

TERM AND CONDITION

CUSTOMER CAMPAIGN "KITA-KITA AJE"

1. DEFINITION

"Ancillary Product"	Refers to the Product and/or Services which are offered during the Campaign Period that may qualify the Customer to earn additional Entry Point upon subscription of the same. Details of the Accillary Product as per Schedule 1.
"Bank"	Refers to Bank Pertanian Malaysia Berhad (811810-U) with the registered address at Tingkat 3, Bangunan Agrobank, Leboh Pasar Besar, 50726 Kuala Lumpur
"Campaign"	Refers to "Kita-Kita Aje" Customer Campaign
"Customer"	Refers to the Bank's customer who subscribes any of the products and/or services as defined under this campaign
"Draw"	Refers to the draw process that will be conducted by the Bank for the purpose of selecting the winners for the Campaign.
"Entry Point"	Refers to the points that will be earned by the Customer subject to the terms and conditions contained herein. The Customer's number of entry for the Draw is based on the Entry Point earned throughout the Campaign Period.
"Existing Customer"	Refers to the Customer who has subscribed any of the Product and/or Services before the Campaign Period.
"Grand Draw"	Refers to one of the sub-campaign in the Campaign whereby the target participant is the Bank's Customer nationwide.
"Localize Draw"	Refers to one of the sub-campaign in the Campaign whereby the target participant is the Customer who resides around the location/area/district of the Bank's branches. The selection of the Winner for this sub-campaign will be made between the Customer at the respective location/area/district.
"New Customer"	Refers to the Customer who that subscribe any of the Products and/or Services only after the commencement of the Campaign Period.
"Personal Identification"	Refers to official document which is recognized by the Malaysian government for verification of identification purposes such as Identification Card (IC) or Passport.
"Principal of Hibah Mu'allaqah (Conditional	Refers to the principle of giving possession of an item to a person with the requirement that need to be fulfilled.

Reward)"	
"Product Group"	Refers to several group of the Bank's products (as detailed out below) that need to be subscribed by the Customer to be eligible to participate in the Grand Draw.
"Reserve Winner"	Refers to the Winner that has been identified in the Draw process who will be tagged as Reserve Winner. The Bank shall have the right to give the reward to the identified Reserve Winner in case the Winner becomes ineligible to receive the reward for whatever reason as determined by the Bank and/or the Selection Committee.
"Products and/or Services"	Refers to the products and/or services offered by the Bank during the Campaign Period (as detailed out below) that need to be subscribed by the customer for the purpose of calculation of the Entry Point.
"Selection Committee"	Refers to the committee that has been appointed by the Bank for the selection process and verification of the Winner for this Campaign.
"Staff"	Refers to any Bank's employees.
"Winner"	Refers to the Customer who has been identified to receive the Campaign reward based on the Draw conducted by the Bank.

The objective of this Campaign is to encourage the Customer to subscribe the Products and/or Services offered by the Bank through this Campaign execution.

2. CAMPAIGN PERIOD

2.1 The Campaign commences from 1st June 2018 until 31st March 2019

3. SHARIAH CONCEPT

3.1 The shariah concept applied for this Campaign is Hibah Mu'allaqah (Conditional Reward).

3.2 Based on the principal of Hibah Mu'allaqah, the Bank will give the reward to the Customer who fulfills all the term and condition set by the Bank and is identified by the Selection Committee as the Winner.

4. ELIGIBILITY

4.1 General Eligibility

4.1.1 This Campaign is open to the New and Existing Customer of Bank.

4.1.2 Bank's Staff is not allowed to participate in this Campaign.

4.1.3 The eligibility in term of age and other matters is subject to the prescribed terms and conditions of the Product and/or Services.

4.2 Eligibility for Localize Draw

4.2.1 Localize Draw is open to the Customers who open AgroPrimaS Account with the minimum amount of RM 500.00 during the Campaign Period.

4.2.2 The Existing Customer with AgroPrimaS Account, the Customer is only eligible to participate in this Campaign if there is an additional deposit made with minimum amount of RM 500.00 during the Campaign Period.

