

SOALAN-SOALAN LAZIM MENGENAI BSN Micro/i Semarak
FREQUENTLY ASKED QUESTION ON BSN Micro/i Semarak

S1. / Q1.	Apakah BSN Micro/i Semarak? / What is BSN Micro/i Semarak ?
Jawapan: / Answer:	BSN Micro/i Semarak ialah satu kemudahan pembiayaan / pinjaman mikro di bawah inisiatif Program Semarak Niaga Keluarga Malaysia (SemarakNiaga) yang ditawarkan kepada usahawan mikro untuk membantu dan menyokong perniagaan. / BSN Micro/i Semarak is a micro financing / loan facility under the Semarak Niaga Keluarga Malaysia (SemarakNiaga) Programme which is offered to the micro enterprises aimed to provide assistance and to support the businesses.
S2. / Q2.	Siapakah yang layak untuk memohon BSN Micro/i Semarak? / Who is eligible to apply for BSN Micro/i Semarak?
Jawapan: / Answer:	<ol style="list-style-type: none"> Perusahaan mikro (Milikan Tunggal / Perkongsian / Syarikat Sdn. Bhd). / Micro enterprises (Sole Proprietorship / Partnership / Private Limited) Bekerja sendiri termasuk profesional (Akauntan, Doktor, Peguam). / Self-employed including professionals (Accountant, Doctor, Lawyer) Perusahaan mikro dimiliki oleh warganegara Malaysia. / Malaysian owned micro business. 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 Semarak? / Which business sectors are eligible to apply for BSN Micro/i Semarak?
Jawapan: / Answer:	Semua jenis sektor perniagaan. / All type of business sectors.
S4. / Q4.	Apakah tujuan pembiayaan / pinjaman BSN Micro/i Semarak? / What is the purpose of financing / loan of BSN Micro/i Semarak?
Jawapan: / Answer:	<ol style="list-style-type: none"> Modal Kerja / Working Capital Pembelian Aset / Capital Expenditure
S5. / Q5.	Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah BSN Micro/i Semarak? / How much is the financing / loan amount offered under the BSN Micro/i Semarak?
Jawapan: / Answer:	Amaun pembiayaan / pinjaman adalah sehingga RM50,000. / The financing / loan amount is up to RM50,000.
S6. / Q6.	Berapa lama tempoh pembiayaan / pinjaman bagi BSN Micro/i Semarak? / How long is the financing / loan tenure for BSN Micro/i Semarak?
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 Semarak? / How much is the profit / interest rate for BSN Micro/i Semarak?
Jawapan: / Answer:	4.00% setahun dan tiada caj keuntungan / faedah dikenakan semasa tempoh 6 bulan moratorium. / 4.00% p.a. 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:	<p>Dokumen sokongan yang diperlukan adalah: / The supporting documents required are:</p> <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). 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. 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 Semarak? / <i>How to apply for this BSN Micro/i Semarak?</i>
Jawapan: / <i>Answer:</i>	<p>Langkah 1 : Lawati laman sesawang BSN untuk menyemak butiran produk. / <i>Step 1 : Visit BSN website to check on product details.</i></p> <p>Langkah 2 : Semak dan sediakan dokumen sokongan yang diperlukan. / <i>Step 2 : Check and prepare the required supporting documents.</i></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. / <i>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 6 working days after receiving complete documents to update on the status of the application.</i></p>
S10. / Q10.	Bagaimanakah cara-cara untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Semarak? / <i>How to find out more information about BSN Micro/i Semarak?</i>
Jawapan: / <i>Answer:</i>	<p>Untuk mendapatkan maklumat lebih lanjut: / <i>For more information:</i></p> <ol style="list-style-type: none"> 1. 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> 2. Layari laman sesawang BSN: / <i>Visit our BSN website:</i> <ol style="list-style-type: none"> a) BSN Micro Semarak <ul style="list-style-type: none"> • BM: https://www.bsn.com.my/page/semarak?lang=ms-MY • Eng: https://www.bsn.com.my/page/semarak b) BSN Micro Semarak-i <ul style="list-style-type: none"> • BM: https://www.bsn.com.my/page//semarak-i?lang=ms-MY • Eng: https://www.bsn.com.my/page/semarak-i 3. Kunjungi Cawangan BSN yang berdekatan / <i>Visit the nearest BSN Branch.</i>