

No.	Question	Answer
1.	What is the TSPKS 2.0 Financing Incentive Scheme Program?	- The TSPKS 2.0 Financing Incentive Scheme Program is the scheme provides dedicated funds for oil palm replanting activities for oil palm growers, particularly independent smallholders. - Under this scheme, the funds provided consist of a grant component (50%) and the remaining portion in the form of financing (50%) for independent smallholders.
2.	What are the applicants' requirements for this scheme?	a) Malaysian Citizen; b) Applicant's aged between 18 – 70 years (at the time of application); c) Total land ownership for oil palm cultivation must not exceed 10 hectares (applicable to Peninsular Malaysia, Sabah, and Sarawak); d) The maximum approved area is limited to 6.5 hectares only (Peninsular Malaysia, Sabah, and Sarawak); e) Oil palm trees must be 25 years old and above, or unproductive; f) Must possess a valid Malaysian Palm Oil Board (MPOB) licence for the activity of selling and transporting fresh fruit bunches (FFB); g) Must submit valid land ownership or land tenure documents; h) The planting area must be suitable for oil palm cultivation.
3.	What is the scope of financing offer under this scheme?	This scheme is offered in the form of a combination of grant and financing for the following activities: a) Land preparation for planting; b) Purchase of high-quality oil palm seedlings; c) Farm maintenance until the oil palm trees reach three (3) years of age after planting.
4.	What is the Shariah concept used under this Scheme?	This Scheme adopts <i>Tawarruq</i> concept which consists of two (2) sale and purchase contracts. The first contract involves the sale of an Asset (commodity) by a Seller to a Purchaser on a deferred payment basis. Subsequently, the Purchaser of the first sale transaction will sell the same Asset (commodity) to a Third Party in cash and on spot basis. Through <i>Tawarruq</i> arrangement, the Bank will buy the Asset (commodity) from the Commodity Supplier with the Cost Price (equivalent to the approved financing amount). Subsequently the Bank sells the Asset (commodity) to the Customer based on <i>Murabahah</i> concept (Cost Price plus Profit) on a deferred payment basis. Next, the Bank (acting as Customer's Agent) will sell the Asset (commodity) to a Third Party at Cost Price, in cash and on spot basis. Proceeds of sales shall constitute the disbursement of the Facility to or for the benefit of the Customer. "Commodity" in the context of <i>Tawarruq</i> transaction refers to any type of Shariah-compliant commodities acceptable by the Bank such as crude palm oil, plastic resin, prepaid credit, or any other commodity as advised by the Commodity Supplier through any Commodity Trading Platform approved by the Bank.
5.	Where can the financing application be made?	Applicants can submit their financing application at any Agrobank branch near their business location.

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6.	What types of financing products are offered under this Scheme?	Term Financing (TF-i)
7.	What is the amount of financing facilities offered?	<u>Peninsular Malaysia:</u> Up to RM14,000/hectare* <u>East Malaysia (Sabah & Sarawak):</u> Up to RM18,000/hectare*
8.	What is the financing tenure under this Scheme?	a) The financing tenure is up to 144 months (12 years) *. b) The grace period for the principal financing payment is for four years (48) months.
9.	What is the effective profit rate for the financing facility offered?	2% per annum, calculated on a monthly balanced basis.
10.	Are there any fees and other costs charged to customers in relation to this financing facility?	a) Stamp Duty Fees: As stipulated in the Stamp Act 1949. b) Legal & Disbursement Charges: Including legal fees for financing documentation, registration of charge, land search, bankruptcy search, winding-up search and other relevant charges (if applicable). c) Takaful Contributions: Depending on the amount of coverage taken for the financing. d) Brokerage Fee: RM7 for every RM1,000,000.00 of commodity purchasing amount. All charges, such as credit takaful and stamp duty, must be borne by the customer. The customer is allowed to use a portion of the financing amount to cover these charges during the disbursement process of the financing facility.
11.	Is collateral required?	No collateral is required for this Scheme.
12.	What are the documents required for this Scheme?	The required documents for the financing application are as follows: a) A copy of the applicant's identification card; b) Financing Application Form; c) Copy of Malaysian Palm Oil Board (MPOB) Licence for the activity of selling and transporting fresh fruit bunches (BTS); d) Copy of Land Title; e) Other relevant documents related to the above items.
13.	Can I still use an expired CoPN Certificate to make a claim?	Yes, claims can be accepted using an expired CoPN Certificate, provided the claim is submitted within six (6) months from the certificate's expiry date.

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14.	How can I get more information about this Scheme?	Applicants can get more information by contacting the Bank through the following mediums: • Agrobank Call Centre at 1-300-88-2476; • Visit the official Agrobank's website www.agrobank.com.my; • Visit the nearest Agrobank branch; • Visit Agrobank's social media, namely Facebook, Instagram, and X.
15.	Where can I get the application form for this Scheme?	Applicant can obtain the application form by visiting the nearest Agrobank branches.
16.	How should the payment for this financing facility be made?	The financing facility payment and/or monthly instalments can be made through any of the following channels: • Cash Deposit Machine (CDM); • Automated Teller Machine (ATM) or through internet banking; • Over the counter of any Agrobank branches.

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