

CRITERIA FOR PETRONESA LOAN (KL) As @16/11/2021@11:14am

	6.50% Payout 83.50%	8.50% Payout 80%		
Min L/A	RM 5K	RM 5K		
Max Tenure	1-10 years	1-10 years		
Max Option	58 years old (loan finish 1 year before retirement aged)	58 years old (loan finish 1 year before retirement aged)		
Max L/A	RM 200K (Principal)	RM 200K (Principal)		
Unconfirmed staff	> 6 months	Max RM 80K x 10 years	> 6 months	Max RM 80K x 10 years
	> 2 years	Max RM 120K x 10 years	> 2 years	Max RM 120K x 10 years
Contract Staff	Not Applicable	Not Applicable		
Subsequent Loan	1st Loan must "kemaskini" @ Angkasa (SL554-4301)	1st Loan must "kemaskini" @ Angkasa (SL554-4301)		

PETRONESA GUIDELINE FOR AGENT :

1. Semua doc customer **sign shj tidak boleh isi** (kosongkan) kecuali borang application information (**ada 2 keping isi satu shj lagi satu jangan isi sign shj**).
2. Can do WM and Sabah, can not do Sarawak .
3. Police 1st loan, need Angkasa form, signed by person follow pekeliling, no need surat sokongan ;, Police 2nd loan, no need Angkasa form and surat sokongan.
4. Tarikh kosongkan.
5. TOLONG IKUT CONTOH BORANG .
6. **Tolong jangan STAPLER BORANG , boleh guna paper clip mahupun getah** sahaja, petronesa tak terima jika guna STAPLER.
7. Tolong print borang ikut lampiran yang kami beri dan make sure setting "ACTUAL SIZE" semasa print
8. Bahagian Saksi Agent perlu isi dengan betul

Dokumen dokumen yang diperlukan :

1. Full Set Borang Petronesa
2. Borang BPA (1 pcs)
3. 1 original latest Salary Slip (if carbonised)
4. 3 copies of NRIC [original certified by the employer].
5. A copy of bank passbook /bank statement for disbursement **(only local bank)**.
6. Certified Settlement Statement [required for overlapping-exp 1 month & above].
7. Copy of Retirement Option Letter [original Certified by Employer].
8. MySejahtera Digital Certificate for Covid 19 Vaccination (completed 2 doses).
9. Photocopy payslip for Mac-21 and Jul-21
10. Untuk POLIS jika first loan, Borang BPA perlu ditandatangani dan cop oleh person in charge mengikut PEKELILING; tak perlu surat sokongan
11. Untuk POLIS yang pernah buat loan (2nd Loan), TAK PERLU ANGKASA dan SURAT SOKONGAN.

Guideline untuk hantar Pre-Checking AGENT :

Proposed for Pre Checking Documents :-

*the subject of email as below: Ic no. / (pre-check or remarks) / name .

CONTOH SUBJECT EMAIL : M-MAA 801211161234 Pre-check Ali bin abang

: M-MAA 801234121234 Remark Ali bin abang

- 1 . Petronesa Borang pemohonan
2. Consent letter for CTOS, angkasa and Spekar
- 3 . Salinan IC
4. Salinan payslip for 1 latest mth
 - a). Provide e-password for HRmis and epayslip
 - b). Pls provide march & July 2021 payslip if customer refused to give password & for non AG payslip
5. Worksheet Calculator
6. opsyen letter if applicable (no require if provide with HRmis password)

**** All enquiry or remarks, please email to : (mss@msssb.com / can ask in whatsapp group) ****

Process Flow :

1. Processor terima borang dari Marketing Officer
2. Akan hantar email untuk advance checking kepada Petronesa
3. Petronesa akan reply email samada pelanggan ok atau tidak untuk di hantar kepada mereka
4. Processor akan full checking dan scan doc upload dalam mss system
5. Seterusnya akan bagi pada Pn Saro untuk batching dan hantar ke Petronesa
6. Petronesa akan ambil masa 1-2 hari untuk email approval selepas hantar borang
7. Selepas approved dalam masa 2 hari akan disbursed
8. Mimi akan update dalam system mss bila dah disb