



FREQUENTLY ASKED QUESTIONS

TARGETED PAYMENT FINANCING ASSISTANCE (TPFA) FOR AFFECTED CUSTOMERS DUE TO COVID-19 PANDEMICS

Pursuant to the announcement by Bank Negara Malaysia (BNM) recently, TPFA is now available to customers in the following categories, namely:

- (i) Individuals and microenterprises (as defined by SME Corp) among B40 group;
and
- (ii) Individuals among M40 group

NO.	QUESTION	ANSWER
TPFA FOR B40 CATEGORY		
1	Who is eligible to apply for TPFA under the B40 category?	<ul style="list-style-type: none"> • B40 individual customer: <ul style="list-style-type: none"> (a) Who is the recipient of Bantuan Sara Hidup (BSH)/Bantuan Prihatin Rakyat (BPR) and registered in the BSH/BPR database (b) With income range as follows: <ul style="list-style-type: none"> (i) Total monthly household income of RM4,000.00 and below; or (ii) Individual monthly income (single) of RM2,000.00 and below • B40 microenterprise: <ul style="list-style-type: none"> (a) With approved financing amount of up to RM150,000.00; (b) Annual sales revenue less than RM300,000.00; and (c) Less than five (5) full time employees • Individual customer where the co-customer / spouse is a BSH / BPR recipient • Married couples whom have financing with Agrobank • Customer who withdrew from the automatic moratorium in March 2020 • Customer who has been granted with previous TPFA but still unable to perform their payment
2	What is the available package(s) offered under the TPFA?	<ul style="list-style-type: none"> • Option 1: Defer financing monthly installments for three (3) months; or • Option 2: Reduce financing monthly installments by up to 50% for six (6) months
3	What is the duration for availability of this TPFA and how to apply for TPFA?	<ul style="list-style-type: none"> • The TPFA will be made available to eligible customers from 23/11/2020 until 30/06/2021 • Application for TPFA can be made through our official communication channel at: <ol style="list-style-type: none"> 1. Online application link at www.agrobank.com.my/bbb 2. Agrobank Contact Center: 1-300-88-2476 3. Visit the nearest branch • This TPFA will be available for instalments due on 01/12/2020 onwards



4	If a customer has two (2) micro financing facilities less than RM150,000.00, can the customer apply for both facilities under the TPFA?	<ul style="list-style-type: none"> • Yes. Both facilities are eligible for TPFA • Simple illustration as follows: <ul style="list-style-type: none"> - If the customer has two (2) facilities worth RM100,000.00 each, both facilities are eligible under the TPFA, as long as the facilities approved amounts are not more than RM150,000.00 for each facility - If the customer has three (3) facilities, namely MUSTM-i with approval of RM50,000.00, Tawaruq 3F - RM200,000.00 and SRF - RM160,000.00, the customer is only eligible to apply under the TPFA for MUSTM-i facility only
5	Are the customers who make monthly salary deductions through Biro Perkhidmatan Angkasa (BPA), eligible for TPFA?	Yes. Eligible if the customer meets the qualifications as in Question 1.
6	Is there any other available package offered by Agrobank under the TPFA apart from the options stated in question 2?	Yes. Customers are encouraged to visit Agrobank's nearest branch for further information.
TPFA FOR M40 CATEGORY		
7	Who is eligible to apply for TPFA under the M40 category?	<ul style="list-style-type: none"> • M40 individual customer whose household income has been reduced due to the pandemic and who is registered in the Bantuan Prihatin Nasional (BPN) database • Individual customer with income range as follows: <ol style="list-style-type: none"> 1. Total monthly household income of RM4,001.00 to RM8,000.00 2. Individual monthly income (single) of RM2,001.00 to RM4,000.00
8	What is/ are the document(s) required to be submitted to apply for TPFA?	Applicant only needs to submit a self-declaration form.
OTHER GENERAL QUESTIONS RELATED TO TPFA		
9	Can a customer still apply for TPFA if he/she is not registered with the BSH/BPR database?	Yes and confirmation is through the customer's existing financing with Agrobank as well as self-declaration form.
10	If the customer meets the above target group criteria, what are the requirements to participate in this Targeted Payment Financing Assistance (TPFA)?	Customer existing financing recorded past due less than 90 days or new financing that has been approved on or before 30 September 2020 .
11	What types of financing products eligible for TPFA?	All types of financing products offered by Agrobank.

12	What will happen if the customer chooses to participate in this TPFA?	<p>Please note that:</p> <ol style="list-style-type: none"> Existing financing amount, monthly installments, bank's profit rates and/or financing period may be varied Profits to be charged on customers during TPFA period Where relevant, new agreements to be signed by the customers
13	If the customer interested in the (TPFA), is there any cost or charge involves?	No.
14	Will the customers' CCRIS records be affected by participating under the TPFA?	No. Any application for the TPFA by the customer will not be displayed in the customer's CCRIS record for applications received before 30 June 2021 .
15	How long will Agrobank takes to process the application?	<ul style="list-style-type: none"> Category B40: Branches is estimated to inform customer the result of their application within 24 hours Category M40: Branches is estimated to inform the customer the result of their application within five (5) working days
16	Do I need to inform my employer/BPA on my application under the TPFA?	<p>There is no need to inform your employer/BPA as the salary deduction will continue as normal. Agrobank will refund the whole amount or any part of the amount deducted on a monthly basis based on the options selected by the customer.</p> <ol style="list-style-type: none"> Option 1: Three (3) month deferment of instalments Option 2: 50% reduction in instalments for six (6) months
17	When will Agrobank stop the salary deduction at BPA?	Agrobank will stop the deduction of the customer's salary in the third month from the date the application takes effect.
18	When will I receive a refund from Agrobank?	Agrobank will refund the amount deducted (subject to the option selected by the customer) upon receiving the payment from BPA.

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