



**SOALAN-SOALAN LAZIM BERKENAAN BSN MYHOME/i SKIM RUMAH PERTAMAKU (“SRP”)  
FREQUENTLY ASKED QUESTIONS (“FAQ”) ON BSN MYHOME/i SKIM RUMAH PERTAMAKU (“SRP”)**

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| <p><b>Soalan 1:</b><br/><i>Question 1:</i></p> | <p><b>Apakah BSN MyHome/i Skim Rumah Pertamaku (SRP)?</b><br/><i>What is BSN MyHome/i SRP?</i></p>  |
| <p><b>Jawapan:</b><br/><i>Answer:</i></p>      | <p><b>BSN MyHome/i Skim Rumah Pertamaku (SRP) adalah skim pembiayaan perumahan bagi membantu kumpulan sasaran untuk memiliki rumah pertama. Skim ini menawarkan pembiayaan sehingga 100% bagi rumah yang berharga sehingga RM500,000.</b><br/><i>BSN MyHome/i Skim Rumah Pertamaku (SRP) is a house financing scheme to assist the target group in owning their first home. The scheme offers up to 100% financing for property prices up to RM500,000.</i></p>   |
| <p><b>Soalan 2:</b><br/><i>Question 2:</i></p> | <p><b>Siapakah yang layak untuk memohon BSN MyHome/i SRP?</b><br/><i>Who is eligible to apply for BSN MyHome/i SRP?</i></p>   |
| <p><b>Jawapan:</b><br/><i>Answer:</i></p>      | <p><b>Individu yang memenuhi kriteria di bawah layak untuk memohon BSN MyHome/i SRP.</b><br/><i>Individuals who meet the following criteria is eligible to apply for BSN MyHome/i SRP.</i></p> <ul style="list-style-type: none"> <li>i) <b>Warganegara Malaysia, berumur 21 tahun hingga 60 tahun semasa memohon dan tidak lebih dari 70 tahun pada akhir tempoh pembiayaan.</b><br/><i>Malaysian citizens, aged 21 to 60 years upon application and not exceeding 70 years old at the end of the financing period.</i></li> <li>ii) <b>Untuk pembelian hartanah kediaman pertama dan didiami sendiri.</b><br/><i>For purchase of first residential property and own occupancy.</i></li> <li>iii) <b>Permohonan perseorangan (individu) atau bersama (suami/ isteri).</b><br/><i>Single (individual) or joint application (husband/ wife).</i></li> <li>iv) <b>Bukti pendapatan yang sah.</b><br/><i>Evidence of valid income.</i></li> <li>v) <b>Tidak mempunyai rekod bayaran terjejas selama 12 bulan yang lalu.</b><br/><i>No record of impaired financing for the past 12 months.</i></li> <li>vi) <b>Bukan muflis.</b><br/><i>Not a bankrupt.</i></li> </ul> |
| <p><b>Soalan 3:</b><br/><i>Question 3:</i></p> | <p><b>Apakah jenis hartanah yang boleh dibiayai di bawah skim ini?</b><br/><i>What types of properties are eligible to be financed under the scheme?</i></p>  |
|  | <ul style="list-style-type: none"> <li>i) <b>Hartanah kediaman yang telah siap dan yang masih dalam pembinaan</b><br/><i>Completed and under-construction residential properties</i></li> <li>ii) <b>Nilai hartanah sehingga RM500,000</b><br/><i>Property value up to RM500,000</i></li> <li>iii) <b>Untuk didiami sendiri</b><br/><i>For own occupancy</i></li> </ul>   |
| <p><b>Soalan 4:</b><br/><i>Question 4:</i></p> | <p><b>Apakah kelayakan pendapatan pemohon di bawah skim ini?</b><br/><i>What is the income eligibility of the applicant under the scheme?</i></p>   |