4.2.3 For the purpose of the Draw, the Customer will be given the Entry Point based on the deposit value set by the Bank which is one (1) Entry Point for every RM 500.00 deposited into the AgroPrimaS Account throughout the Campaign period.

4.2.4 To maintain the Customer's eligibility for the Draw, the Customer is required to maintain a minimum deposit value of at least RM 500.00 in AgroPrimaS Account according to the Draw period as follow:

- a) First Draw (The evaluation period from June 2018 until October 2018)
- b) Second Draw (The evaluation period from November 2018 until March 2019)

Failure to maintain the deposit value as prescribed will invalidate the Customer's entitlement for the Draw

4.2.5 Customers who maintain a minimum deposit of RM 500.00 in AgroPrimaS Account during the Campaign Period, one (1) Entry Point will be given for each month as long as the value of the deposit is maintained. For example, if the Customer opens an AgroPrimaS Account in June 2018 and retains his deposit at the end of July 2018; hence the Customer is eligible to receive one (1) Entry Point.

4.2.6 To obtain additional Entry Point, the Customer may subscribe to the following Ancillary Product. With the additional Entry Point, the Customer may have higher opportunity to win the reward. The Entry Point for each Accillary Product is shown in Schedule 1 below:

No.	Product	Entry Point
1.	Will Writing	2 EP
2.	Takaful Product	
	Agro Nurani (Package 1 – RM 55)	1 EP
	Agro Nurani (Package 2 – RM 85)	2 EP

	Agro Nurani (Package 3 – RM 130)	3 EP
	Agro Madani (Package 1 – RM 65)	1 EP
	Agro Madani (Package 2 – RM 150)	2 EP
	Agro Madani (Package 3 – RM 240)	3 EP
	Agro Mabror (Package 1 – RM 75)	1 EP
	Agro Mabror (Package 2 – RM 135)	2 EP
	Agro Mabror (Package 3 – RM 195)	3 EP
	Takaful Kasih Plus (Package 3 – RM 50.00)	1 EP
	Agro Motor Takaful (Minimum contribution of RM 500.00)	Each Takaful Contribution with value of RM 500.00 is equivalent to 1 EP
3.	AgroCash-i Financing	1 EP for every RM 10,000 disbursement amount
4.	Pembiayaan Hartani-i	1 EP for every RM 10,000 disbursement amount
5.	Ar-Rahnu Loan	1 EP for every RM 1,000 disbursement amount
6.	Debit Card	1 EP for each card issued to the Customer.
7.	Internet Banking Service (AgroNet)	1 EP for new registration 1 EP for every RM 250.00 transaction amount per month

Schedule 1

4.3 Grand Draw Eligibility

4.3.1 Grand Draw is open to the Customers who opens AgroPrimaS Account with minimum deposit value of RM 500.00 and maintains the said deposit value until 31 March 2019.

4.3.2 The Customer MUST subscribe at least one of the products from each Product Group (except for Group 1 which is compulsory) to entitle for the Grand Draw. The Product Group and the Ancillary Product can be referred to the Schedule 2 as per below

Product Group	Product
Group 1	AgroPrimaS (Compulsory Product)
Group 2	The Customer must subscribe any Takaful Products or taking Ar-Rahnu Loan with minimum disbursement amount of RM 1,000.00
Group 3	The Customer must subscribe the Agrobank's Debit Card or taking the AgroCash-i Financing with minimum disbursement amount of RM 10,000.00
Group 4	The Customer must subscribe the Will Writing product or taking the Hartani-i Financing with minimum disbursement amount of RM 10,000.00 ; or register for Internet Banking Service (Agronet)

Schedule 2

4.3.3 The customer must fulfill both requirement in item 4.3.1 AND 4.3.2 above to be eligible for the Grand Draw.

4.3.4 If the customer already subscribed to the ancillary products before the campaign period, they are entitled to participate in the draw but NO entry point shall be granted.

5. SELECTION AND NOTIFICATION OF THE WINNER

5.1 In order to have a chance to win in the Campaign, the Customers MUST adhere to the aforesaid criteria that have been set by the Bank.

