

TERMS AND CONDITIONS

KEMPEN LAKUKAN TRANSAKSI DI LUAR NEGARA ATAU DALAM TALIAN DENGAN KAD DEBIT AGRO BISNES-i / KAD DEBIT AGRO KORPORAT-i

1. CAMPAIGN PERIOD

- a) This Campaign will start from **1 April 2024 until 31 MAY 2024**.

2. SHARIAH CONCEPT

- a) The Shariah concept adopted for this Campaign is the principle of Hibah Mu'allaqah (Conditional Gift).
- b) Based on the Hibah Mu'allaqah principle, Agrobank will provide reward in term of gifts to customer who successfully fulfill all the Terms and Conditions set by Agrobank and are identified as winners.

3. ELIGIBILITY CRITERIA

- a) This Campaign is open to **all AGRO Business Debit Card-i holders and AGRO Corporate Debit Card-i holders aged 18 and above, excluding Agrobank staff**.
- b) This Campaign is specifically for Agrobank customers who have AGRO Business Debit Card-i and AGRO Corporate Debit Card-i by spending overseas retail or e-commerce in foreign currency for all types of **food, drinks, goods and services that are halal from an Islamic point of view**.
- c) Holders of AGRO Business Debit Card-i and AGRO Corporate Debit Card-i need to make a minimum transaction of RM100 (foreign currency equivalent to RM100) in one transaction to qualify to participate in the lucky draw.

4. CAMPAIGN MECHANISM

Entry Criteria	Entry Point
Active Customers: Spend a minimum of RM100 in one transaction with AGRO Business Debit Card-i or Agro Corporate Debit Card-i	1
*Inactive Customers: Spend a minimum of RM100 in one transaction with AGRO Business Debit Card-i or Agro Corporate Debit Card-i	2** (for the first transaction)
New Customers: Spend a minimum of RM100 in one transaction with AGRO Business Debit Card-i or Agro Corporate Debit Card-i	3** (for the first transaction)

**Inactive Customers means customers who have not made any transactions within 3 months prior to the Campaign Period.*

***Only for the first transaction. Subsequent transactions with a minimum spend of RM100 in one transaction will be counted as 1 Entry Point.*

5. CAMPAIGN PRIZE

Entry Point	Prize*	No. of Winner*	Total Cost
10 and above	RM1,500	20	RM30,000
Total		20	RM30,000

Each customer can have as many entries as possible but can only win one (1) prize during the entire Campaign Period.

* Terms and Conditions apply

6. WINNER SELECTION

- a) Customer must **comply with criteria set by Agrobank to qualify for participation in this Campaign.**
- b) The winners will be selected from the top 20 customers with the highest Entry Point.
- c) Names of winners will be published on Agrobank's official website at www.agrobank.com.my. Winners will be contacted using the latest information provided to the Agrobank through telephone calls, with a minimum of three (3) call attempts. If the winner is unable to be reached after 3 calls have been made, the Bank reserves the right to offer the won prize to a reserve winner.
- d) The prize won by the winners is not transferable and the prize specifications as determined by Agrobank shall not be exchanged. The prizes offered are notified to the Customer and the Agrobank reserves the right to change or substitute the prize to the product, model, brand, or other specification of the same value without any notice before the change becomes effective subject to the prior notification provided to the Customer via Agrobank's communication channels i.e., website.
- e) By participating in this Campaign, Customer agrees to allow Agrobank to use, display, or publish the name, image, and/or other information related to the winner for publicity and advertising purposes. Customer should contact Agrobank if he/she wishes to withdraw any consent previously given. Customer is advised to refer to the Personal Data Protection Act 2010 Notice on the Agrobank official website at www.agrobank.com.my.

7) GENERAL PROVISIONS

- a) By participating in this Campaign, Customer agrees to be bound by the Terms and Conditions stated herein, as well as any decisions made by the Agrobank concerning this Campaign.
- b) Customer is advised to obtain further information through the following mediums:
 - i. Agrobank Call Center 1-300-88-2476
 - ii. Visit Agrobank's official website at www.agrobank.com.my;
 - iii. Visit the nearest Agrobank branch.
- c) Any fees and charges associated with this Campaign shall depend on the features of the products and services subscribed to by the Customer. Customer is advised to obtain further information about fees and charges at the nearest Agrobank branch.
- d) All Terms and Conditions contained in this Terms and Conditions, as well as any decisions made by Agrobank regarding this Campaign, are final and conclusive. Agrobank will not entertain any appeals or disputes involving decisions made by Agrobank.
- e) Agrobank reserves the right to cancel, suspend, or modify any Terms and Conditions for this Campaign with notice of at least twenty one (21) days before any cancellation, suspension, and intended changes take effect. Notice will be communicated to customer through methods and channels identified by Agrobank, including but not limited to mails, notices at Agrobank branches, through electronic transactions, or on Agrobank's official website at www.agrobank.com.my.
- f) For any cancellation, suspension, or changes made by Agrobank, customer is not entitled to make any claims against the Agrobank or receive any compensation from Agrobank for any direct or indirect loss or damage incurred by Customer for participating in this Campaign.
- g) In case any doubts and issues involving this Campaign and any marketing materials used in this Campaign, the primary reference will be made to the Terms and Conditions of this Campaign in the Malay language version.