

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

<b>S1.</b>	<b>Apakah BSN Micro/i Kredit Prihatin? / What is BSN Micro/i Kredit Prihatin?</b>
<b>Jawapan: / Answer:</b>	<b>BSN Micro/i Kredit Prihatin ialah skim pembiayaan / pinjaman mikro yang ditawarkan kepada perusahaan mikro yang perniagaan mereka terjejas akibat wabak COVID-19.</b> <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>
<b>S2.</b>	<b>Siapakah yang layak untuk memohon BSN Micro/i Kredit Prihatin?</b> <i>Who is eligible to apply BSN Micro/i Kredit Prihatin?</i>
<b>Jawapan: / Answer:</b>	<b>Usahawan mikro yang memenuhi kriteria di bawah : / Micro entrepreneurs who meet the below criterias :</b> <ol style="list-style-type: none"> <li><b>1. Usahawan mikro yang perniagaan mereka terjejas akibat wabak COVID-19</b>  <i>Micro entrepreneurs whose businesses are impacted by COVID-19</i></li> <li><b>2. Perusahaan Mikro - Milikan Tunggal / Perkongsian / Syarikat Sdn. Bhd</b>  <i>Micro Enterprise - Sole Proprietorship / Partnership / Private Limited Company</i></li> <li><b>3. Dimiliki oleh Warganegara Malaysia / Malaysian owned business</b></li> <li><b>4. Perniagaan dijalankan secara sepenuh atau separuh masa / Full time or part time business</b></li> <li><b>5. Perniagaan telah beroperasi tidak kurang dari 6 bulan / Business that has been in operation not less than 6 months</b></li> </ol>
<b>S3.</b>	<b>Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i Kredit Prihatin?</b> <i>Which business sectors are eligible to apply BSN Micro/i Kredit Prihatin?</i>
<b>Jawapan: / Answer:</b>	<b>Terbuka kepada semua sektor perniagaan / Open to all business sectors</b>
<b>S4.</b>	<b>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?</b>
<b>Jawapan: / Answer:</b>	<b>Maksimum sehingga RM75,000 / Maximum up to RM75,000</b>
<b>S5.</b>	<b>Berapa lama tempoh pembiayaan / pinjaman BSN Micro/i Kredit Prihatin? / How long is the financing / loan tenure for BSN Micro/i Kredit Prihatin?</b>
<b>Jawapan: / Answer:</b>	<b>Antara 1 hingga 5.5 tahun / Between 1 to 5.5 years</b>
<b>S6.</b>	<b>Apakah keistimewaan BSN Micro/i Kredit Prihatin? / What are the advantages of BSN Micro/i Kredit Prihatin?</b>
<b>Jawapan: / Answer:</b>	<b>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.</b>
<b>S7.</b>	<b>Berapakah kadar keuntungan / faedah bagi BSN Micro/i Kredit Prihatin? / How much is the profit / interest rate for BSN Micro/i Kredit Prihatin?</b>
<b>Jawapan: / Answer:</b>	<b>0% (Tanpa Faedah) / 0% (Interest free)</b>
<b>S8.</b>	<b>Apakah dokumen sokongan yang diperlukan? / What are the supporting documents required?</b>
<b>Jawapan: / Answer:</b>	<b>Dokumen sokongan yang diperlukan adalah : / The supporting documents required are:</b> <ol style="list-style-type: none"> <li><b>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)</b></li> <li><b>2. Salinan Kad Pengenalan semua Pengarah / Pemilik Tunggal / Rakan Kongsi / A photocopy of NRIC for all Directors / Sole Proprietor / Partners</b></li> <li><b>3. Penyata Akaun Bank Syarikat untuk 3 bulan terkini / Latest 3 months Company's Bank Statement</b></li> <li><b>4. Lain-lain dokumen sokongan tambahan sekiranya diperlukan oleh pihak Bank / Any other supporting documents as required by the Bank</b></li> </ol>

<b>S9.</b>	<b>Berapa lamakah tempoh yang diambil untuk kelulusan permohonan? / How long does it takes for an application to be approved?</b>
<b>Jawapan: / Answer:</b>	<b>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.</b>
<b>S10.</b>	<b>Bilakah tarikh akhir permohonan BSN Micro/i Kredit Prihatin? / When is the final date for the application of BSN Micro/i Kredit Prihatin?</b>
<b>Jawapan: / Answer:</b>	<b>Sehingga 31 Disember 2020 / Until 31 December 2020</b>
<b>S11.</b>	<b>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?</b>
<b>Jawapan: / Answer:</b>	<b>Tiada cagaran diperlukan. / No collateral is required.</b>
<b>S12.</b>	<b>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?</b>
<b>Jawapan: / Answer:</b>	<b>Hubungi Eksekutif Pembiayaan Perniagaan terdekat untuk maklumat lanjut. Nombor telefon Eksekutif Pembiayaan Perniagaan kami boleh didapati di laman sesawang BSN <a href="https://www.mybsn.com.my/formdownload?formDownloadId=2211">https://www.mybsn.com.my/formdownload?formDownloadId=2211</a> / Contact our Business Financing Executives near you for further information. Our Business Financing Executives telephone number can be obtained from BSN website at <a href="https://www.mybsn.com.my/formdownload?formDownloadId=2211">https://www.mybsn.com.my/formdownload?formDownloadId=2211</a></b>
<b>S13.</b>	<b>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?</b>
<b>Jawapan: / Answer:</b>	<p><b>Untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Kredit Prihatin: / For more information about BSN Micro/i Kredit Prihatin:</b></p> <ol style="list-style-type: none"> <li>1. <b>Sila hubungi 1300-88-1900 / please contact 1300-88-1900</b></li> <li>2. <b>Layari laman sesawang BSN : / visit our BSN website :</b> <ul style="list-style-type: none"> <li>• <b>BSN Micro-i Kredit Prihatin (Islamik) / BSN Micro-i Kredit Prihatin (Islamic)</b> <a href="https://www.mybsn.com.my/content.xhtml?contentId=1585">https://www.mybsn.com.my/content.xhtml?contentId=1585</a></li> <li>• <b>BSN Micro Kredit Prihatin (Konvensional) / BSN Micro Kredit Prihatin (Conventional)</b> <a href="https://www.mybsn.com.my/content.xhtml?contentId=1586">https://www.mybsn.com.my/content.xhtml?contentId=1586</a></li> </ul> </li> </ol>