

NOTICE TO GRANT IBRA' FOR SALE-BASED FINANCING FACILITIES

Dear Valued Customers,

In accordance with Shariah requirements and provision under the "Guideline on Ibra' (Rebate) for Sale Based Financing" published by Bank Negara Malaysia (BNM), Ibra' (Rebate) will be granted for all sale-based financing products offered by Agrobank. Ibra' (Rebate) represents the rebate arising from the waiver of the right to claim the deferred profit due to Agrobank.

Agrobank will grant Ibra' (Rebate) on the settlement date based on the formula set out below, in the event of any of the following scenarios (but not limited to):-

- i. Early settlement or early redemption or prepayments;
- ii. Settlement of the financing due to restructuring exercise;
- iii. Settlement by the Customer in the case of default whereby eventhough the Customer is in default, the Customer makes full settlement of the indebtedness under the Facility before maturity date;
- iv. Settlement by the Customer in the event of termination or cancellation of financing before maturity date.

Rebate (Ibra') at settlement	= Deferred Profit – Early Settlement Charges (if any)
Settlement Amount	= Outstanding Selling Price + Installment Due + Late Payment Compensation (Ta'widh) + Other Charges (if any) – Rebate (Ibra')

Based on the above formula, rebate will only be granted to customers who settle their financing before the end of the financing tenure. This rebate is not paid in cash, but will only be calculated as a reduction in the profit portion of Agrobank's Selling Price.

Ibra' (Rebate) will also be granted for a variable rate facility, if the Effective Profit Rate (EPR) is lower than the Ceiling Profit Rate (CPR). The difference between the profit amount calculated based on CPR and the profit amount calculated based on EPR will be considered as rebate.

This notice merely serves to formalize our commitment in granting Ibra' (Rebate). For further clarification on Ibra' (Rebate), please visit our nearest Agrobank branch. Alternatively, you may contact us at 1800-88-4000.

Thank you.

For and on behalf of Bank Pertanian Malaysia Berhad.

This document is computer-generated and therefore does not require any signature.