda.
- Melalui Inter Bank Giro (IBG) dari bank yang mengambil bahagian.
- Melalui Perbankan Internet www.mybsn.com.my

PEMBAYARAN DENGAN CEK

1. Cek hendaklah dibayar kepada "BSN Credit Card Centre".
2. Sila tuliskan nama (seperti dalam K/P), nombor akaun dan jumlah pembayaran setiap kad anda di muka belakang cek tersebut.
3. Poskan cek anda ke cawangan BSN atau ke **BSN Credit Card Centre, 117, Jalan Ampang, 50450 Kuala Lumpur**.
4. Sila berikan tempoh masa yang mencukupi untuk urusan pengeposan dan penjelasan cek sebelum tarikh akhir bayaran. Bayaran akan dikreditkan ke akaun anda setelah cek dijelaskan.

YURAN DAN CAJ

Yuran Pengurusan Tetap Tahunan	RM3,600 (Klasik) , RM13,500 (Emas) , RM36,000 (Platinum)
Yuran Pendahuluan Tunai	2.69% daripada pengeluaran tunai atau RM12.75 yang mana lebih tinggi akan dikenakan bagi amaun yang dikeluarkan.
Yuran Pengurusan Sebenar Pendahuluan Tunai	18% setahun daripada jumlah pendahuluan tunai dikira atas dasar harian sehingga ia dijelaskan sepenuhnya.
Ta'widh (Gantirugi Bayaran Lewat)	1% daripada jumlah baki tertunggak pada tarikh penyata, tertakluk kepada minimum RM10 dan maksimum RM100.
Yuran Penggantian Kad-i	Percuma untuk kali pertama dan RM50 yang berikutnya.
Yuran Permintaan Draf Jualan	RM5 untuk salinan dan RM15 untuk setiap salinan asal.
Salinan Penyata Bulanan Kad Kredit	RM5 untuk setiap salinan tambahan.
Cukai Jualan & Perkhidmatan (SST) Berkuatkuasa 1 Sept 2018	Kad Utama - RM 25 setahun bagi setiap kad Kad Tambahan - RM 25 setahun bagi setiap kad
Pertukaran Bagi Transaksi Luar Negara	Transaksi yang dilakukan di luar Malaysia akan ditukar kepada Ringgit Malaysia pada tarikh transaksi diterima dan/atau diproses. Kadar pertukaran mungkin berbeza daripada kadar harian urusiaga kerana turun naik pasaran. Kadar pertukaran adalah berdasarkan kadar yang ditentukan oleh Visa International/ MasterCard Worldwide serta Caj Pentadbiran sehingga 1% ke atas kadar pertukaran.
Keutamaan Pembayaran	Pembayaran akan menyelesaikan dahulu baki amaun yang dikenakan Yuran Pengurusan Sebenar yang lebih tinggi.
Tanggungan Atas Urusan Yang Tidak Sah	Anda akan bertanggungjawab ke atas apa-apa dan/atau semua transaksi tanpa kebenaran, termasuklah transaksi yang memerlukan pengesahan PIN atau tandatangan dan transaksi tanpa sentuh jika anda melakukan penipuan, gagal melaksanakan langkah berjaga-jaga yang munasabah dan usaha yang wajar untuk melindungi PIN dan kad kredit dan gagal memaklumkan kami dengan kadar segera selepas mendapati bahawa kad kredit anda telah dicuri, hilang, transaksi tidak sah telah berlaku atau PIN telah terjejas.

Yuran Pengurusan Sebenar Pembelian Runcit					
SYARAT	KLASIK/EMAS/PLATINUM		TEACHERS CARD	G-CARD	UUM EMAS/PLATINUM
	KERAJAAN	SWASTA			
Peringkat I Pemegang Kad yang menjelaskan bayaran minimum yang perlu dibayar selama 12 bulan berturut-turut.	11% setahun	13.5% setahun	8.88% setahun	8.88% setahun	9.95% setahun
Peringkat II Pemegang Kad yang menjelaskan bayaran minimum yang perlu dibayar bagi 10 bulan atau lebih dalam kitaran 12 bulan.	13.5% setahun	16% setahun	9.99% setahun	13% setahun	13.5% setahun
Peringkat III Pemegang Kad yang tidak termasuk di dalam kategori – kategori di atas.	17.5% setahun	17.5% setahun	14% setahun	17.5% setahun	17.5% setahun

TEMPOH TANPA YURAN PENGURUSAN*

20 Hari dari tarikh penyata bil bulanan sekiranya seluruh transaksi runcit bulan terdahulu dibayar sepenuhnya sebelum atau pada tarikh akhir bayaran.

