

SOALAN-SOALAN LAZIM MENGENAI BSN Micro/i Kasih-Belia

FREQUENTLY ASKED QUESTION ON BSN Micro/i Kasih-Belia

S1. / Q1.	Apakah BSN Micro/i Kasih-Belia ? / What is BSN Micro/i Kasih-Belia ?
Jawapan: / Answer:	BSN Micro Kasih-Belia/i ialah satu kemudahan pembiayaan / pinjaman yang ditawarkan kepada usahawan mikro belia untuk membantu mereka yang berhasrat mengembangkan perniagaan. / BSN Micro/i Kasih-Belia is a micro financing / loan facility offered to young 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 Kasih-Belia ? / Who is eligible to apply for BSN Micro/i Kasih-Belia ?
Jawapan: / Answer:	Perusahaan mikro (Milikan Tunggal / Perkongsian / Perkongsian Liability Terhad / Syarikat Sdn. Bhd) dimiliki oleh belia berumur 30 tahun dan ke bawah. / micro enterprises (Sole Proprietorship / Partnership/ Limited Liability Partnership / Private Limited) owned by youth aged 30 years old and below 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 Kasih-Belia ? / Which business sectors are eligible to apply for BSN Micro/i Kasih-Belia ?
Jawapan: / Answer:	Semua jenis sektor perniagaan. / All type of business sectors.
S4. / Q4.	Apakah tujuan pembiayaan / pinjaman BSN Micro/i Kasih-Belia ? / What is the purpose of financing / loan of BSN Micro/i Kasih-Belia ?
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 Kasih-Belia ? / How much is the financing / loan amount offered under BSN Micro/i Kasih-Belia ?
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 Kasih-Belia ? / How long is the financing / loan tenure for BSN Micro/i Kasih-Belia ?
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 Kasih-Belia ? / How much is the profit / interest rate for BSN Micro/i Kasih-Belia ?
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). / 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 bulan terkini. / Latest 3 months of Bank Account Statement. Salinan bil elektrik dan air premis perniagaan. / A copy of electricity and water bills of the business premises.

	5. 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 Kasih-Belia ? / How to apply for this BSN Micro/i Kasih-Belia ?
Jawapan: / Answer:	Langkah 1 : Lawati laman web 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 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.
S10. / Q10.	Bagaimanakah cara-cara untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Kasih-Belia ? / How to find out more information about BSN Micro/i Kasih-Belia ?
Jawapan: / Answer:	Untuk mendapatkan maklumat lebih lanjut: / For more information: Sila hubungi 1300-88-1900 atau email di customercare@bsn.com.my / Please contact 1300-88-1900 or email at customercare@bsn.com.my Layari laman web BSN: / Visit our BSN website: - BSN Micro Kasih-Belia - BM: https://www.bsn.com.my/page/kasih-belia?lang=ms-MY - Eng: https://www.bsn.com.my/page/kasih-belia - BSN Micro Kasih-Belia -i - BM: https://www.bsn.com.my/page/kasih-belia-i?lang=ms-MY - Eng: https://www.bsn.com.my/page/kasih-belia-i Kunjungi Cawangan BSN yang berdekatan / Visit the nearest BSN Branch.