| <p><b>Jawapan:</b><br/>Answer:</p>  | <table border="1"> <thead> <tr> <th data-bbox="464 199 959 248">Skim Rumah Pertamaku (SRP)</th> <th data-bbox="959 199 1434 248">First Time House Buyers (FTHB)</th> </tr> </thead> <tbody> <tr> <td data-bbox="464 248 959 622"> <p><b>Permohonan Perseorangan</b><br/><i>Single Application;</i></p> <ul style="list-style-type: none"> <li>• <b>Pendapatan kasar individu bulanan tidak melebihi RM10,000 sebulan</b><br/><i>Monthly individual gross income not exceeding RM10,000 per month</i></li> <li>• <b>Pembelian hartanah sehingga RM500,000</b><br/><i>Purchase of property price up to RM500,000</i></li> </ul> </td> <td data-bbox="959 248 1434 622"> <p><b>Permohonan Perseorangan / Bersama</b><br/><i>Single Applicant / Joint Application:</i></p> <ul style="list-style-type: none"> <li>• <b>Pendapatan kasar tidak melebihi RM5,000 sebulan</b><br/><i>Monthly gross income not exceeding RM5,000 per month</i></li> <li>• <b>Pembelian hartanah sehingga RM300,000</b><br/><i>Purchase of property price up to RM300,000</i></li> </ul> </td> </tr> <tr> <td data-bbox="464 622 959 1032"> <p><b>Permohonan Bersama</b><br/><i>Joint Application;</i></p> <ul style="list-style-type: none"> <li>• <b>Pendapatan kasar isi rumah tidak melebihi RM10,000 sebulan / Monthly household gross income not exceeding RM10,000 per month</b></li> <li>• <b>Pembelian hartanah sehingga RM500,000 / Purchase of property price up to RM500,000</b></li> </ul> </td> <td data-bbox="959 622 1434 1032"> <p><b>Permohonan Bersama</b><br/><i>Joint Application:</i></p> <ul style="list-style-type: none"> <li>• <b>Pendapatan kasar tidak melebihi RM5,000 sebulan</b><br/><i>Monthly gross income not exceeding RM5,000 per month</i></li> <li>• <b>Pembelian hartanah sehingga RM300,000</b><br/><i>Purchase of property price up to RM300,000</i></li> </ul> </td> </tr> </tbody> </table> | Skim Rumah Pertamaku (SRP) | First Time House Buyers (FTHB) | <p><b>Permohonan Perseorangan</b><br/><i>Single Application;</i></p> <ul style="list-style-type: none"> <li>• <b>Pendapatan kasar individu bulanan tidak melebihi RM10,000 sebulan</b><br/><i>Monthly individual gross income not exceeding RM10,000 per month</i></li> <li>• <b>Pembelian hartanah sehingga RM500,000</b><br/><i>Purchase of property price up to RM500,000</i></li> </ul> | <p><b>Permohonan Perseorangan / Bersama</b><br/><i>Single Applicant / Joint Application:</i></p> <ul style="list-style-type: none"> <li>• <b>Pendapatan kasar tidak melebihi RM5,000 sebulan</b><br/><i>Monthly gross income not exceeding RM5,000 per month</i></li> <li>• <b>Pembelian hartanah sehingga RM300,000</b><br/><i>Purchase of property price up to RM300,000</i></li> </ul> | <p><b>Permohonan Bersama</b><br/><i>Joint Application;</i></p> <ul style="list-style-type: none"> <li>• <b>Pendapatan kasar isi rumah tidak melebihi RM10,000 sebulan / Monthly household gross income not exceeding RM10,000 per month</b></li> <li>• <b>Pembelian hartanah sehingga RM500,000 / Purchase of property price up to RM500,000</b></li> </ul> | <p><b>Permohonan Bersama</b><br/><i>Joint Application:</i></p> <ul style="list-style-type: none"> <li>• <b>Pendapatan kasar tidak melebihi RM5,000 sebulan</b><br/><i>Monthly gross income not exceeding RM5,000 per month</i></li> <li>• <b>Pembelian hartanah sehingga RM300,000</b><br/><i>Purchase of property price up to RM300,000</i></li> </ul> |