5.2 The selection of the winner will be conducted through Draw process on the date and at the location as specified in Schedule 3 below:

Draw Type	Draw Date	Draw Location
Localize Draw <ul style="list-style-type: none"> • First Draw • Second Draw 	<ul style="list-style-type: none"> • November 2018 • April 2019 	<ul style="list-style-type: none"> • Agrobank's Regional Office • Agrobank's Regional Office
Grand Draw	April 2019	Agrobank's HQ

Schedule 3

5.3 Electronic Draw System will be used in the selection process which will be supervised by the Selection Committee appointed by the Bank. The result from the Draw is final. Any appeal, protest or inquiry from the Customer will not be entertained.

- 5.4 For Localize Draw, Customer that has been announced as the winner for the First Draw is no longer eligible to participate in the Second Draw. However, the Customer still has the opportunity to participate in the Grand Draw
- 5.5 Each Customer is only eligible to win one (1) prize for the Localize Draw (First Draw or Second Draw) and one (1) prize for the Grand Draw.
- 5.6 The name of the winner will be announced through Agrobank's official website at www.agrobank.com.my. The winner will be contacted by the Bank based on personal information provided to the bank. In the event that the winner is unable to be contacted due to wrong information provided, the prize will be given to Reserve Winner.
- 5.7 The Bank reserves the right to use, display or publish the winners' names, picture and also other information related to the winners for publicity and advertising purposes without any cost or compensation to the Customer pursuant to Personal Data Protection (PDPA) Act 2010. The Customer is advised to visit the Bank's official website at www.agrobank.com.my to view the Bank's PDPA notice in detail.

6. THE CAMPAIGN'S PRIZES AND CLAIM

- 6.1 The list of Campaign's prizes offered to the Customer for the Localize Draw and the Grand Draw can be referred to in the Appendix 1
- 6.2 The prize won by the winners is not transferable and the prize specifications as determined by the Bank shall not be exchanged. The prize offered is as notified to the Customer and the Bank reserves the right to change or substitute the prize to the product, model, brand or other specification of the same value with notice before the change becomes effective.
- 6.3 The Winner shall claim for the prizes within twenty one (21) working days from the date of the Customer being contacted by the Bank. Failure to do so will disqualify the winner from receiving the said the prize.
- 6.4 For the purpose of claiming the prize, the winner shall produce Personal Identification for verification and confirmation purposes by the Bank and to sign the prize claim form provided by the Bank.

7. GENERAL PROVISIONS

- 7.1 By participating in this Campaign, the Customer is deemed to have read, understood and agreed to be bound by the terms and conditions appearing herein and any decision made by the Bank in relation to this Campaign. The Customer also upon participating in this Campaign authorizes the

Bank to disclose or share the Customer's personal information to parties directly or indirectly involved in organizing or promoting the Campaign.

- 7.2 Any fees and charges involved in this Campaign shall be based on the products features of the respective Products and/or Services subscribed by the Customer. Customers are advised to obtain further information on the fees and charges at our nearest branch.
- 7.3 All the Terms and conditions contained in this document as well as any decisions made by the Bank in relation to this Campaign shall be final and conclusive. The Bank shall not entertain any appeal or dispute any decision made by the Bank.
- 7.4 The Bank reserves the right to cancel, suspend or modify any of the terms and conditions of the Campaign item by giving notice prior to any such cancellation, suspension and change to be effective. The notice shall communicated to the customer by the method or channels identified by the Bank including but not limited to by post, notification in medias, notices at Bank branches, by electronic transmission, in Agrobank's official website at www.agrobank.com.my
- 7.5 For any cancellation, suspension or modification made by the Bank, the Customer shall not be entitled to make any claim to the Bank or to receive any compensation from the Bank for any loss or damage directly or indirectly incurred by the Customer.
- 7.6 If there is any reasonable doubt, ambiguity, delinquency or dispute involving this Campaign as well as any marketing materials used in this Campaign, the main reference will be made to the Campaign's terms and conditions in the English version.