

TERM AND CONDITION

"AGROCASH-i GETAWAY CAMPAIGN"

1. DEFINITION

"Ancillary Product"	Refers to the Products and/or Services which are offered during the Campaign Period that may qualify the Customer to earn Entry Point upon subscription of the same;
"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 " AgroCash-i Getaway" Campaign;
"Customer"	Refers to the Bank's customer who subscribes any of the Products and/or Services;
"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;
"Existing Customer"	Refers to Customer who have subscribed to any of the Bank's Products and/or Services prior to the Campaign Period;
"New Customer"	Refers to the new Customer who subscribes any of the Products and/or Services only after the commencement of the Campaign Period;
"Personal Indentification"	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 Hibah)"	Refers to the principle of giving possession of an item to a person with the requirement that need to be fulfilled;
"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 Campaign;
"Reserve Winner"	Refers to the Winner that has been identified in the Draw process who will be listed 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 eligibility 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;
"Third Party"	Refers to individuals or non-individuals;
"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 the Campaign Period.

2. CAMPAIGN PERIOD

2.1 The Campaign commences from 1st October 2019 until 31st March 2020

3. SYARIAH 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 Customer and Existing Customer of Bank.

4.1.2 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 terms and conditions for each of the respective Product and/or Services.

4.2 Eligibility for **AgroCash-i Getaway Draw**

4.2.1 Draw is open to all Customers who takes AgroCash-i financing with the Bank during the Campaign Period.

4.2.2 For Existing Customer who has taken AgroCash-*i* financing, the Customer is only eligible to participate in this Campaign if there is an overlap application made during the Campaign Period by the Customer.

4.2.3 Eligible Customers must apply for all product combinations from product group as shown in Table 1 below;

No	Group	Product
1	Personal Financing	AgroCash- <i>i</i>
2	Term Deposit	AgroPrimaS
3	Wealth Management	Takaful Kasih Plus Plan 4/5/6 @ Will Writing
4	Debit Card	Agrobank Debit Card
5	Internet Banking	AgroNet

Table 1

4.2.4 For the purpose of the Draw, the Customer will be given the Entry Point based on the financing amount of AgroCash-*i* that has been set by the Bank which is one (1) Entry Point (EP) for financing amount below RM 50,000.00 dan two (2) Entry Point for financing amount starting from RM 50,001.00 up to RM 200,000.00.

4.2.5 To maintain the Customer's eligibility for the Draw, the Customer is required to maintain in their AgroPrimaS account a minimum deposit value of at least RM 500.00 for financing amount under RM 50,000.00 to qualify one (1) Entry Point and RM 1,000.00 for financing starting from RM 50,001.00 up to RM 200,000.00 to qualify two (2) Entry Point in AgroPrimaS account during Campaign Period. Failure to maintain the deposit value as prescribed will invalidate the Customer's entitlement for the Draw.

4.2.6 The Customer is also required to subscribe to the following Ancillary Product based on the Product Group as determined by the Bank. The Customer MUST subscribe to all of these products for each segment in order to qualify Customers for the Draw. Failure to comply with the conditions for maintaining a minimum deposit value until March 31, 2020 and subscribing to the Ancillary Products determined by the Product Group will result in the Customer being ineligible to participate in this Draw.

4.2.7 Product Group and Ancillary Product are shown in Table 2 as follows:

Group	Product
Personal Financing	AgroCash- <i>i</i> (Mandatory)
Term Deposit	Customers must maintain a minimum deposit of RM 500.00 throughout the Campaign Period
Wealth Management	Customers are required to subscribe to the Will Writing

	product; or subscribe to the Takaful Kasih Plus Product Plan 4 / Plan5 / Plan 6
Debit Card	Customers are required to subscribe Agrobank Debit Card
Internet Banking	Customers are required to register Internet Banking Services (AgroNet)

Table 2

4.3 The Customer's Eligibility for the Entry Point for the purpose of the Draw can be illustrated as follows: -

Scenario	AgroCash-i	Wealth Management	AgroPrimaS	Debit Card	AgroNet	Entry Point
Customer 1	AgroCash-i RM 45,000	TKP Plan 4	RM500.00	Subscribed	Registered	1
Customer 2	AgroCash-i RM 70,000	Will Writing	RM1,000.00	Subscribed	Registered	2
Customer 3	AgroCash-i RM 30,000	TKP Plan 5	RM1,000.00	Subscribed	Registered	1
Customer 4	AgroCash-i RM 120,000	Will Writing	RM500.00	Subscribed	Registered	1

5. SELECTION AND NOTIFICATION OF THE WINNER

- 5.1 Customers MUST adhere to the aforesaid criteria that have been set by the Bank to be qualified for the Draw. Failure to comply with any of the aforesaid criteria will result in the Customer being disqualified from participating in the Draw.
- 5.2 The Draw will be made using the electronic draw system which will be monitored by the Selection Committee appointed by the Bank. Any decision resulting from the Draw is final. Any appeal, protest or inquiry from the Customer will not be entertained.
- 5.3 The results of the Draw will be communicated through the official Agrobank's website at www.agrobank.com.my. In the event that the Customer has been identified as the winner, the winner will be contacted by the officer of the Bank based on the personal information provided to the bank. The Bank reserves the right to give the reward to the Reserve Winner in the event the Winner fails to be contacted due to the wrong information supplied by the said Winner to the Bank.

5.4 The Bank reserves the right to use, display or publish the Winner's names, picture and also other related information 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 There will be 10 prizes given to all Winners for this Campaign as follows:

Winner	Prize	Total Winner
1 st Place	Umrah/ Travel Voucher	3 winners
2 nd Place	Smart phone Samsung Galaxy S10	2 winners
3 rd Place	Habib Jewels Jewellery worth RM 500.00	5 winners

6.2 The prize won by the Winners shall not be transferred to the third party and shall not be exchanged in term of the prize specifications as determined by the Bank. The prize offered is as notified to the Customer and the Bank reserves the right to change or substitute the prize to any other product, model, brand or other specification based on the prize value through thirty (30) working days 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 prize.

6.4 For the purpose of claiming the prize, the winner shall submit the 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 and/or Services features of the respective Products and/or Services subscribed by the Customer. The Customers are advised to obtain further information on the fees and charges at our nearest branch from Customer's location.

- 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 thirty (30) working days prior notice to any such cancellation, suspension and change to be effective. 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.
- 7.5 Cancellation, suspension or any change to the terms and conditions of this Campaign will be communicated to the Customer through channels deem appropriate to the Bank, including but not limited to by post, notice in the media, notice at the Bank's branches, by electronic transmission, at Agrobank's official website at www.agrobank.com.my or at the ATM or any terminal under the Bank's control.
- 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.