FREQUENTLY ASKED QUESTIONS - HOME FINANCING FOR GIG WORKERS (FOODPANDA)

1. **What is Home Financing for Gig Workers?**

   BSN's Home Financing for Gig Workers is designed to help individuals with fixed or irregular incomes, including gig workers and self-employed individuals, achieve their dream of owning their first home.

2. **Who is eligible to apply?**

   You may be eligible to apply if you meet the following criteria:

   - You are a Malaysian citizen.
   - You are aged 18 to 65 years old upon application and not exceeding 70 years old at the end of the financing period
   - You have a minimum monthly income of RM1,500.
   - You are purchasing your first home.
   - You do not have any existing housing financing with any financial institution.
   - You are not declared bankrupt.

3. **Is this financing only for Foodpanda riders?**

   Not at all! This financing is open to eligible gig workers, self-employed individuals and those with irregular incomes. Whether you work through a gig platform or are self-employed, you may apply, subject to BSN's eligibility criteria.

4. **What financing products are available?**

   You may explore the following financing products, depending on your eligibility:

   - BSN MyFirstHome-i
   - BSN MyHome-i SJKP-MADANI

5. **How much financing can I obtain?**

   You may apply for financing ranging from RM25,000 up to RM360,000, subject to BSN's assessment and approval.

6. **What is the maximum financing margin?**

   You may enjoy financing of up to 120%, which may include related costs such as MRTT, Houseowner Takaful, legal fees and valuation fees, subject to the applicable product terms and conditions.

7. **I don't have a payslip. Can I still apply?**

   Absolutely! A payslip is not required. You may provide alternative documents to support your income, such as bank statements or gig platform earnings records, for BSN's assessment.

8. **How do I apply?**

   Getting started is easy! You may submit your details through the BSN website by clicking **Apply Now** or visit your nearest BSN branch, where our friendly staff will be happy to assist you with your application

9. **How will I know the status of my home financing application?**

   You will receive updates on your home financing application status via WhatsApp or SMS using the mobile number registered with BSN. Alternatively, you may visit your nearest BSN branch or contact our customer service team for assistance with your application status. Please ensure that your contact details are accurate and up to date so that you do not miss any important notifications.