* Tiada Tempoh Tanpa Yuran Pengurusan ke atas Program Pindahan Baki BSN, Pelan EasyCash BSN atau Pendahuluan Tunai.

YURAN PENGURUSAN SEBENAR

Yuran Pengurusan Sebenar dikenakan atas Jumlah Pendahuluan Tunai dan dikira atas dasar kiraan baki harian dari tarikh urusiaga hingga tarikh penjelasan penuh. Yuran Pengurusan Sebenar dikenakan atas jumlah baki urusiaga runcit yang belum dijelaskan termasuk urusiaga runcit baru jika anda tidak membayar sepenuhnya baki belum jelas bulan sebelumnya apabila tamat tempoh tanpa yuran pengurusan yang diberikan seperti di atas (jika ada) dan dikira atas dasar kiraan baki harian ke atas baki sehingga bayaran dijelaskan sepenuhnya. Yuran Pengurusan Sebenar dikira berdasarkan formula berikut:

$$f = (B) \times (P/D) \times (R) \\ F = \text{Jumlah (f)}$$

Dimana :

- F** ialah jumlah Yuran Pengurusan Sebenar yang dikenakan bagi bulan berkenaan.
- Jumlah (f)** ialah jumlah semua Yuran Pengurusan Sebenar yang dikira berdasarkan baki berbeza bagi bulan berkenaan.
- F** ialah Yuran Kenaikan Kredit Sebenar untuk 'B' yang dikira ke atas sepanjang tempoh 'P' hari.
- B** ialah baki yang dikenakan Yuran Pengurusan Sebenar dan Yuran Peningkatan Kredit Sementara (jika berkenaan).
- P** ialah Yuran Pengurusan Tetap dan Yuran Peningkatan Kredit Sementara yang dikenakan mengikut tempoh harian atas baki 'B'.
- D** ialah tempoh hari yang digunakan sebagai asas untuk Yuran Pengurusan Tetap.
- R** ialah kadar tahunan yang digunakan bagi pengiraan Yuran Pengurusan Tetap.

IBRA' (REBAT)

Pengiraan Ibra' bagi bulan itu berdasarkan formula berikut:

$$\text{Rebat} = (Y + T) - F$$

- Y** ialah Yuran Pengurusan Tetap Tahunan yang kena bayar bagi bulan itu. (Yuran Pengurusan Tetap Tahunan/12 bulan)
- T** ialah Yuran Kenaikan Kredit Sementara yang kena bayar bagi bulan itu, jika ada. (Yuran Kenaikan Kredit Sementara/12 bulan)
- F** ialah Yuran Pengurusan Sebenar yang kena bayar pada bulan itu.

NOTIS SEKIRANYA PELANGGAN MEMBUAT PEMBAYARAN MINIMUM BULANAN SAHAJA

Jadual di bawah menggambarkan jumlah Yuran Pengurusan Sebenar yang ditanggung dan tempoh pembayaran balik bagi senario baki belum jelas yang berbeza jika anda hanya membuat bayaran minimum secara berterusan. Pengiraan adalah berasaskan bayaran minimum 5% atau RM50, yang mana lebih tinggi, pada Yuran Pengurusan Sebenar 18% setahun dan tiada transaksi baru. Kiraan ini berdasarkan tempoh 30 hari sebulan.

Baki Belum Jelas (RM)	3,000		5,000		10,000	
Pembayaran Balik	Bayaran minimum* RM150	Bayaran RM250	Bayaran minimum* RM250	Bayaran RM350	Bayaran minimum* RM500	Bayaran RM600
Tempoh Pembayaran Balik (Bulan)	24	14	24	17	24	20
Jumlah Yuran Pengurusan Sebenar(RM)	568	314	947	638	1,893	1,526

PENGUNAAN KAD KREDIT BAGI AKTIVITI-AKTIVITI YANG MENYALAHAI UNDANG-UNDANG / KETIDAKPATUHAN SYARIAH

Kad anda tidak boleh digunakan untuk sebarang kegiatan yang menyalahi undang-undang / ketidakpatuhan Syariah, termasuk dan tidak terhad kepada aktiviti haram menerusi internet, pertaruhan atau perjudian. Pihak Bank berhak menamatkan kad anda dengan serta merta tanpa sebarang notis atau tanggungan kepada anda sekiranya kad didapati digunakan untuk tujuan tersebut.

