



**SOALAN-SOALAN LAZIM BERKENAAN BSN MyHomePlus/i**  
**FREQUENTLY ASKED QUESTIONS (“FAQ”) ON BSN MyHomePlus/i**

|                                |  |
|--------------------------------|--|
| <b>Soalan 1: / Question 1</b>  | <b>Apakah skim BSN MyHomePlus/i? / What is BSN MyHomePlus/i scheme?</b>  |
| <b>Jawapan: / Answer:</b>      | <b>BSN MyHomePlus/i adalah skim pembiayaan perumahan yang ditawarkan kepada pelanggan BSN MyHome/i (Kediaman dan Mandat) yang sedia ada bagi memperolehi tambahan tunai. / BSN MyHomePlus/i is a house financing scheme offered to existing BSN MyHome/i (Residential and Mandate) customers to obtain additional cash.</b>  |
| <b>Soalan 2: / Question 2:</b> | <b>Siapakah yang layak untuk memohon BSN MyHomePlus/i? / Who is eligible to apply for BSN MyHomePlus/i?</b>  |
| <b>Jawapan: / Answer:</b>      | <p><b>Pelanggan-pelanggan BSN MyHome/i yang memenuhi kriteria di bawah layak untuk memohon MyHomePlus/i:- / BSN MyHome/i customers who meet the following criteria are eligible to apply for BSN MyHomePlus/i:-</b></p> <ul style="list-style-type: none"> <li><b>i) Warganegara Malaysia yang berumur 21 tahun hingga 60 tahun semasa memohon dan berumur tidak lebih dari 70 tahun pada akhir tempoh pembiayaan. / Malaysian citizens aged 21 to 60 years old upon application and not more than 70 years old at the end of the financing period.</b></li> <li><b>ii) Telah menjadi pelanggan BSN MyHome/i untuk tempoh minimum 2 tahun. / Existing BSN MyHome/i customers for a minimum period of 2 years.</b></li> <li><b>iii) Pelanggan BSN MyHome/i (produk mandat) yang sedia ada, yang telah melepasi tempoh “lock-in period”. / Existing BSN MyHome/i (mandated products) customers, who have passed the “lock-in period” restriction.</b></li> </ul> <p><b>Nota: “Lock-in period” adalah tempoh sekatan yang dikenakan kepada produk mandat. Tempoh sekatan ini berbeza-beza mengikut produk. / “Lock-in period” refers to period of restrictions imposed on mandated products. The duration varies by product requirements.</b></p> |
| <b>Soalan 3: / Question 3:</b> | <b>Berapakah amaun pembiayaan yang ditawarkan di bawah BSN MyHomePlus/i? / How much is the financing amount offered under BSN MyHomePlus/i?</b>  |
| <b>Jawapan : / Answer :</b>    | <p><b>Minimum : RM50,000 / Minimum : RM50,000</b></p> <p><b>Maksimum : Tertakluk kepada terma &amp; syarat. / Subject to terms &amp; conditions.</b></p>   |
| <b>Soalan 4: / Question 4:</b> | <b>Berapakah tempoh pembiayaan BSN MyHomePlus/i? / How long is the financing tenure of BSN MyHomePlus/i?</b>   |
| <b>Jawapan: / Answer:</b>      | <p><b>Minimum: 5 tahun / Minimum: 5 years</b></p> <p><b>Maksimum: 35 tahun atau berumur tidak lebih dari 70 tahun pada akhir tempoh pembiayaan, yang mana lebih awal; / 35 years or not more than 70 years old at the end of the financing period, whichever is earlier.</b></p>   |
| <b>Soalan 5: / Question 5:</b> | <b>Apakah keistimewaan BSN MyHomePlus/i? / What are the privileges of BSN MyHomePlus/i?</b>  |
| <b>Jawapan: / Answer:</b>      | <b>BSN MyHomePlus/i adalah pembiayaan tambahan perumahan untuk mendapatkan tunai, tanpa perlu membuat penjelasan awal pembiayaan BSN MyHome/i (Kediaman dan Mandat) sedia ada. Oleh itu, kos-kos berkaitan pembiayaan adalah minimum. / BSN MyHomePlus/i is a top-up housing financing to obtain cash without having to settle/redeem the existing BSN MyHome/i (Residential or Mandate) financing. Therefore, the financing related costs are minimum.</b>  |

