

FREQUENTLY ASKED QUESTIONS “(FAQ)”

Dear valued Customers, the following FAQ are provided for your guidance and source of reference pertaining discontinuation of Arahan GIRO Perdana (AGP) facility.

Q1.	What is the purpose of this discontinuation process?
Answer:	Discontinuation of the facility is implemented in line with Bank Negara Malaysia’s (BNM) initiative to promote electronic payment.
Q2.	What is <i>Arahan Giro Perdana (AGP)</i>?
Answer:	<ul style="list-style-type: none"> ▪ AGP is a payment instrument provided to AgroPerdana-<i>i</i> accountholders (also known as GIRO Account) for both Individual and Non-Individual Customers. ▪ Through AGP, Customers are able to perform their payment instruction to a third party wherein encashment of the AGP can be performed at any Agrobank’s branches nationwide by way of cash or credited into their Deposit Accounts.
Q3.	What is the affected product under this cessation?
Answer:	<ul style="list-style-type: none"> ▪ AgroPerdana-<i>i</i> Wadi’ah Yad Dhamanah (also known as GIRO-<i>i</i> Account). The product is still made available for Customers; only AGP facility offered under this product will be discontinued.
Q4.	What are the products <u>that is not affected</u> under this discontinuation process?
Answer:	<ul style="list-style-type: none"> ▪ The products that are not affected under this ceasing process are Savings Account products such as the following:- <ol style="list-style-type: none"> i. BSA-<i>i</i> ii. AgroTani-<i>i</i> iii. AgroMuda-<i>i</i> iv. Akaun Simpanan Wadi’ah-<i>i</i>
Q5.	When will this process takes effect?
Answer:	<ul style="list-style-type: none"> ▪ <u>1 January 2018</u>: <ol style="list-style-type: none"> i. Discontinuation of AGP issuance for new and existing Customers; <u>and</u> ii. AGP encashment made by Customers/Beneficiary is only allowed via crediting into Agrobank’s GIRO/Savings Account. AGP encashment by Cash is not allowed. ▪ <u>30 June 2018</u>: <ol style="list-style-type: none"> i. End of validity period for the usage and encashment of issued AGP. ▪ <u>1 July 2018</u>: <ol style="list-style-type: none"> i. Discontinuation of AGP facility will come into effect.

Q6.	What should Customers do for this discontinuation plan?
Answer:	<ul style="list-style-type: none"> ▪ Customers do not need to do anything as the discontinuation plan will be conducted automatically at the Bank's level and please be informed that there are no changes to Customers' existing GIRO Account (AgroPerdana-i account) such as account number, passbook/statement, ATM and so on.
Q7.	What is the status of Customers' existing AGP sheet?
Answer:	<ul style="list-style-type: none"> ▪ The AGP sheet is valid for Customers/Beneficiary's usage until 30 June 2018. However, Customers are strongly advised to utilize the AGP sheet before the validity period expired. ▪ Effective from 1 July 2018, the AGP sheet is no longer valid for usage. In the event of any encashment made by Customers/Beneficiary on/after the 30 June 2018, Agrobank reserves the right to decline the transactions. Customers have to perform the payment/transaction through other alternative Banking channels.
Q8.	Should Customers return the unutilized AGP to the Bank?
Answer:	<ul style="list-style-type: none"> ▪ Remaining unutilize AGP balance does not has to be returned. Customers have to utilize the remaining AGP before the expiry of the validity period.
Q9.	What is an alternative facility for this cessation?
Answer:	<ul style="list-style-type: none"> ▪ Customers may register or access to our Internet Banking services as follows: <ol style="list-style-type: none"> i. AGRONet for Individual Customers ii. AGRONetBIZ for Non-Individual Customers
Q10.	What are the advantages of using Agrobank's internet banking?
Answer:	<ul style="list-style-type: none"> ▪ <u>AGRONet</u> <ol style="list-style-type: none"> i. Free registration ii. No monthly/annual fee iii. Easier, faster and secure iv. Access to various services i.e. fund transfer, payment of utility, fund management. ▪ <u>AGRONetBIZ</u> <ol style="list-style-type: none"> i. Competitive subscription fee ii. Faster – control your cash flow in real time. iii. Secure and Cost Savings iv. Various transactional modules based on Customer's need and also accessible to various services i.e. payment of salary, fund transfer, payment of utility and fund management.
Q11.	How do Customers register to AGRONet/AGRONetBIZ?
Answer:	<ul style="list-style-type: none"> ▪ Customers may register personally via online for AGRONet Internet Banking or kindly visit Agrobank's nearest Branch/Kiosk for AGRONet/AGRONetBIZ registration.
Q12.	How do Customers obtain further information?
Answer:	<ul style="list-style-type: none"> ▪ Please contact Agrobank Call Centre at 1-300-88-2476; or ▪ Visit Agrobank's nearest Branch/Kiosk or Agrobank's website at www.agrobank.com.my.