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

Soalan 1: / *Question 1*	**Apakah skim BSN MyHomePlus/-i? /** *What is BSN MyHomePlus/-i scheme?*
Jawapan: /*Answer:*	**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.*
Soalan 2: / *Question 2:*	**Siapakah yang layak untuk memohon BSN MyHomePlus/-i?** / *Who is eligible to apply for BSN MyHomePlus/-i?*
Jawapan: / *Answer:*	**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:-* 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) **Pelanggaan 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.* **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.*
Soalan 3: / *Question 3:*	**Berapakah amaun pembiayaan yang ditawarkan di bawah BSN MyHomePlus/-i? /** *How much is the financing amount offered under BSN MyHomePlus/-i?*
Jawapan : / *Answer :*	**Minimum : RM50,000 /** *Minimum : RM50,000* **Maksimum : Jumlah pembiayaan maksimum adalah tidak melebihi amaun yang diluluskan di bawah pembiayaan MyHome/i sedia ada** / *Maximum financing amount shall not exceed the amount approved under the existing MyHome/i financing.* **Nota: Contoh pengiraan** / *Note: Calculation example:* **(a) Amaun yang diluluskan bagi akaun MyHome/-i yang sedia ada** **/** *Amount approved under existing MyHome/-i account* **: RM500,000** **(b) Baki terkini akaun MyHome/-i yang sedia ada (selepas 5 tahun)** *Current balance of existing MyHome/-i account (after 5 years)* **: RM427,000** **(c) Baki tersedia untuk pembiayaan MyHomePlus/i (a – b)** *Balance available for MyHomePlus/i financing (a – b)* **: RM73,000** **(d) Amaun yang layak bagi MyHomePlus/i (90% daripada c)** *Amount eligible for MyHomePlus/i (90% of c)* **: RM65,700** **Amaun MyHomePlus/i (Baru) + Amaun MyHome/i (Sedia ada) /** *MyHomePlus/-i Amount (New) + MyHome/-i Amount (Existing)* **= RM65,700 + RM427,000** **= RM492,700**

Soalan 4: / *Question 4:*

Berapakah tempoh pembiayaan BSN MyHomePlus/-i? / *How long is the financing tenure of BSN MyHomePlus-/i?*

Jawapan: / *Answer:*

Minimum: 5 tahun / *Minimum: 5 years*

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).*

Nota: Contoh pengiraan / *Note: Calculation example:*

(a)	**Tempoh pembiayaan diluluskan di bawah akaun MyHome/-i sedia ada** *Financing tenure approved by under existing MyHome/i account*	**:**	**30 tahun**
(b)	**Baki tempoh pembiayaan akaun MyHome/-i yang sedia ada** *Remaining financing tenure of existing MyHome/i account*	**:**	**20 tahun**
(c)	**Tempoh pembiayaan maksimum bagi MyHomePlus/i** *Maximum financing tenure for MyHomePlus/i*	**:**	**20 tahun**

Soalan 5: / *Question 5:*

Apakah keistimewaan BSN MyHomePlus/-i? / *What are the privileges of BSN MyHomePlus/-i?*

Jawapan: / *Answer:*

BSN MyHomePlus/-i adalah pembiayaan tambahan perumahan untuk mendapatkan tunai, tanpa perlu membuat penjelasan awal pembiayaan BSN MyHome/-i 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 financing. Therefore, the financing related costs are minimum.*

Soalan 6 / *Question 6:*

Berapakah kadar keuntungan bagi pembiayaan BSN MyHomePlus/-i? / *What is the profit rate for BSN MyHomePlus/-i?*

Jawapan : / *Answer :*

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%***

Nota:

a) ***Kadar Asas Standard (KAS) semasa adalah 3.00% (berkuat kuasa 12 May 2023). /*** *Current Standardised Base Rate (SBR) is 3.00% (with effect from 12 May 2023).*

b) ***Tambahan 0.15% ke atas kadar keuntungan untuk pembiayaan tanpa Takaful.*** / *Additional 0.15% per annum from the above profit rate for financing without Takaful.*

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 :*

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.*

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 :*	**Maklumat lanjut berkenaan BSN MyHomePlus/i boleh didapati melalui:** / *Further details of BSN MyHomePlus/i can be obtained via:* 1. **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.*