



FREQUENTLY ASKED QUESTIONS

AGROBANK MICROENTERPRISE SPECIAL RELIEF PROGRAM (MRP 2.0)

NO.	QUESTION	ANSWER
1	What is Microenterprise Special Relief Program (MRP 2.0)?	<p>The program offer financing facilities to micro-entrepreneurs to enhance the efficiency of the value chain, particularly in the food production sector.</p> <p>The scope of the financing includes operational costs and purchase or development of fixed assets, including expenses related to compliance with halal certification requirements such as the Malaysian Halal Certification (SPHM), Good Manufacturing Practice (GMP), Hazard Analysis and Critical Control Points (HACCP), and the Malaysian Food Safety and Quality Scheme (MESTI), and business activities that comply with Shariah.</p> <p>In addition, refinancing (overlapping) is also allowed under this program.</p>
2	What is the financing facilities margin under this program?	The financing facilities margin is up to 100%, including credit takaful contribution, stamp duty, and financing documentation costs (if applicable).
3	Who is eligible to apply for financing facilities under this program?	<p>Existing micro entrepreneurs who meet the following specific criteria;-</p> <ol style="list-style-type: none"> a) Malaysian citizen b) Aged 21 years to 70 years (at the end of the financing facility period) c) Self-employed individuals who carry out unregistered business activities are also eligible to apply subject to the bank's current conditions; or d) Is a micro entrepreneur who meets the definition stated in the definition of SME, SME Corporation Malaysia; or e) The business carried out is registered under any relevant entity in Peninsular Malaysia including in Sabah and Sarawak. f) The business has been operating for at least 12 months. g) No legal action has been taken against the customer.
4	Where can financing facilities applications be submitted?	Financing facilities applications can be made at any Agrobank branch near the customer business location
5	What type of financing product is offered?	Term financing facility under Term Financing-i (Agro MUSIM-i).



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6	What is the financing amount offered?	<ul style="list-style-type: none"> Minimum: RM 1,000 Maximum: RM 100,000
7	What is the applicable profit rate for the financing facility?	<p>4.75% per annum, calculated on a monthly balance.*</p> <p><i>(Note – Subject to current rates)</i></p>
8	What is the compensation (Ta'widh) rate for this financing facility?	<p><u>Before Maturity Date</u></p> <p>1% per annum on the current outstanding payment amount</p> <p><u>After Maturity Date</u></p> <p>Ta'widh will be charged on the outstanding balance at the prevailing Islamic Interbank Money Market (IIMM) rate as determined by the Bank from time to time.</p>
9	What is the financing facilities tenure under this program?	Financing facilities tenure is up to 7 years (84 months).
10	Are there fees and other costs charged to customers for this financing facility?	<p>Fees and costs involved in completing financing instruments such as credit takaful contributions, stamp duty and other related costs are borne by the customer.</p> <p>For the above purposes, customers are allowed to make payments through financing facility funds during the financing facility withdrawal process.</p>
11	Is collateral required?	No collateral is required by the bank.
12	How is the financing amount disbursed?	It can be disbursed in a lump sum to the customer or directly to the supplier, subject to terms and conditions.
13	What is the payment method for financing facilities?	<p>Make monthly financing payments until the financing expiration date subject to the agreed agreement.</p> <p>Payment in monthly installments through any of the following channels:-</p> <ol style="list-style-type: none"> a) Standing Instruction (SI); b) Cash Deposit (CDM) c) Online transfer (via automated teller machine (ATM) or via internet banking d) Over the counter at any Agrobank branch



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14	What if customer make early settlement?	<p>i. A rebate (Ibra') will be provided under the following scenarios (but not limited to):</p> <p>ii. Early or full settlement of the facility.</p> <p>iii. Restructuring of the facility.</p> <p>iv. Settlement in cases of default where the customer pays the full outstanding amount before maturity.</p> <p>v. Termination or cancellation of the facility before maturity.</p> <p>vi. Rebate (Ibra') will be calculated based on the following formula:-</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p>Ibra' = Deferred Profit – Early Settlement Charges</p> </div> <p>Settlement Amount = Outstanding Sale Price + Deferred Installment + Late Payment Charges (if any) – Ibra'</p>
16	How can I get more information or application forms for this program?	<p>i. Contact Agrobank Call Center at 1-300-88-2476</p> <p>ii. Visit Agrobank's official website at www.agrobank.com.my.</p> <p>iii. Visit the nearest Agrobank branch.</p> <p>iv. Access Agrobank's official social media platforms on Facebook, Instagram, and Twitter.</p>

**Subject to terms and conditions.*

All information provided in these frequently asked questions effective from February 2025

