



FREQUENTLY ASKED QUESTIONS

DISASTER RELIEF FACILITY 2022

NO.	SOALAN	JAWAPAN
1	What is Disaster Relief Facility?	<p>Disaster Relief Facility is a special financing facility granted to Small and Medium Enterprise (SMEs) whom is/are affected by flood disaster the purposes of:</p> <ul style="list-style-type: none"> • Repairment and/or replacement of assets for business use which were damaged by natural disasters; and/or • Working capital
2	What is the financing limit under Disaster Relief Facility?	<p>Financing limit granted is based on the following-categories:</p> <ul style="list-style-type: none"> • Up to RM500,000.00 per SME; and • Up to RM75,000.00 per micro enterprise <p><u>Note: A collective financing limit is applicable for SMEs with common shareholder(s) of equal to or more than 20% shareholding.</u></p>
3	What is the financing profit rate under Disaster Relief Facility?	The maximum effective financing profit rate is up to 3.50% per annum , inclusive of guarantee fee.
4	What is the maximum financing tenure under Disaster Relief Facility?	Up to five (5) years, including a moratorium period of six (6) months on the instalment payments. Moratorium's tenure might be longer depending on circumstances of borrowers.
5	Availability of application for Disaster Relief Facility?	Application can be made from 27 December 2021 until full utilisation of the fund or further notice.
6	Its any guarantee coverage for Disaster Relief Facility?	Yes, 80% guarantee coverage from Credit Guarantee Corporation Malaysia (CGC) or Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP).
7	How to apply under Disaster Relief Facility?	Application for Disaster Relief Facility can be made through our official communication channel at:- <ul style="list-style-type: none"> • Visit the nearest branch.
8	How long customer's application will be process?	Application will be processed not exceeding two (2) weeks after receipt of the required documents.
9	What are the eligibility criteria for the Disaster Relief Facility?	<ul style="list-style-type: none"> • Application is a SMEs or Micro enterprise affected by disaster; • Business affected in the disaster areas and included in the list of affected areas as declared by the Agensi Pengurusan Bencana Negara.

10	Is there any other assistance offered if I were affected by flood?	<p>Aside from Disaster Relief Facility, we also offer Flood Relief Moratorium such as:</p> <ul style="list-style-type: none"> • Deferment of financing monthly installments for six (6) months (Moratorium); or • Rescheduling and Restructuring of financing <p><u>Note: Applicable for the Bank's existing customers only</u></p>
11	How does customers to get more information about Disaster Relief Facility?	Customers can get further information by calling Agrobank Call Centre: 1-300-88-2476

27 December 2021

