

PRODUCT DISCLOSURE SHEET

Date : dd/ mm/yy (To be filled by Branches)

[Please read and understand the Product Disclosure Sheet together with the terms and conditions before you decide to apply or accept the offer of AgroPrimaS

1. What is the product about?

AgroPrimaS is a program; a sub product of existing Term Deposit (FRIA-*i*). This product developed specially as a Low Cost Deposit product to be promoted by Sahabat Agro Program.

2. What Shariah concept is applicable?

Shariah concept used is Tawarruq. Through Tawarruq transaction, the Customer appoints the Bank as an agent to carry out the trading transaction on behalf of the Customer based on agreed terms and conditions. The Bank as an agent of the Customer buys the commodities (crude palm oil or any other commodity that is advised by the provider of commodities) from the broker at cost price. Subsequently, the commodities will be sold to the Bank at cost plus profit (Murabahah) on deferred payment. Then, the Bank will sell the commodities to other brokers and will obtain cash from the sales proceeds. Payment will be made to the Customer on the specified date. Commodity to be used for the purpose of Tawarruq transaction is subject to commodity brokers.

3. What do I get from this product?

This product offers term deposit facility with key features as follows:

Type of profit payment	Profit on maturity date will be paid on the due date (point to point) term deposit.
Tenure	12 months
Minimum Initial Amount	Individual & Non-Individual – RM 500 for 12 month
Profit Rate	0.25% PA

Note : Any changes is subject to the Bank's discretion

4. What are the key terms and conditions that I should know?

- i. Open for individual and non-individual.
- ii. New Account :
 - If the withdrawal is 3 months and below: No profit shall be paid to the Customer and the Customer shall bear the brokerage fee.
 - If withdrawal is made after 3 months but before maturity: The profit will be paid prorated to the Customer and the Customer shall not bear the brokerage fee..
- iii. Renewal Account :
 - If the withdrawal is 3 months and below: No profit shall be paid to the Customer and the Customer shall not bear the brokerage fee.
 - If withdrawal is made after 3 months but before maturity: The profit will be paid prorated to the Customer and the Customer shall not bear the brokerage fee..
- iv. Auto renewal is allowed. The Customer gives an authority to the Bank as a representative to renew the Term deposit on behalf of the Customer when the term deposit matures.

5. What are the fees and charges that I have to pay?

Type of Fees	Detail of Fee
Brokerage fee (Withdrawal less than 3 months)	Brokerage fee will be charged at 0.05% on the total term deposit or RM 50.00, whichever is lower. Brokerage fee charges is subject to GST at 6%.
Replacement of lost Term Deposit Statement / Certificate	RM 5 per Statement/Certificate and the fee are subject to GST at 6%

Note: The bank will send at least 21 days notice to customers before any change is made to the fees and charges.

6. What are the risks involved?

If premature withdrawal is made within 3 months and below, you will be facing a loss such as not eligible to

receive a profit and brokerage fees will be imposed.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondence reach you in a timely manner. To update your contact details, you may contact:

- Tel : 1-300-88-2476 • Email : customer@agrobank.com.my • Fax: 603-2691 7790

8. Where can I get further information?

For further information and any inquiries, please visit any nearby Agrobank branches or kindly contact us at : Bangunan Agrobank, Leboh Pasar Besar, Peti Surat 10815, 50726 Kuala Lumpur

- Tel: 1-300-88-2476 •Fax: 603-2691 7790 • Email : customer@agrobank.com.my

9. Any other investment products available?

- Fixed Return Investment Account-i (FRIA-i)
- Fixed Return Investment Account-i 45Plus (FRIA-i 45Plus)

10. Where can I get assistance and redress?

- If you wish to complaint on the products or services provided by us, you may contact us at: Agrobank, Corporate Communications Department, Bangunan Agrobank, Leboh Pasar Besar, Peti Surat 10815, 50726 Kuala Lumpur.

Tel: 1-300-88-2476

Fax: 603-2691 7790

Email: customer@agrobank.com.my

- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free financial management services, credit counselling and debt restructuring for individuals. Please contact AKPK at:

Tingkat 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur.

Tel: 1-800-22-2575

Email: enquiry@akpk.org.my

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia, Jalan Dato’ Onn, 50480 Kuala Lumpur.

Tel: 1-300+88-5465

Fax: 603-2174 1515

Email: bnmtelelink@bnm.gov.my

OTHER INFORMATION

- The information provided in this disclosure sheet is valid as at date hereof.
- Customer is advised to carefully consider all risk factors before deciding to apply for the product

The information provided in this disclosure sheet is valid as at **dd/mm/yy**.

Disclaimer:

Customers should consider the advice from the Bank’s Financial Adviser before deciding to accept this product. The terms and conditions indicated in this Product Disclosure Sheet are tentative/indicative and not binding on the Bank. The final terms and conditions are as stipulated in the AgroPrimaS Agreement.

The Personal Data Protection Act 2010 came into effect on 15 November 2013. Please visit our nearest branch or website www.agrobank.com.my if you have any enquiries..

I / We hereby accept and understand the Product Disclosure Sheet, as explained to me / us.		
Signature	:	
Name	:	
NRIC No.	:	
Date	:	



Sentiasa di sisi Anda

Bank Pertanian Malaysia Berhad (811810-U)

AgroPrimaS