



FREQUENTLY ASKED QUESTIONS (FAQ) PEOPLE'S PROTECTION AND ECONOMIC RECOVERY PACKAGE (PEMULIH)

Following the announcement by Y.A.B. Prime Minister on 28 June 2021, Agrobank is committed to helping customers plan their financing commitments through financial management assistance programs, particularly customers of the particular categories who are facing difficulties in continuing their financing payments following the outbreak of COVID-19.

NO.	QUESTION	ANSWER
1.	What are the categories of customers who are eligible to apply under PEMULIH?	<ul style="list-style-type: none"> • "Individual" - Any individual customer (whether B40, M40 or T20). • "Microenterprise" - Any "microenterprise" (as defined in the Guideline on SME Definition issued by SME Corporation Malaysia). • "SME" - Any SME (as defined in the Guideline on SME Definition issued by SME Corporation Malaysia) whose financial condition has been adversely affected by the Covid-19 pandemic.
2.	Are customers who are not registered on the BSH/BPR/BPN database eligible to apply under PEMULIH?	Yes. Customers who are not registered on the BSH/BPR/BPN database are eligible to apply under PEMULIH.
3.	For the "Microenterprise" category, does a customer needs to meet both criteria of sales turnover below RM300,000.00 and has not more than 5 employees?	No. Microenterprises only need to satisfy one of those two criteria. The Banks may rely on current information of the customer based on the internal database or the customer's self-declaration which is to be provided to the Bank.
4.	For the "SME" category, what does it means for a customer to be 'adversely affected by the Covid-19 pandemic'?	<ul style="list-style-type: none"> • The Company's business is affected by the Covid-19 pandemic, and have difficulties to meet its financing payment obligations. • Customer can choose the factor(s) that affected their business through the online application platform.
5.	What is/are the available package(s) offered under the PEMULIH?	<ul style="list-style-type: none"> • Option 1: Defer financing monthly installments for six (6) months; or • Option 2: Reduce financing monthly installments by up to 50% for six (6) months.
6.	Is there any document to be submitted by the eligible customers for application purposes?	No document is required. However, after financing approved, the Bank may request for supporting documents from the customer for post-validation purposes and updating customer information.
7.	What is the duration for availability of this PEMULIH and how to apply for it?	<ul style="list-style-type: none"> • The PEMULIH will be made available to eligible customers starting from 07/07/2021. • Application for PEMULIH can be made through our official communication channel at: - <ul style="list-style-type: none"> a) Online application link at https://pemulih.agrobank.com.my/ b) Contact Agrobank Call Center at 1-300-88-2476; c) Visit Agrobank's nearest branch.



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8.	If a customer has two (2) micro financing facilities less than RM150,000.00, can the customer apply for both facilities under the PEMULIH?	<ul style="list-style-type: none"> • Yes. Both facilities are eligible for PEMULIH. • There is no longer a facility limit for "Microenterprise" customers under PEMULIH. • Simple illustration are as follows: If the customer has three (3) facilities, namely MUS1M-i with approved amount of RM50,000.00, Tawaruq 3F- RM200,000.00 and SRF - RM160,000.00, the customer is eligible to apply under the PEMULIH for all facility.
9.	Are customers who make monthly salary deductions through Biro Perkhidmatan Angkasa (BPA), eligible for PEMULIH?	Yes, the customer is eligible if he/she meets the criteria as stated in question 1.
10.	If the customer meets the above target group criteria as per Question (1), what are the requirements to participate in this PEMULIH?	Customer's existing financing with Agrobank must have no arrears balance exceeding ninety (90) days or new financing that has been approved on or before 30 June 2021.
11.	What types of financing products eligible for PEMULIH?	All types of financing products offered by Agrobank.
12.	What will happen if the customer chooses to participate in this PEMULIH?	<ul style="list-style-type: none"> • Please note that: <ul style="list-style-type: none"> a) Existing financing amount, monthly installments, Bank's profit rates and/ or financing period may be varied; b) Profits to be charged on customers during PEMULIH period; c) Where relevant, new agreements to be signed by the customers.
13.	Are there any additional costs such takaful imposed on customers who apply for this PEMULIH ?	<ul style="list-style-type: none"> • No. However, your financing Takaful coverage does not cover the additional period given to the financing. • If the customer wishes to obtain takaful coverage for an additional period, the customer can contact the Bank. The cost of takaful coverage is to borne by the customer.
14.	Will the customers' CCRIS records be affected by participating under the PEMULIH?	<ul style="list-style-type: none"> • No. Eligible financing under PEMULIH will continue to be exempted from being tagged as restructured or rescheduled in CCRIS.
15.	Do I need to inform my employer / BPA on my application under the PEMULIH?	<ul style="list-style-type: none"> • 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.
16.	When will I receive a refund from Agrobank?	<ul style="list-style-type: none"> • Agrobank will refund the amount deducted (subject to the option selected by the customer) upon receiving the payment from BPA.



