

SOALAN-SOALAN LAZIM MENGENAI BSN Micro/i Disaster Relief Facility (DRF)

FREQUENTLY ASKED QUESTION ON BSN Micro/i Disaster Relief Facility (DRF)

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| S1./ Q1. | Apakah BSN Micro/i Disaster Relief Facility (DRF)? / What is BSN Micro/i Disaster Relief Facility (DRF)? |
| Jawapan:/ Answer: | BSN Micro/i Disaster Relief Facility (DRF) ialah satu kemudahan pembiayaan / pinjaman mikro yang ditawarkan kepada Perusahaan Mikro, Kecil dan Sederhana (PMKS) yang terjejas akibat bencana banjir. / BSN Micro/i Disaster Relief Facility (DRF) is a micro financing / loan facility offered to the Micro, Small, Medium Enterprises (MSMEs) affected by the flood disaster. |
| S2./ Q2. | Siapakah yang layak untuk memohon BSN Micro/i Disaster Relief Facility (DRF)? / Who is eligible to apply for BSN Micro/i Disaster Relief Facility (DRF)? |
| Jawapan:/ Answer: | <ol style="list-style-type: none"> Perusahaan mikro (Milikan Tunggal / Perkongsian / Syarikat Sdn. Bhd) yang terjejas akibat bencana banjir dan terletak di daerah yang dikenal pasti oleh Agensi Pengurusan Bencana Negara sebagai kawasan bencana banjir. / Micro enterprises (Sole Proprietorship / Partnership / Private Limited Company) affected by flood disaster located in districts identified by Agensi Pengurusan Bencana Negara as flood disaster areas. Dimiliki oleh warganegara Malaysia. / Malaysian owned business. Bekerja sendiri termasuk profesional (Akauntan, Doktor, Peguam). / Self-employed including professionals (Accountant, Doctor, Lawyer). Perniagaan berdaftar dengan Suruhanjaya Syarikat Malaysia (SSM) / Pihak Berkuasa Tempatan (PBT) / Agensi / Badan Profesional (terpakai hanya untuk profesional) / Business registered with Companies Commission of Malaysia (CCM) / Local Authority (LA) / Professional Body / Agency (for professionals only). Perniagaan telah beroperasi sekurang-kurangnya enam (6) bulan. / Business has been in operation for at least six (6) months. |
| S3./ Q3. | Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i Disaster Relief Facility (DRF)? / Which business sectors are eligible to apply for BSN Micro/i Disaster Relief Facility (DRF)? |
| Jawapan:/ Answer: | Semua jenis sektor perniagaan. / All type of business sectors. |
| S4./ Q4. | Apakah tujuan BSN Micro/i Disaster Relief Facility (DRF)? / What is the purpose of BSN Micro/i Disaster Relief Facility (DRF)? |
| Jawapan:/ Answer: | <ol style="list-style-type: none"> Pembaikan dan/atau penggantian aset perniagaan yang telah rosak akibat bencana banjir. / Repairs and/or replacement of assets for business use which have been damaged by the flood disaster. Modal Kerja. / Working Capital. |
| S5./ Q5. | Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah BSN Micro/i Disaster Relief Facility (DRF)? / How much is the financing / loan amount offered under the BSN Micro/i Disaster Relief Facility (DRF)? |
| Jawapan:/ Answer: | Di antara RM5,000 hingga RM75,000. / Between RM5,000 up to RM75,000. |
| S6./ Q6. | Berapa lama tempoh pembiayaan / pinjaman bagi BSN Micro/i Disaster Relief Facility (DRF)? / How long is the financing / loan tenure for BSN Micro/i Disaster Relief Facility (DRF)? |
| Jawapan:/ Answer: | Sehingga 5.5 tahun termasuk 6 bulan moratorium (rehat bayaran) bagi pembayaran ansuran bulanan. / Up to 5.5 years including 6 months moratorium on the monthly instalment. |
| S7./ Q7. | Berapakah kadar keuntungan / faedah bagi BSN Micro/i Disaster Relief Facility (DRF)? / How much is the profit / interest rate for BSN Micro/i Disaster Relief Facility (DRF)? |
| Jawapan:/ Answer: | 3.50% setahun / 3.50% p.a. |
| S8./ Q8. | Apakah dokumen sokongan yang diperlukan? / What are the supporting documents required? |
| Jawapan:/ Answer: | <ol style="list-style-type: none"> Sijil Pendaftaran Syarikat dengan Suruhanjaya Syarikat Malaysia (SSM) / Lesen Perniagaan dengan Pihak Berkuasa Tempatan (PBT) / Pendaftaran badan profesional dan sijil amalan (terpakai hanya untuk profesional) yang sah. / A valid Business Registration certificate with Companies Commission of Malaysia (CCM) / Business License with Local Authority (LA) / Professional body registration and certificate of practice (for professionals only). Salinan Kad Pengenalan Pemilik Tunggal / Rakan Kongsi / semua Pengarah / Pemegang Saham / Penjamin (jika berkenaan). / A copy of Identification Card of Proprietor / Partners / all Directors / Shareholders / Guarantors (if any). Surat Pengesahan daripada Pegawai Daerah / JKKK / Laporan Polis berkenaan premis perniagaan yang terjejas. / Confirmation letter from the District Officer / JKKK / Police Report in regards to the affected business premises. Salinan bil elektrik premis perniagaan yang terjejas. / A copy of electricity bill of the affected business premises. Penyata Akaun Bank untuk enam (6) bulan terkini. / Latest six (6) months of Bank Account Statement. Lain-lain dokumen sokongan tambahan sekiranya diperlukan oleh pihak Bank. / Any supporting documents as required by the Bank. |