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| <p><b>Soalan 5:</b><br/>Question 5:</p>   | <p><b>Berapakah margin pembiayaan BSN MyHome/i SRP?</b><br/><i>What is the margin of financing of BSN MyHome/i SRP?</i></p>   |                            |                                |   |   |   |   |
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| <b>Soalan 6:</b><br><i>Question 6:</i>  | <b>Berapakah kadar keuntungan bagi pembiayaan BSN MyHome/i SRP?</b><br><i>What is the profit rate for BSN MyHome/i SRP?</i>  |   |   |   |
| <b>Jawapan:</b><br><i>Answer:</i>       | <b>Skim Rumah Pertamaku (SRP)</b>  |   | <b>First Time House Buyers (FTHB)</b>   |   |
|   | <b>Dengan Takaful/Insurans (setahun)</b><br><i>With Takaful/Insurance (per annum)</i>  | <b>Tanpa Takaful/Insurans (setahun)</b><br><i>Without Takaful/Insurance (per annum)</i> | <b>Dengan Takaful/Insurans (setahun)</b><br><i>With Takaful/Insurance (per annum)</i> | <b>Tanpa Takaful/Insurans</b><br><i>Without Takaful/Insurance (per annum)</i> |
|   | <b>KAS + 1.40%</b><br><i>SBR + 1.40%</i>   | <b>KAS + 1.60%</b><br><i>SBR + 1.60%</i>  | <b>KAS + 1.50%</b><br><i>SBR + 1.50%</i>  | <b>KAS + 1.65 %</b><br><i>SBR + 1.65%</i>                                     |
|   | <ul style="list-style-type: none"> <li>• <b>Kadar Asas Standard (KAS) semasa adalah 2.25% berkuat kuasa mulai 01/08/2022</b><br/> <i>Current Standardised Base Rate (SBR) is at 2.25% effective 01/08/2022</i></li> <li>• <b>Kadar Untung Dipersetujui adalah 12% setahun</b><br/> <i>Contracted Profit Rate is 12% per annum</i></li> </ul>   |   |   |   |
| <b>Soalan 7:</b><br><i>Question 7:</i>  | <b>Berapakah tempoh pembiayaan BSN MyHome/i SRP?</b><br><i>How long is the financing tenure of BSN MyHome/i SRP?</i>   |   |   |   |
| <b>Jawapan:</b><br><i>Answer:</i>       | <b>Minimum: 5 tahun</b><br><i>Minimum: 5 years</i><br><br><b>Maksimum: 35 tahun atau berumur tidak lebih dari 70 tahun pada akhir tempoh pembiayaan.</b><br><i>35 years or not more than 70 years old at the end of the financing period.</i>  |   |   |   |
| <b>Soalan 8:</b><br><i>Question 8 :</i> | <b>Bagaimanakah cara-cara untuk mendapatkan maklumat lanjut berkenaan BSN MyHome/i SRP?</b><br><i>How to obtain further information about BSN MyHome/i SRP?</i>  |   |   |   |
| <b>Jawapan</b><br><i>Answer :</i>       | <b>Maklumat lanjut boleh didapati melalui saluran berikut:</b><br><i>More information is available through the followings channels:</i><br><br>i) <b>Hubungi Pusat Perhubungan Pelanggan BSN melalui talian 1300-88-1900</b><br><i>Call BSN Contact Centre at 1300-88-1900</i><br><br>ii) <b>Layari laman web BSN melalui <a href="http://www.bsn.com.my">www.bsn.com.my</a></b><br><i>Visit the BSN website at <a href="http://www.bsn.com.my">www.bsn.com.my</a></i><br><br>iii) <b>Kunjungi Cawangan BSN yang berdekatan</b><br><i>Visit the nearest BSN Branch</i> |   |   |   |

\*Tertakluk kepada terma dan syarat

\* Subject to terms and conditions