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NO	QUESTION	ANSWER
17.	If I already join Target Payment Financing Assistance (TPFA) program, am I eligible to apply under PEMULIH?	Yes, TPFA customers are eligible to apply for PEMULIH program by filling in the online application form https://pemulih.agrobank.com.my/ and fulfilling the conditions as per item 10.
18.	I am still tied to the TPFA program and interested in the PEMULIH program, what will happen to my existing program?	<p>Option for TPFA's customer:</p> <ol style="list-style-type: none"> <p><u>Continue to apply PEMULIH program</u> This application will directly supersede the TPFA program and the PEMULIH program will take immediate effect.</p> <p>For example: 50% monthly payment reduction for 6 months Start: Month 05/2021 End: Month 10/2021</p> <p>Month 07/2021 the customer applied for the PEMULIH program 6 months moratorium due to business crisis affected due to the Movement Control Order (MCO).</p> <p>Impact: The TPFA program which is supposed to end in 10/2021 will be terminated and the PEMULIH moratorium will begin in 07/2021 and end in 12/2021.</p> <p><u>Waiting until end of the TPFA program</u> Customer continue with TPFA program until end of program's month and apply for the PEMULIH program. For example:</p> <p>TPFA Program : 50% monthly payment reduction for 6 months Start : Month 05/2021 End : 10/2021</p> <p>In 10/2021, customer applied for the PEMULIH program 6 months moratorium due to business crisis affected due to the Movement Control Order (MCO).</p> <p>PEMULIH program will start on 11/2021 and end on 04/2023.</p>
19.	Are my financing maturity date will be affected if I join both payment assistance program?	<p>Yes, your financing maturity date will be affected due to extension of tenor.</p> <p>For example: Original maturity date : month 06/2022</p> <p>Under TPFA program, customer applied for 50% monthly payment reduction for 6 months and financing tenor extended for 6 months. New maturity date is 12/2022.</p> <p>End of TPFA program, customer applied PEMULIH program for 6 months moratorium and tenor extension for 6 months. New maturity date is 06/2023.</p>



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20.	How can I seek further clarification regarding the profits charged to my financing under PEMULIH program and the impact on the overall program that I participate?	Customers can call the Credit Officer at the Agrobank branch that you are normally deal with for the costs calculation or walk-in to the nearest branch.
21.	When is the effective date for PEMULIH program application?	<p>For applications received in 07/2021, the effective date of the PEMULIH program is 1 July 2021.</p> <p>However, for applications received from 08/2021 onward, the effective date is the following month.</p> <p><i>* For cases processed directly at the Agrobank branch (for example revolving facility converted into term financing), the effective date is in accordance with the agreement of the customer and the branch at the time of assessment.</i></p>
22.	Is there any specific date for my application to be evaluated/processed by the Bank?	<p>For individual applications, online applications will close on the last day of each month at 12 noon and application receive after 12 noon will be evaluated in following month.</p> <p>For SME applications, the application for the relevant month must be submitted 2 days before the end of the month or your application will be evaluated in following month.</p> <p>For example: Individual customer apply on 31/7/2021 at 11 am - applications will be evaluated in the current month Individual customer apply on 31/7/2021 at 3 pm - applications will be evaluated in the following month SME customer apply on 29/7/2021 - applications will be evaluated in the current month SME customer apply on 31/7/2021 - applications will be evaluated next month.</p>