S9./ Q9. **Bagaimanakah cara untuk memohon BSN Micro/i Disaster Relief Facility (DRF)? / How to apply for this BSN Micro/i Disaster Relief Facility (DRF)?**

Jawapan:/ Answer:

Langkah 1 : Lawati laman sesawang BSN untuk menyemak butiran produk. / Step 1 : Visit BSN website to check on product details.

Langkah 2 : Semak dan sediakan dokumen sokongan yang diperlukan. / Step 2 : Check and prepare the required supporting documents.

Langkah 3 : Kemukakan permohonan ke Pusat Mikro Kewangan BSN / Cawangan Utama Negeri BSN atau lakukan permohonan secara dalam talian. Pihak BSN akan menghubungi pelanggan dalam tempoh enam (6) hari bekerja selepas menerima dokumen yang lengkap untuk memaklumkan berkenaan status permohonan./ Step 3 : Submit the application to the BSN Micro Finance Centre / BSN State Main Branches or perform the application via online. BSN will contact the customer within six (6) working days after receiving complete documents to update on the status of the application.

S10./ Q10. **Bagaimanakah cara-cara untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Disaster Relief Facility (DRF)? / How to find out more information about BSN Micro/i Disaster Relief Facility (DRF)?**

Jawapan:/ Answer:

Untuk mendapatkan maklumat lebih lanjut : / For more information :

- 1. Sila hubungi 1300-88-1900 / Please contact 1300-88-1900**
- 2. Layari laman sesawang BSN : / Visit our BSN website :**
 - a) BSN Micro Disaster Relief Facility (DRF)
 - BM: <https://www.bsn.com.my/page/disaster-relief-facility?lang=ms-MY>
 - Eng: <https://www.bsn.com.my/page/disaster-relief-facility>
 - b) BSN Micro-i Disaster Relief Facility (DRF)
 - BM: <https://www.bsn.com.my/page/disaster-relief-facility-i?lang=ms-MY>
 - Eng: <https://www.bsn.com.my/page/disaster-relief-facility-i>
- 3. Kunjungi Cawangan BSN yang berdekatan / Visit the nearest BSN Branch**
- 4. Emel pertanyaan anda melalui negeri seperti di bawah: / Email your inquiry via state as per below:**

| No. | Negeri / State | Emel / Email |
|-----|-----------------|---|
| a) | Johor | PembiayaanPembangunanPerniagaan-Johor@bsn.com.my |
| b) | Kedah/Perlis | PembiayaanPembangunanPerniagaan-Kedah_Perlis@bsn.com.my |
| c) | Kelantan | PembiayaanPembangunanPerniagaan-Kelantan@bsn.com.my |
| d) | Melaka | PembiayaanPembangunanPerniagaan-Melaka@bsn.com.my |
| e) | Negeri Sembilan | PembiayaanPembangunanPerniagaan-NSembilan@bsn.com.my |
| f) | Pulau Pinang | PembiayaanPembangunanPerniagaan-PPinang@bsn.com.my |
| g) | Pahang | PembiayaanPembangunanPerniagaan-Pahang@bsn.com.my |
| h) | Perak | PembiayaanPembangunanPerniagaan-Perak@bsn.com.my |
| i) | Sabah | PembiayaanPembangunanPerniagaan-Sabah@bsn.com.my |
| j) | Sarawak | PembiayaanPembangunanPerniagaan-Sarawak@bsn.com.my |
| k) | Selangor | PembiayaanPembangunanPerniagaan-Selangor@bsn.com.my |
| l) | Terengganu | PembiayaanPembangunanPerniagaan-Terengganu@bsn.com.my |
| m) | Kuala Lumpur | PembiayaanPembangunanPerniagaan-WPersekutuan@bsn.com.my |