



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

<p>Soalan 1: / Question 1</p>	<p>Apakah skim BSN MyHomePlus/i? / What is BSN MyHomePlus/i scheme?</p>
<p>Jawapan: / Answer:</p>	<p>BSN MyHomePlus/i adalah kemudahan pembiayaan tambahan yang ditawarkan kepada pelanggan BSN MyHome/i sedia ada bagi tujuan pengubahsuaian rumah, penyelesaian sebarang kemudahan/komitmen dalam laporan CCRIS atau slip gaji (jika ada), pendidikan atau kegunaan perniagaan. / BSN MyHomePlus/i is an additional financing facility offered to existing BSN MyHome/i customers for the purpose of house renovation, settlement of any facility/commitment in CCRIS report or payslip (if any), education or business use.</p>
<p>Soalan 2: / Question 2:</p>	<p>Siapakah yang layak untuk memohon BSN MyHomePlus/i? / Who is eligible to apply for BSN MyHomePlus/i?</p>
<p>Jawapan: / Answer:</p>	<p>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:-</p> <ul style="list-style-type: none"> 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 tenure. ii) Telah menjadi pelanggan BSN MyHome/i untuk tempoh minimum 5 tahun. / Existing BSN MyHome/i customers for a minimum period of 5 years. 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. <p>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 restriction imposed on mandated products. The duration varies according to the product requirements.</p>
<p>Soalan 3: / Question 3:</p>	<p>Berapakah amaun pembiayaan yang ditawarkan di bawah BSN MyHomePlus/i? / How much is the financing amount offered under BSN MyHomePlus/i?</p>
<p>Jawapan : / Answer :</p>	<p>Minimum : RM50,000 / Minimum : RM50,000</p> <p>Maksimum : Jumlah pembiayaan maksimum adalah tidak melebihi amaun yang diluluskan di bawah pembiayaan MyHome/i sedia ada (selepas 5 tahun) / Maximum financing amount shall not exceed the amount approved under the existing MyHome/i financing (after 5 years).</p> <p>Nota: Contoh pengiraan / Note: Calculation example:</p> <ul style="list-style-type: none"> (a) Amaun yang diluluskan bagi akaun MyHome/i yang sedia ada : RM500,000 <i>/ Amount approved under existing MyHome/i account</i> (b) Baki terkini akaun MyHome/i yang sedia ada (selepas 5 tahun) : RM427,000 <i>Current balance of existing MyHome/i account (after 5 years)</i> (c) Baki tersedia untuk pembiayaan MyHomePlus/i (a – b) : RM73,000 <i>Balance available for MyHomePlus/i financing (a – b)</i> (d) Amaun yang layak bagi MyHomePlus/i (90% daripada c) : RM65,700 <i>Amount eligible for MyHomePlus/i (90% of c)</i> <p>Amaun MyHomePlus/i (Baru) + Amaun MyHome/i (Sedia ada) / MyHomePlus/i Amount (New) + MyHome/i Amount (Existing)</p> <p>= RM65,700 + RM427,000 = RM492,700</p>

Soalan 4: / Question 4:	Berapakah tempoh pembiayaan BSN MyHomePlus/-i? / How long is the financing tenure of BSN MyHomePlus/-i?																	
Jawapan: / Answer:	<p>Minimum: 5 tahun / Minimum: 5 years</p> <p>Maksimum: 35 tahun atau berumur tidak lebih dari 70 tahun pada akhir tempoh pembiayaan, yang mana lebih awal (tidak melebihi baki tempoh akaun pembiayaan BSN MyHome/-i sedia ada); / 35 years or not more than 70 years old at the end of the financing tenure, whichever is earlier (not more than the remaining tenure of the existing BSN MyHome/-i financing account).</p> <p>Nota: Contoh pengiraan / Note: Calculation example:</p> <p>(a) Tempoh pembiayaan diluluskan di bawah akaun MyHome/-i : 30 tahun sedia ada <i>Financing tenure approved by under existing MyHome/-i account</i></p> <p>(b) Baki tempoh pembiayaan akaun MyHome/-i yang sedia ada : 20 tahun <i>Remaining financing tenure of existing MyHome/-i account</i></p> <p>(c) Tempoh pembiayaan maksimum bagi MyHomePlus/-i : 20 tahun <i>Maximum financing tenure for MyHomePlus/-i</i></p>																	
Soalan 5: / Question 5:	Apakah keistimewaan BSN MyHomePlus/-i? / What are the privileges of BSN MyHomePlus/-i?																	
Jawapan: / Answer:	<p>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.</p>																	
Soalan 6 / Question 6:	Berapakah kadar keuntungan bagi pembiayaan BSN MyHomePlus/-i? / What is the profit rate for BSN MyHomePlus/-i?																	
Jawapan : / Answer :	<table border="1" data-bbox="485 1167 1401 1532"> <thead> <tr> <th rowspan="2">Item</th> <th colspan="2">MyHomePlus/-i (Bukan Mandat) / MyHomePlus/-i (Non-Mandated)</th> <th colspan="2">MyHomePlus/-i (Mandat) / 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) / MyHomePlus/-i (Non-Mandated)		MyHomePlus/-i (Mandat) / 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%
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Soalan 7: / Question 7 :	Apakah perbezaan antara BSN MyHomePlus/-i dengan Pembiayaan Semula BSN? / What is the difference between BSN MyHomePlus/-i and BSN Refinancing?																	
Jawapan / Answer :	<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>																	
Soalan 8 : / Question 8:	Bagaimanakah cara-cara untuk mendapatkan maklumat lanjut mengenai BSN MyHomePlus/-i? / How to get more information about BSN MyHomePlus/-i?																	
Jawapan / Answer :	<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"> Hubungi Pusat Perhubungan Pelanggan BSN melalui talian 1300-88-1900. Waktu operasi Pusat Perhubungan Pelanggan BSN adalah dari 8:00 pagi 																	

hingga 10:00 malam. *Contact BSN Contact Centre at 1300-88-1900. BSN Contact Centre's operating hours are from 8:00 am to 10:00 pm.*

2. **Layari laman webBSN** / *Visit BSN website:*

<https://www.bsn.com.my>

3. **Kunjungi mana-mana Cawangan BSN berhampiran anda** / *Visit any BSN Branch near you.*