

SOALAN-SOALAN LAZIM “(FAQ)” MENGENAI BSN MICRO/i KREDIT PRIHATIN
FREQUENTLY ASKED QUESTION ON BSN MICRO/i KREDIT PRIHATIN

S1.	Apakah BSN Micro/i Kredit Prihatin? / What is BSN Micro/i Kredit Prihatin?
Jawapan: / Answer:	BSN Micro/i Kredit Prihatin ialah skim pembiayaan / pinjaman mikro yang ditawarkan kepada perusahaan mikro yang perniagaan mereka terjejas akibat wabak COVID-19. <i>BSN Micro/i Kredit Prihatin is a micro financing / loan scheme which is offered to micro enterprises whose businesses are impacted by COVID -19 outbreak.</i>
S2.	Siapakah yang layak untuk memohon BSN Micro/i Kredit Prihatin? <i>Who is eligible to apply BSN Micro/i Kredit Prihatin?</i>
Jawapan: / Answer:	Usahawan mikro yang memenuhi kriteria di bawah : / Micro entrepreneurs who meet the below criterias : 1. Usahawan mikro yang perniagaan mereka terjejas akibat wabak COVID-19 <i>Micro entrepreneurs whose businesses are impacted by COVID-19</i> 2. Perusahaan Mikro - Milikan Tunggal / Perkongsian / Syarikat Sdn. Bhd <i>Micro Enterprise - Sole Proprietorship / Partnership / Private Limited Company</i> 3. Dimiliki oleh Warganegara Malaysia / Malaysian owned business 4. Perniagaan dijalankan secara sepenuh atau separuh masa / Full time or part time business 5. Perniagaan telah beroperasi tidak kurang dari 6 bulan / Business that has been in operation not less than 6 months
S3.	Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i Kredit Prihatin? <i>Which business sectors are eligible to apply BSN Micro/i Kredit Prihatin?</i>
Jawapan: / Answer:	Terbuka kepada semua sektor perniagaan / Open to all business sectors
S4.	Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah BSN Micro/i Kredit Prihatin? / How much is the financing / loan amount offered under BSN Micro/i Kredit Prihatin? /
Jawapan: / Answer:	Maksimum sehingga RM75,000 / Maximum up to RM75,000
S5.	Berapa lama tempoh pembiayaan / pinjaman BSN Micro/i Kredit Prihatin? / How long is the financing / loan tenure for BSN Micro/i Kredit Prihatin?
Jawapan: / Answer:	Antara 1 hingga 5.5 tahun / Between 1 to 5.5 years
S6.	Apakah keistimewaan BSN Micro/i Kredit Prihatin? / What are the advantages of BSN Micro/i Kredit Prihatin?
Jawapan: / Answer:	Keistimewaan BSN Micro/i Kredit Prihatin adalah moratorium 6 bulan ke atas pembayaran ansuran bulanan. / The privilege of BSN Micro/i Kredit Prihatin is 6 months moratorium on monthly instalment.
S7.	Berapakah kadar keuntungan / faedah bagi BSN Micro/i Kredit Prihatin? / How much is the profit / interest rate for BSN Micro/i Kredit Prihatin?
Jawapan: / Answer:	0%
S8.	Apakah dokumen sokongan yang diperlukan? / What are the supporting documents required?
Jawapan: / Answer:	Dokumen sokongan yang diperlukan adalah : / The supporting documents required are: 1. Sijil Pendaftaran Syarikat dengan Suruhanjaya Syarikat Malaysia (SSM) atau Lesen Perniagaan dengan Pihak Berkuasa Tempatan (PBT) yang sah / A valid Business Registration certificate with SSM or Business License with Local Authority (LA) 2. Salinan Kad Pengenalan semua Pengarah / Pemilik Tunggal / Rakan Kongsi / A photocopy of NRIC for all Directors / Sole Proprietor / Partners 3. Penyata Akaun Bank Syarikat untuk 3 bulan terkini / Latest 3 months Company's Bank Statement 4. Lain-lain dokumen sokongan tambahan sekiranya diperlukan oleh pihak Bank / Any other supporting documents as required by the Bank

S9.	Berapa lamakah tempoh yang diambil untuk kelulusan permohonan? / How long does it takes for an application to be approved?
Jawapan: / Answer:	6 hari bekerja selepas borang permohonan dan dokumen sokongan yang lengkap diterima. / 6 working days upon receipt of the application form with complete supporting documents.
S10.	Bilakah tarikh akhir permohonan BSN Micro/i Kredit Prihatin? / When is the final date for the application of BSN Micro/i Kredit Prihatin?
Jawapan: / Answer:	Sehingga 31 Disember 2020 / Until 31 December 2020
S11.	Adakah pihak Bank memerlukan sebarang cagaran daripada pelanggan memandangkan bayaran ansuran bulanan akan berlaku pada bulan ke-7 selepas pengeluaran penuh pembiayaan / pinjaman dilakukan? / Does the Bank requires any collateral from the customer as the monthly installment will only take place on the 7th month after the full disbursement of the financing / loan?
Jawapan: / Answer:	Tiada cagaran diperlukan. / No collateral is required.
S12.	Dengan siapakah pelanggan boleh berurusan jika berminat untuk membuat permohonan BSN Micro/i Kredit Prihatin? / With whom should the customers liase if they are interested to apply the BSN Micro/i Kredit Prihatin?
Jawapan: / Answer:	Hubungi Eksekutif Pembiayaan Perniagaan terdekat untuk maklumat lanjut. Nombor telefon Eksekutif Pembiayaan Perniagaan kami boleh didapati di laman sesawang BSN https://www.mybsn.com.my/formdownload?formDownloadId=2211 / Contact our Business Financing Executives near you for further information. Our Business Financing Executives telephone number can be obtained from BSN website at https://www.mybsn.com.my/formdownload?formDownloadId=2211
S13.	Bagaimanakah cara-cara untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Kredit Prihatin? / How to find out more information about BSN Micro/i Kredit Prihatin?
Jawapan: / Answer:	<p>Untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Kredit Prihatin: / For more information about BSN Micro/i Kredit Prihatin:</p> <ol style="list-style-type: none"> 1. Sila hubungi 1300-88-1900 / please contact 1300-88-1900 2. Layari laman sesawang BSN : / visit our BSN website : <ul style="list-style-type: none"> • BSN Micro-i Kredit Prihatin (Islamik) / BSN Micro-i Kredit Prihatin (Islamic) https://www.mybsn.com.my/content.xhtml?contentId=1585 • BSN Micro Kredit Prihatin (Konvensional) / BSN Micro Kredit Prihatin (Conventional) https://www.mybsn.com.my/content.xhtml?contentId=1586