KAD HILANG ATAU DICURI

Sekiranya kad anda hilang atau dicuri anda perlu melaporkan kehilangan kad anda serta merta dengan menelefon Pusat Panggilan 24 - jam kami. Sekiranya kami tidak menerima laporan tersebut, anda akan bertanggungjawab sepenuhnya ke atas sebarang transaksi dan caj melalui penggunaan kad kredit anda samada penggunaan tersebut dibenarkan atau tidak.

KETEPATAN PENYATA

Sila semak Penyata anda dan maklumkan kepada kami secara bertulis dalam tempoh 14 hari dari Tarikh Penyata jika terdapat sebarang kesilapan atau ketinggalan. Jika tidak, Penyata Akaun ini akan dianggap tepat.

PERUBAHAN TERMA DAN SYARAT TERMASUK YURAN DAN CAJ

Sebarang perubahan terma dan syarat termasuk yuran dan caj boleh dimaklumkan kepada pemegang kad sekurang-kurangnya 21 hari sebelum tarikh berkuatkuasa melalui penyata akaun dan/atau laman web rasmi BSN di www.bsn.com.my

LANGKAH-LANGKAH UNTUK MENCEGAH PENIPUAN

- Anggap kad anda seperti wang tunai dan jangan benarkan orang lain menggunakan kad anda.
- Apabila membuat pembayaran, pastikan urusiaga diproses di hadapan anda.
- Sekiranya kad anda dicuri atau hilang, atau urusiaga yang luar biasa dicetak pada penyata, maklumkan kepada pihak kami serta merta.
- Maklumkan kepada kami sebarang pertukaran butiran peribadi supaya anda dapat menerima sebarang penghantaran kad baru, penyata, atau amaran transaksi melalui khidmat pesanan ringkas (SMS).
- Sila musnahkan kad yang telah tamat tempoh penggunaan/ tidak digunakan.
- Hanya berikan maklumat Kad Pengenalan dan kad kredit kepada pihak yang anda hubungi.
- Jangan dedahkan atau tulis nombor pengenalan peribadi (PIN) pada kad kredit anda.
- Laporkan kepada kami sebaik sahaja menerima amaran transaksi melalui SMS jika transaksi itu tidak sah.

Untuk maklumat lanjut, sila layari www.bankinginfo.com.my atau www.bsn.com.my

LAPORAN ADUAN RASMI	Sekiranya terdapat keperluan untuk melaporkan aduan rasmi, sila tulis atau e-mel kepada Pusat Kad Kredit BSN ke alamat yang tertera di bawah. Anda juga boleh mengemukakan aduan ke Bank Negara Malaysia. Tel : 1-300-88-LINK (5465) atau Email : bnmtelelink@bnm.gov.my
PUSAT PANGGILAN BSN	Panggilan dari Malaysia ~ 1-300-88-1900 (untuk kad Klasik/ Emas BSN) ~ 1-800-22-0800 (untuk kad Platinium BSN) Panggilan dari luar Malaysia ~ +603-2613 1900 (untuk kad Klasik/ Emas BSN) ~ +603-2688 0800 (untuk kad Platinium BSN)
PUSAT KHDMAT PELANGGAN	Untuk sebarang pertanyaan atau perubahan alamat, sila hubungi kami seperti berikut: PUSAT KAD KREDIT BANK SIMPANAN NASIONALTINGKAT BAWAH, BLOK A, 117 JALAN AMPANG, 50450 KUALA LUMPUR Faks: 03-2162 2659 Email: customer@bsn.com.my



IMPORTANT INFORMATION ON BSN AL-AIMAN CREDIT CARD STATEMENT

MINIMUM MONTHLY PAYMENT

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 fee 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.

