



BSN MyRinggit-i PROFESSIONALS

Item	Details													
Shariah Contract	Commodity <i>Murabahah (Tawarruq)</i>													
Customer's Eligibility	<p><u>Salary Earner & Sole Proprietorship / Partnership</u></p> <ol style="list-style-type: none"> 1. Malaysian citizen 2. Age of 21 years old and not exceeding the retirement age or 65 years old at the end of the financing tenure, whichever is earlier 3. Eligible for Accountants (recognised bodies under MIA) 4. Fixed income earner with minimum gross income of RM3,000 per month 5. Minimum tenure in service is three (3) months 6. For Sole Proprietorship / Partnership, business has been in operation for at least one (1) year 7. Not a Bankrupt 													
Financing Amount	<p>Minimum: RM10,000</p> <p>Maximum:</p> <table border="1" data-bbox="549 1149 1386 1391"> <thead> <tr> <th data-bbox="549 1149 877 1193">Income</th> <th data-bbox="877 1149 1102 1193">Sector</th> <th data-bbox="1102 1149 1386 1193">Financing Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="549 1193 877 1238">RM3,000 - <RM10,000</td> <td data-bbox="877 1193 1102 1238">Government</td> <td data-bbox="1102 1193 1386 1290" rowspan="2">Up to RM200,000</td> </tr> <tr> <td data-bbox="549 1238 877 1290">RM3,000 - <RM15,000</td> <td data-bbox="877 1238 1102 1290">Private</td> </tr> <tr> <td data-bbox="549 1290 877 1335">RM10,000 and above</td> <td data-bbox="877 1290 1102 1335">Government</td> <td data-bbox="1102 1290 1386 1391" rowspan="2">Up to RM400,000</td> </tr> <tr> <td data-bbox="549 1335 877 1391">RM15,000 and above</td> <td data-bbox="877 1335 1102 1391">Private</td> </tr> </tbody> </table>	Income	Sector	Financing Amount	RM3,000 - <RM10,000	Government	Up to RM200,000	RM3,000 - <RM15,000	Private	RM10,000 and above	Government	Up to RM400,000	RM15,000 and above	Private
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Financing Tenure	<p>Minimum: One (1) year</p> <p>Maximum: 10 years</p>													



Product features of BSN MyRinggit-i Professionals:

Item	Details						
Effective Profit Rate (EPR)	<p><u>With Takaful</u></p> <table border="1" data-bbox="549 562 1385 723"> <thead> <tr> <th data-bbox="549 562 970 618">Financing Tenure</th> <th data-bbox="970 562 1385 618">Effective Profit Rate (EPR)</th> </tr> </thead> <tbody> <tr> <td data-bbox="549 618 970 674">1 - 3 years</td> <td data-bbox="970 618 1385 674">*BR + 2.20%</td> </tr> <tr> <td data-bbox="549 674 970 723">4 - 10 years</td> <td data-bbox="970 674 1385 723">*BR + 2.65%</td> </tr> </tbody> </table> <p><i>*Current BR: 2.60% with effect from 15 July 2020</i></p> <p><u>Without Takaful</u></p> <p>Additional 1.00% from the above EPR</p>	Financing Tenure	Effective Profit Rate (EPR)	1 - 3 years	*BR + 2.20%	4 - 10 years	*BR + 2.65%
Financing Tenure	Effective Profit Rate (EPR)						
1 - 3 years	*BR + 2.20%						
4 - 10 years	*BR + 2.65%						
Contracted Profit Rate (CPR)	15.00% per annum						
Supporting Document	<p><u>Salary Earner</u></p> <ol style="list-style-type: none"> 1. Photocopy of Identity Card 2. Applicant's latest two (2) - month payslip 3. Letter of confirmation from employer 4. Supporting documents to prove recognition by MIA 5. And at least one (1) of the following items: <ol style="list-style-type: none"> a. Latest income statement (EA/EC or e-B/e-BT form); or b. Latest three (3) - month Bank Statement of salary crediting account; or c. Other latest supporting documents such as EPF statement <p><u>Sole Proprietorship / Partnership</u></p> <ol style="list-style-type: none"> 1. Photocopy of identity card 2. Business Registration 3. Applicant's latest 6 (six) - month bank statement 4. Latest annual income statement (EA/EC or e-B/e-BT form) with payment receipt 5. Latest one (1) year financial statement 6. Supporting documents to prove recognition by MIA 						