

No.	Question	Answer
1.	What is Moratorium?	<p>Moratorium is when your loan/financing payment/repayment is automatically deferred for a specified period of up to six (6) months.</p> <p>It is also known as a payment holiday period. During this period, you do not need to make any payment/repayment, and no late payment charges or penalties will be imposed into your accounts.</p>
2.	Do I need to apply?	<p>No, you don't need to apply for this moratorium. BSN shall grant an automatic moratorium on all outstanding loan/financing accounts no later than ninety (90) days on 1st April 2020 (except for credit card/credit card-i) to individuals/SME borrowers from 1st April 2020 for a maximum period of six (6) months.</p>
3.	How is this different from the previous moratorium announcement?	<p>Previously, you will have to put up a request to apply for the moratorium. However, with the recent BNM's announcement, BSN shall grant an automatic moratorium on all loan/financing accounts (except for credit card/credit card-i) to individuals/SME borrowers from 1st April 2020 for a maximum period of six (6) months.</p> <p>However, this is only applicable to payable loan/financing with arrears not exceeding ninety (90) days as at 1st April 2020.</p>
4.	Can borrowers/customers with new loans/financing approved/disbursed after 1 st April 2020 qualify for automatic moratorium?	<p>For new loans/financing approved/disbursed after 1st April 2020, the moratorium will not be automatic and is subject to the bank's assessment and approval.</p> <p>For BSN Micro/i Credit Prihatin (MOF Fund) and Special Relief Facility (BNM Fund) loans/financing approved/disbursed after 1st April 2020 are entitled for automatic moratorium</p>
5.	Can I ask for more than six (6) months deferment?	<p>The deferment is only for six (6) months. Please write in to the Bank if you require a longer deferment period after the six (6) months deferment period. However, the application is subjected to the Bank's approval.</p>
6.	How is my current CCRIS record impacted if I decide to take up the automatic moratorium?	<p>Your CCRIS record won't be affected if you take up the automatic moratorium.</p>
7.	My loan/financing account is in default, do I qualify?	<p>Loan/financing accounts that are already more than ninety (90) days in arrears, do NOT qualify for the deferment.</p> <p>If you have more than ninety (90) days in arrears, you are advised to walk in to the nearest branch or email to customersupport_crd@bsn.com.my or fax your request to the Bank at 03-21634796.</p> <p>However, the application is subjected to the Bank's approval.</p>

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8.	Will I be charged additional interest/ profit rate on the repayment amount that is deferred by six (6) months during the period? What does that mean?	<p>No, interest/profit will not be compounded for loan/financing during the six (6) months moratorium period effective 1st April 2020. This shall be applicable to all individuals/SME borrowers only.</p> <p>There will be no late penalty charges on your loan/financing account.</p>
9.	I am under the rescheduling and restructuring (R&R) with BSN. Can I be eligible for the deferment package?	<p>Yes, loan/financing under R&R program is also eligible for the deferment subject to meeting the criteria.</p> <p>Loan/financing accounts that are already exceeding ninety (90) days in arrears, will not qualify for the deferment.</p>
10.	I am under AKPK program. Can I be eligible for the deferment package?	Please refer to AKPK to request for the deferment.
11.	I am not interested to take up the moratorium. I want to continue with my loan/ financing payment/ repayment. How do I opt-out from this arrangement?	If you are not interested with automatic moratorium, you may email to customersupport_crd@bsn.com.my or fax your request to the Bank at 03-21634796.
12.	After the six (6) months period, and my financial is not yet recovered, can i extend the request?	Yes, you may request to BSN in writing. However, the request will be subjected to the Bank's approval.
13.	What happen after the six (6) months moratorium?	You may just continue to make timely and full payment/repayment of your loan/financing.
14.	After these six (6) months period, will I be paying the same instalment amount?	<p>Yes, your instalment amount is remained, however this is subjected to the financing reference rates (Base Rate/ Base Lending/ Financing Rate) changes.</p> <p>However, your tenure will be extended to another six (6) months.</p>
15.	I am a Government servant and my loan/financing payment/repayment are made through monthly salary deductions. Will the automatic moratorium be applicable to my loan/financing as well?	<p>Yes, this auto moratorium is applicable to Government servants with loan/financing payment/repayment made through salary deductions.</p> <p>For salary deduction made through Biro Angkasa or Accountant General, the deduction shall be automatically suspended from 1st April 2020 for a period of six (6) months for the purpose of this automatic moratorium.</p> <p>Salary deduction for loan/financing shall resume after the moratorium period is over.</p>
16.	I have applied for an EPF deduction for my home loan / mortgage payment. Will the automatic moratorium be	Yes, the automatic moratorium will be applicable for EPF deduction to your home loan/financing accounts from 1st April 2020 for a maximum period of six (6) months.



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	applicable to my loan/ financing as well?	However, this is only applicable to loan/financing accounts with arrears not exceeding ninety (90) days as at 1 st April 2020.
17.	If I have already set up a Standing Instruction (SI) for my loan/financing account, can I still be eligible for the automatic moratorium?	The automatic moratorium shall be applicable to those with Standing Instruction (SI) effective 1 st April 2020. SI shall resume after the moratorium period is over.