PAYMENT CHANNEL

- Cash, cheque, or GIRO/-i transfer at any BSN Branch.
- GIRO/-i fund transfer at any BSN ATM.
- Cash payment through BSN Cash Deposit Machine (CDM).
- By cheque through post.
- Standing instruction to direct debit from your BSN account.
- Inter Bank Giro (IBG) for participating banks.
- Online payment via www.mybsn.com.my

CHEQUE PAYMENT

1. Cheque made payable to "BSN Credit Card Centre".
2. Write your name (as appear on I/C), card account number, and payment amount for each card on the reverse of the cheque.
3. Send the cheque to any BSN branches or to **BSN Credit Card Centre, 117, Jalan Ampang, 50450 Kuala Lumpur.**
4. Please allow sufficient time for mailing and cheque clearance. Payment will only be effected upon clearance of the cheque and will be reflected in your next credit card statement.

FEES AND CHARGES

Fixed Yearly Management Fee	RM3,600(Classic) , RM13,500(Gold) , RM36,000 (Platinum)
Cash Advance Fee	2.69% of the cash advance amount or minimum of RM12.75 per transaction whichever is higher.
Actual Management Fee for Cash Advance	18% p.a. on the cash advance amount calculated on a daily basis from the transaction date until it is fully settled.
Ta'widh (Compensation on Late Payment)	1% of the total outstanding balance, subject to a minimum of RM10 and a maximum of RM100.
Replacement Card-i Fee	Free for the first time and RM50 for every subsequent replacement.
Request for Sales Draft Fee	RM5 for a copy and RM15 for the original.
Copy of Monthly Credit Card Statement	RM5 per additional copy.
Sales & Service Tax (SST) Effective 1 Sept 2018	Principal Card - RM 25 per card per year Supplementary Card - RM 25 per card per year
Conversion For Overseas Transaction	Transaction conducted outside Malaysia will be converted to ringgit Malaysia on the date the transactions are received and/or processed. The exchange rate may differ from the rate charged on the date of transactions due to market fluctuation. Exchange rate will be based on the rate determined by Visa International/ MasterCard Worldwide plus an administration cost of up to 1% on the conversion rate.
Payment Priority	Payment received will be allocated to settle the outstanding balance attracting the highest management fee first.
Liability for unauthorized transaction	You will be liable for any and/or all charges of unauthorised transactions, including transaction with PIN or signature verification and contactless card- present transaction if you have acted fraudulently, failed to exercise reasonable precautions and due diligence to protect the PIN and credit card and failed to notify us promptly after discovering that your credit card was stolen, lost, an unauthorised transaction had occurred or the PIN may have been compromised.

Actual management Fee for Retail Transaction					
CONDITION	CLASSIC/GOLD/PLATINUM		TEACHERS CARD	G-CARD	UUM GOLD/PLATINUM
	GOVERNMENT	PRIVATE			
Tier I Cardholders who promptly settle their minimum payment due for 12 consecutive months.	11% per annum	13.5% per annum	8.88% per annum	8.88% per annum	9.95% per annum
Tier II Cardholders who promptly settle their minimum payment due for 10 months or more in a 12 month cycle.	13.5% per annum	16% per annum	9.99% per annum	13% per annum	13.5% per annum
Tier III Cardholders who do not fall within the above categories.	17.5% per annum	17.5% per annum	14% per annum	17.5% per annum	17.5% per annum

MANAGEMENT FEE FREE PERIOD*

20 days from the date of the monthly billing statement if all retail transaction of the previous month are fully paid by the payment due date.

*No Management Fee Free Period on BSN Balance Transfer Programmes, BSN EasyCash Plan or Cash Advances.

ACTUAL MANAGEMENT FEE

Actual Management Fee is imposed on Cash Advance Amount and calculated on daily rest basis from transaction date to the date it is settled in full. Actual Management Fee is imposed on total outstanding retail transaction balance including new retail transaction if the preceding month's outstanding balance is not paid in full upon expiry of the management fee free period granted as above (is any) and shall be calculated on daily rest basis on the balance until full repayment. Computation of Actual Management Fee based on the formula:

$$f = (B) \times (P/D) \times (R) \\ F = \text{Sum } (f)$$

Where:

- F is the total Actual Management Fee imposed for the month.
- Sum (f) is the sum of all Actual Management Fee computed on the different balance during the month.
- F is the Actual Management Fee for the particular balance 'B' computed over period of 'P' days.
- B is the balance that is imposed with the Actual Management Fee and Temporary Credit Increase Fee (if applicable).
- P is the Fix Yearly Management Fee and Temporary Credit Increase Fee that have been imposed from the balance 'B' daily.
- D is the number of days used as the base for the Fix Yearly Management Fee.
- R is the rate used for calculation of Fix Yearly Management Fee.

