

**FREQUENTLY ASKED QUESTIONS
TARGETED MORATORIUM EXTENSION DUE TO COVID-19 PANDEMIC FOR RETAIL FINANCING
(PART 3)**

(Please read together with Part 1 and Part 2 of the frequently asked questions on automatic moratorium)

NO	QUESTION	ANSWER		
1.	What is targeted moratorium extension?	Targeted moratorium extension refers to additional period given by Agrobank to eligible customers for deferment of financing payment, subject to the terms and conditions agreed by Agrobank and the customer.		
2.	What are the types of financing eligible for this targeted moratorium extension?	The types of financing involved are Agrocash-i and Hartani-i .		
3.	Who is eligible to apply for this targeted moratorium extension?	Eligible customers are:		
		1. Customers who have been granted with automatic moratorium by Agrobank commencing from 1 April 2020 until 30 September 2020		
		AND		
		2. Customers who are facing the following situations:		
		1st Situation	2nd Situation	3rd Situation
		Customers were laid off in 2020 by employers that are affected by the COVID-19 pandemic and are still unemployed.	Customers whose salary being reduced by employers that are affected by the COVID-19 pandemic in 2020.	Customers whose sources of income are from their businesses which are affected due to the COVID-19 pandemic.

		1 st Situation	2 nd Situation	3 rd Situation
4	How long is the extension period offered by Agrobank?	<p>The extension period is 3 months from the maturity date of the automatic moratorium (30/9/2020). Therefore the new maturity date is 31/12/2020.</p> <p>If this extended period is insufficient, the customers may discuss further with Agrobank.</p>	<p>The extension period is based on the calculation of monthly instalment payment that the customers can afford until the financing is fully settled.</p>	
5.	Will the customers' monthly instalment change?	<p>No. The customers' monthly instalment will not change.</p> <p>However, the customers may discuss with Agrobank for rescheduling of the monthly payment.</p>	<p>Yes. The customers' monthly instalment will be reduced according to the reduction percentage of the customers' salary.</p>	<p>Yes. The customers' monthly instalment will change according to the customers' ability to make payments from their current business income.</p>
6	What are the documents required for the application of targeted moratorium extension?	<p>Termination letter from the customers' employer and other related documents as required by Agrobank, if applicable.</p>	<p>Pay slip before and after salary reduction by the customers' employer and other relevant documents as required by Agrobank, if applicable.</p>	<p>Business financial statement and bank statements for 3 months and other related documents as required by Agrobank, if applicable.</p>
7.	How to apply?	<p>Customers can apply directly through the online form available at www.agrobank.com.my/request-mora or visit/contact the nearest Agrobank's branch.</p> <p>For more information, customers may contact the Agrobank Contact Center at 1-300-88-2476 or e-mail to customer@agrobank.com.my</p>		