| <b>Soalan 6 / Question 6:</b>      | <b>Berapakah kadar keuntungan bagi pembiayaan BSN MyHomePlus/i? / What is the profit rate for BSN MyHomePlus/i?</b>   |  |  |  |  |  |  |  |  |  |                                    |                           |                           |                           |                           |
|------------------------------------|---|--|--|--|--|--|--|--|--|--|------------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| <b>Jawapan : / Answer :</b>        | <table border="1" data-bbox="485 271 1398 640"> <thead> <tr> <th rowspan="2">Item</th> <th colspan="2">MyHomePlus/i (Bukan Mandat) /<br/>MyHomePlus/i (Non-Mandated)</th> <th colspan="2">MyHomePlus/i (Mandat) /<br/>MyHomePlus/i (Mandated)</th> </tr> <tr> <th>Dengan Insurans atau Takaful / With Insurance or Takaful</th> <th>Tanpa Insurans atau Takaful / Without Takaful or Insurance</th> <th>Dengan Insurans atau Takaful / With Insurance or Takaful</th> <th>Tanpa Insurans atau Takaful / Without Insurance or Takaful</th> </tr> </thead> <tbody> <tr> <td>Kadar (setahun) / Rate (per annum)</td> <td>KAS + 1.65% / SBR + 1.65%</td> <td>KAS + 1.80% / SBR + 1.80%</td> <td>KAS + 1.85% / SBR + 1.85%</td> <td>KAS + 2.00% / SBR + 2.00%</td> </tr> </tbody> </table> | Item   | MyHomePlus/i (Bukan Mandat) /<br>MyHomePlus/i (Non-Mandated) |  | MyHomePlus/i (Mandat) /<br>MyHomePlus/i (Mandated) |  | Dengan Insurans atau Takaful / With Insurance or Takaful | Tanpa Insurans atau Takaful / Without Takaful or Insurance | Dengan Insurans atau Takaful / With Insurance or Takaful | Tanpa Insurans atau Takaful / Without Insurance or Takaful | Kadar (setahun) / Rate (per annum) | KAS + 1.65% / SBR + 1.65% | KAS + 1.80% / SBR + 1.80% | KAS + 1.85% / SBR + 1.85% | KAS + 2.00% / SBR + 2.00% |
| Item                               | MyHomePlus/i (Bukan Mandat) /<br>MyHomePlus/i (Non-Mandated)  |  | MyHomePlus/i (Mandat) /<br>MyHomePlus/i (Mandated)           |  |  |  |  |  |  |  |                                    |                           |                           |                           |                           |
|                                    | Dengan Insurans atau Takaful / With Insurance or Takaful  | Tanpa Insurans atau Takaful / Without Takaful or Insurance | Dengan Insurans atau Takaful / With Insurance or Takaful     | Tanpa Insurans atau Takaful / Without Insurance or Takaful |  |  |  |  |  |  |                                    |                           |                           |                           |                           |
| Kadar (setahun) / Rate (per annum) | KAS + 1.65% / SBR + 1.65%   | KAS + 1.80% / SBR + 1.80%                                  | KAS + 1.85% / SBR + 1.85%                                    | KAS + 2.00% / SBR + 2.00%                                  |  |  |  |  |  |  |                                    |                           |                           |                           |                           |
| <b>Soalan 7: / Question 7 :</b>    | <b>Apakah perbezaan antara BSN MyHomePlus/i dengan Pembiayaan Semula BSN? / What is the difference between BSN MyHomePlus/i and BSN Refinancing?</b>  |  |  |  |  |  |  |  |  |  |                                    |                           |                           |                           |                           |
| <b>Jawapan / Answer :</b>          | <p>Bagi pembiayaan BSN MyHomePlus/i, pelanggan tidak perlu membuat penjelasan awal pembiayaan BSN MyHome/i sedia ada; sebaliknya, bagi pembiayaan semula, pelanggan perlu membuat penjelasan awal pembiayaan perumahan sedia ada. / Under BSN MyHomePlus/i financing, customers do not have to close/redeem the existing BSN MyHome/i financing; whereas for refinancing, customers are required to close/redeem the existing home financing.</p>   |  |  |  |  |  |  |  |  |  |                                    |                           |                           |                           |                           |
| <b>Soalan 8 : / Question 8 :</b>   | <b>Bagaimanakah cara-cara untuk mendapatkan maklumat lanjut mengenai BSN MyHomePlus/i? / How to find out more information about BSN MyHomePlus/i?</b>   |  |  |  |  |  |  |  |  |  |                                    |                           |                           |                           |                           |
| <b>Jawapan / Answer :</b>          | <p>Maklumat lanjut berkenaan BSN MyHomePlus/i boleh didapati melalui: / Further details of BSN MyHomePlus/i can be obtained via:</p> <ol style="list-style-type: none"> <li>1. Sila hubungi Pusat Perhubungan Pelanggan BSN melalui talian 1300-88-1900 / Please call BSN Contact Centre at 1300-88-1900.</li> <li>2. Layari laman sesawang BSN / Visit BSN website:<br/><a href="https://www.bsn.com.my">https://www.bsn.com.my</a></li> <li>3. Kunjungi mana-mana Cawangan BSN berhampiran anda / Visit any BSN Branch near you.</li> </ol>   |  |  |  |  |  |  |  |  |  |                                    |                           |                           |                           |                           |