

SOALAN-SOALAN LAZIM MENGENAI BSN Micro/i -Bumiputera Sabah/Sarawak
FREQUENTLY ASKED QUESTION ON BSN Micro/i -Bumiputera Sabah/Sarawak

S1. / Q1.	Apakah BSN Micro/i -Bumiputera Sabah/Sarawak? / What is BSN Micro/i -Bumiputera Sabah/Sarawak ?
Jawapan: / Answer:	BSN Micro/i Kasih-Bumiputera Sabah/Sarawak ialah satu kemudahan pembiayaan / pinjaman yang ditawarkan kepada usahawan mikro bumiputera Sabah/Sarawak untuk membantu mereka yang berhasrat mengembangkan perniagaan./ BSN Micro/i Kasih-Bumiputera Sabah/Sarawak is a micro financing / loan facility offered to Sabah/Sarawak bumiputera micro entrepreneurs which is aimed to provide financial assistance for those intending to expand their businesses.
S2. / Q2.	Siapakah yang layak untuk memohon BSN Micro/i -Bumiputera Sabah/Sarawak? / Who is eligible to apply for BSN Micro/i -Bumiputera Sabah/Sarawak?
Jawapan: / Answer:	Perusahaan mikro/kecil (Milikan Tunggal / Perkongsian / Perkongsian Liability Terhad / Syarikat Sdn. Bhd) dimiliki oleh bumiputera Sabah/Sarawak dan terbuka kepada semua jenis sektor perniagaan / Micro/small enterprises (Sole Proprietorship / Partnership / Limited Liability Partnership / Private Limited) owned by the bumiputera Sabah/Sarawak and open to all types of business sectors Perusahaan mikro dimiliki oleh warganegara Malaysia / Malaysian owned micro 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 6 bulan / Business has been in operation for at least 6 months
S3. / Q3.	Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i -Bumiputera Sabah/Sarawak? / Which business sectors are eligible to apply for BSN Micro/i -Bumiputera Sabah/Sarawak?
Jawapan: / Answer:	Semua jenis sektor perniagaan. / All type of business sectors.
S4. / Q4.	Apakah tujuan pembiayaan / pinjaman BSN Micro/i -Bumiputera Sabah/Sarawak? / What is the purpose of financing / loan of BSN Micro/i -Bumiputera Sabah/Sarawak?
Jawapan: / Answer:	Modal Kerja / Working Capital Pembelian Aset / Capital Expenditure Pengubahsuaian / Renovation
S5. / Q5.	Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah BSN Micro/i -Bumiputera Sabah/Sarawak? / How much is the financing / loan amount offered under BSN Micro/i -Bumiputera Sabah/Sarawak?
Jawapan: / Answer:	Amaun pembiayaan / pinjaman seperti berikut: / The financing / loan amount as below: Minimum / Minima: RM 5,000 Maksimum / Maximum: RM 50,000
S6. / Q6.	Berapa lama tempoh pembiayaan / pinjaman bagi BSN Micro/i -Bumiputera Sabah/Sarawak? / How long is the financing / loan tenure for BSN Micro/i -Bumiputera Sabah/Sarawak?
Jawapan: / Answer:	Tempoh pembiayaan / pinjaman adalah di antara 1 hingga 5.5 tahun termasuk 6 bulan moratorium (rehat bayaran) bagi pembayaran ansuran bulanan. / The financing / loan tenure is between 1 to 5.5 years including 6 months moratorium on the monthly instalment.
S7. / Q7.	Berapakah kadar keuntungan / faedah bagi BSN Micro/i -Bumiputera Sabah/Sarawak? / How much is the profit / interest rate for BSN Micro/i -Bumiputera Sabah/Sarawak?
Jawapan: / Answer:	4.00% setahun dan tiada caj keuntungan / faedah dikenakan semasa tempoh 6 bulan moratorium. / 4.00% per annum and no profit / interest charged during the 6 months moratorium period.
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: Salinan Kad Pengenalan Pemilik Tunggal / Rakan Kongsi / semua Pengarah (jika berkenaan) beralamat di Sabah/Sarawak atau sebarang dokumen untuk membuktikan pelanggan tersebut adalah bumiputera Sabah/Sarawak. / A copy of Identification Card of Proprietor / Partners / all Directors (if any) must be addressed in Sabah / Sarawak or any document to prove that the customer is a bumiputera of Sabah/Sarawak. 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).

	3. Penyata Akaun Bank untuk 3 bulan terkini. / <i>Latest 3 months of Bank Account Statement.</i> 4. Salinan bil elektrik dan air premis perniagaan. / <i>A copy of electricity and water bills of the business premises.</i> 5. Lain-lain dokumen sokongan tambahan sekiranya diperlukan oleh pihak Bank. / <i>Any supporting documents as required by the Bank.</i>
S9. / Q9.	Bagaimanakah cara untuk memohon BSN Micro/i -Bumiputera Sabah/Sarawak? / <i>How to apply for this BSN Micro/i -Bumiputera Sabah/Sarawak?</i>
Jawapan: / Answer:	Langkah 1 : Lawati laman web BSN untuk menyemak butiran produk. / <i>Step 1 : Visit BSN website to check on product details.</i> Langkah 2 : Semak dan sediakan dokumen sokongan yang diperlukan. / <i>Step 2 : Check and prepare the required supporting documents.</i> 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. / <i>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.</i>
S10. / Q10.	Bagaimanakah cara-cara untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i -Bumiputera Sabah/Sarawak? / <i>How to find out more information about BSN Micro/i -Bumiputera Sabah/Sarawak?</i>
Jawapan: / Answer:	Untuk mendapatkan maklumat lebih lanjut: / <i>For more information:</i> Sila hubungi 1300-88-1900 atau email di customercare@bsn.com.my / <i>Please contact 1300-88-1900 or email at customercare@bsn.com.my</i> Layari laman web BSN: / <i>Visit our BSN website:</i> - BSN Micro -Bumiputera Sabah/Sarawak - BM: https://www.bsn.com.my/page/kasih-bumiputera-sabah-sarawak?lang=ms-MY - Eng: https://www.bsn.com.my/page/kasih-bumiputera-sabah-sarawak - BSN Micro -Bumiputera Sabah/Sarawak-i - BM: https://www.bsn.com.my/page/kasih-bumiputera-sabah-sarawak-i?lang=ms-MY - Eng: https://www.bsn.com.my/page/kasih-bumiputera-sabah-sarawak-i Kunjungi Cawangan BSN yang berdekatan / <i>Visit the nearest BSN Branch.</i>