

SOALAN-SOALAN LAZIM MENGENAI BSN Micro/i Madani

FREQUENTLY ASKED QUESTION ON BSN Micro/i Madani

S1. / Q1.	Apakah BSN Micro/i Madani ? / What is BSN Micro/i Madani ?
Jawapan: / Answer:	BSN Micro/i Madani ialah satu kemudahan pembiayaan / pinjaman yang ditawarkan kepada usahawan mikro untuk membantu mereka yang berhasrat mengembangkan perniagaan. / BSN Micro/i Madani is a micro financing / loan facility offered to micro entrepreneurs, to assist those intending to expand their businesses.
S2. / Q2.	Siapakah yang layak untuk memohon BSN Micro/i Madani ? / Who is eligible to apply for BSN Micro/i Madani ?
Jawapan: / Answer:	<ol style="list-style-type: none"> Perusahaan mikro dimiliki oleh warganegara Malaysia / Micro business owned by a Malaysian 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) Perusahaan telah beroperasi sekurang-kurangnya 3 bulan (berdasarkan kategori dan jenis perusahaan) / Business has been in operation for at least 3 months (based on the business' category and type) <p>Nota : Perusahaan mikro sepertimana didefinisikan oleh Majlis Pembangunan PKS Kebangsaan (National SME Development Council) / Micro business as defined by the National SME Development Council)</p>
S3. / Q3.	Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i Madani ? / Which business sectors are eligible to apply for BSN Micro/i Madani ?
Jawapan: / Answer:	Semua jenis sektor perniagaan. / All type of business sectors.
S4. / Q4.	Apakah tujuan pembiayaan / pinjaman BSN Micro/i Madani ? / What is the purpose of BSN Micro/i Madani financing / loan?
Jawapan: / Answer:	<ol style="list-style-type: none"> Modal Kerja / Working Capital Pembelian Aset / Capital Expenditure Pengubahsuaian / Renovation
S5. / Q5.	Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah BSN Micro/i Madani ? / How much is the financing / loan amount offered under BSN Micro/i Madani ?
Jawapan: / Answer:	Amaun pembiayaan / pinjaman seperti berikut: / The financing / loan amount as below: Minimum / Minimum: RM 2,000 Maksimum / Maximum: RM 100,000
S6. / Q6.	Berapa lama tempoh pembiayaan / pinjaman bagi BSN Micro/i Madani ? / How long is the financing / loan tenure for BSN Micro/i Madani ?
Jawapan: / Answer:	Tempoh pembiayaan / pinjaman adalah di antara 1 hingga 7 tahun / The financing / loan tenure is between 1 to 7 years.
S7. / Q7.	Berapakah kadar keuntungan / faedah bagi BSN Micro/i Madani ? / How much is the profit / interest rate for BSN Micro/i Madani ?
Jawapan: / Answer:	3.50% sehingga 4.00% setahun pada kadar asas tetap. / 3.50% to 4.00% per annum based on flat rate basis.
S8. / Q8.	Apakah dokumen sokongan yang diperlukan? / What are the supporting documents required?
Jawapan: / Answer:	Dokumen sokongan yang diperlukan adalah: / The supporting documents required are: <ol style="list-style-type: none"> Salinan Kad Pengenalan Pemilik Tunggal / Rakan Kongsi / semua Pengarah (jika berkenaan). / A copy of Identification Card of Proprietor / Partners / all Directors (if any). 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). Penyata Akaun Bank untuk 3 atau 6 bulan terkini. / Latest 3 or 6 months Bank Account Statement. Salinan bil elektrik dan air premis perniagaan. / A copy of electricity and water bills of the business premises.

	<p>5. Lain-lain dokumen sokongan tambahan sekiranya diperlukan oleh pihak Bank. / Any supporting documents as required by the Bank.</p>
S9. / Q9.	<p>Bagaimanakah cara untuk memohon BSN Micro/i Madani ? / How to apply for this BSN Micro/i Madani ?</p>
Jawapan: / Answer:	<p>Langkah 1 : Layari laman web BSN untuk menyemak butiran produk. / Step 1 : Visit BSN website to view the product details.</p> <p>Langkah 2 : Semak dan sediakan dokumen sokongan yang diperlukan. / Step 2 : Check and prepare the required supporting documents.</p> <p>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 6 hari bekerja selepas menerima dokumen yang lengkap untuk memaklumkan berkenaan status permohonan. / Step 3 : Submit the application to BSN Micro Finance Centre / BSN State Main Branches or perform the application via online. BSN will contact the customer within 6 working days after receiving complete documents to update on the status of the application.</p>
S10. / Q10.	<p>Bagaimanakah cara untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Madani ? / How to find out more information about BSN Micro/i Madani ?</p>
Jawapan: / Answer:	<p>Untuk mendapatkan maklumat lebih lanjut: / For more information:</p> <ol style="list-style-type: none"> 1. Sila hubungi 1300-88-1900 (8.00 pagi sehingga 10.00 malam) / Please contact 1300-88-1900 (8.00 am to 10.00 pm) 2. Layari laman web BSN: / Visit our BSN website: <ol style="list-style-type: none"> a) BSN Micro Madani <ul style="list-style-type: none"> • BM: https://www.bsn.com.my/page/Madani?lang=ms-MY • Eng: https://www.bsn.com.my/page/Madani b) BSN Micro-i Madani <ul style="list-style-type: none"> • BM: https://www.bsn.com.my/page/Madani-i?lang=ms-MY • Eng: https://www.bsn.com.my/page/Madani-i 3. Kunjungi Cawangan BSN yang berdekatan / Visit the nearest BSN Branch.