


**AGRO
BANK**

FREQUENTLY ASKED QUESTIONS

AGROBANK FINANCING RESCHEDULING/RESTRUCTURING PROGRAM FOR INDIVIDUALS/NON-INDIVIDUALS

The Financing Rescheduling/Restructuring Program aims to help existing customers ease their financial difficulties by providing options to overcome financial strains.

NO.	QUESTION	ANSWER
1	What is the definition of Rescheduling/Restructuring Program?	<ul style="list-style-type: none"> • Rescheduling: Changing the payment terms, which includes reducing the instalment or maintaining the current instalment and extending the financing period without changing the main terms and conditions of the financing facility. • Restructuring: Modifying the main terms and conditions of the financing facility, which requires execution of a new <i>aqad</i> due to an increase in the original selling price or change in the structure or type of facility.
2	What is the objective of the Financing Rescheduling/Restructuring Program?	This program assists customers who are facing cash flow difficulties and subsequently face financial constraints in repaying Bank financing.
3	Who is eligible to apply for the Financing Rescheduling/Restructuring Program?	<ul style="list-style-type: none"> • Individuals/Non-Individuals • Applicant will be categorized as follows: - <ul style="list-style-type: none"> i. Musir: Customers whose income <u>exceeding</u> their basic needs (Hawaij Asliyyah). ii. Mu'sir: Customers whose income <u>does not exceed</u> their basic needs. <p>Note: Basic Needs (Hawaij Asliyyah): Basic needs to continue daily life, which is based on the following matters:</p> <ul style="list-style-type: none"> • Basic Food • Basic Clothing • Reasonable Accommodation
4	What is the difference between Musir and Mu'sir in Rescheduling/Restructuring Program?	<ul style="list-style-type: none"> • Musir: A new / additional profit change may be imposed on the financing. • Mu'sir: New / additional profit change will not be imposed on financing. <p>*Note: However, the changes of the profit rate due to changes in the Base Rate, Financing Base Rate or Standard Base Rate, and payment defaults as per financing agreement, a new/additional profit charge may be imposed.</p>
5	If the customer is already on any existing payment assistance package, will this program cancel the existing package when the Rescheduling/Restructuring Program is approved?	<ul style="list-style-type: none"> • Yes. • The existing payment assistance package will be cancelled once the customer chooses to start instalment under the Rescheduling/Restructuring Program.


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6	What are the effects/consequences of joining the Rescheduling/Restructuring Program?	<ul style="list-style-type: none"> • Rescheduling: <ol style="list-style-type: none"> i. Increase in payment amount and overall financing cost (not exceeding the sale price). ii. Outstanding profit amounts from the original financing must be paid in the future and are not considered in the calculation of the new profit. iii. Late payment charges or other charges for the original financing must be paid before or at the first instalment of the rescheduled payment. • Restructuring: <ol style="list-style-type: none"> i. The new principal amount is equal to the outstanding principal of the financing. ii. Outstanding profit amounts from the original financing must be paid in the future and are not considered in the calculation of the new profit. iii. Late payment charges or other charges for the original financing must be paid before or at the first instalment of the restructured payment. <p>The customer's financing account will be classified as Rescheduling or Restructuring in Bank Negara Malaysia's Central Credit Reference Information System (CCRIS) which affect the customer's future new financing application.</p>
7	Does the customer still need to make payments for the existing financing account while the Rescheduling/Restructuring application is being processed?	<ul style="list-style-type: none"> • Yes. • The customer is required to continue paying instalments as usual until the approval of the Rescheduling/Restructuring plan is received or activated by the Bank.
8	How to submit the Rescheduling/Restructuring Program application form?	The application can be submitted directly to the Agrobank branch where the original financing is made.
9	Who is NOT eligible to apply for the Rescheduling/Restructuring Program?	<ul style="list-style-type: none"> • The customer / business is categorized as bankrupt or their business has been wound up. • Customers under the Credit Counseling and Debt Management Agency (AKPK) program.
10	How to get more information or application form for this program?	<ul style="list-style-type: none"> • Contact Agrobank Call Center at 1-300-88-2476 • Visit the nearest Agrobank branch

Note: All information above are subject to changes.