IBRA' (REBATE)

Calculation of Ibra' for the month based on the following formula:

$$\text{Rebate} = (Y + T) - F$$

- Y is Fix Yearly Management Fee payable for the month (Fix Yearly Management Fee/12 month).
- T is Temporary Credit Increase Fee due for the month, if any (Temporary Credit Increase Fee/12 month).
- F is the total Actual Management Fee imposed for the month.

NOTICE ON PAYING ONLY MINIMUM MONTHLY PAYMENT

The following table illustrates the amount of actual management fee incurred and the payment period, under different outstanding amount scenarios if you continue to pay only the minimum amount. The computation are based on 5% minimum payment or RM50, whichever is higher at an actual management fee of 18% per annum provided there are no new transactions. This calculation is based on 30 day a month.

Outstanding balance (RM)	3,000		5,000		10,000	
Payment	Minimum payment* RM150	Payment RM250	Minimum payment* RM250	Payment RM350	Minimum payment* RM500	Payment RM600
Payment period (months)	24	14	24	17	24	20
Total Actual Management Fee (RM)	568	314	947	638	1,893	1,526

USAGE OF CREDIT CARD FOR UNLAWFUL / NON-SYARIAH ACTIVITIES

Your card is not to be used for any unlawful/ non-Syariah activities, including but not limited to illegal online betting or gambling. The bank shall be entitled to terminate the Card immediately without prior notice or liability to the Cardholder if the Card is found to be used for an unlawful activity.

LOST OR STOLEN CARD

If your card is lost or stolen, you must notify us immediately by calling our 24-hour BSN Contact Centre. If we did not receive any report, you will be solely liable for any transactions charge through your credit card, whether the usage is permitted or not.

ACCURACY OF STATEMENT

Please check your statement and notify us in writing within 14 days from the statement date if there are any errors or omissions. If not, the statement of account will be considered accurate.

CHANGES IN TERMS AND CONDITIONS INCLUDING FEES AND CHARGES

Any change to the terms and conditions including fees and charges can be communicated to the cardholder at least 21 days in advance prior to the effective date by the statement of accounts and / or through the official website of BSN in www.bsn.com.my

TIPS ON FRAUD PREVENTION

- Always treat your cards like cash and don't allow anyone else to use your card.
- When making a purchase, ensure the transaction is processed in your presence.
- Should your card be lost or stolen or if unfamiliar transactions are posted on your statement, inform us immediately.
- Notify us immediately of any changes in your contact details to avoid non receipt of new cards, statement, or short message service (SMS) transaction alert.
- To destroy unused expired cards.
- Only provide your identification card and credit card information to parties with whom you have initiated the call.
- Do not disclose or write your personal identification number (PIN) on your credit card.
- Report to us immediately upon receiving any SMS transaction alert if the transaction was unauthorised.

For more information, log on to www.bankinginfo.com.my or visit our website www.bsn.com.my

OFFICIAL COMPLAINT REPORT	If there is a need to report an official complaint, please write or e-mail to BSN Credit Card Centre as address below. You can also submit a complaint to Bank Negara Malaysia Tel: 1-300-88-LINK (5465) or Email: bnmtelink@bnm.gov.my
BSN CONTACT CENTRE	Calls from Malaysia - 1-300-88-1900 (For BSN Classic/Gold Card) - 1-800-22-0800 (For BSN Platinum Card) Calls from outside Malaysia - +603-2613 1900 (For BSN Classic/Gold Card) - +603-2688 0800 (For BSN Platinum Card)
CUSTOMER SERVICE CENTRE	For all credit card enquires or request to change address ,you can also contact us at: CREDIT CARD CENTRE BANK SIMPANAN NASIONAL GROUND FLOOR, BLOCK A, 117 JALAN AMPANG, 50450 KUALA LUMPUR Fax: 03-2162 2659 Email: customer@bsn.com.my