

Frequently Asked Questions – Sahabat Agro Campaign (“Campaign”)

No.	Question	Answer
1.	Why is this campaign named as “Sahabat Agro Campaign” by Agrobank?	This Campaign is named as “Sahabat Agro Campaign” because as a <i>member</i> of <i>Sahabat Agro</i> participants are eligible to promote the Bank’s deposit product to the market. Customers will stand a chance to win prizes offered under this Campaign based on the Bank’s terms and conditions.
2.	What is the period for this Campaign?	The Campaign commences from 15 th June 2020 until 15 th June 2021.
3.	What is the modus operandi used for this Campaign and is it sharia-compliant?	<p>This Campaign uses the modus operandi of giving away prizes as below:</p> <ul style="list-style-type: none"> • according to the amount / value of the deposit • the highest referrals and • lucky draw with participation points (if the participant(s) meets the Eligible Campaign’s criteria and terms and conditions as determined by the Bank.) <p>This Campaign is shariah compliant where the applicable Shariah concept is the <i>Hibah Mu'allaqah*</i> (Conditional <i>Hibah</i>).^۱</p> <p>*in which the Bank will give away prizes to customers who have complied with all the terms and conditions set by the Bank and identified by the Campaign Nomination Committee as the winner.</p>

		By participating in this Campaign, the Eligible Participants agrees to bound by the Terms and Conditions herein set.
4.	Who can participate in this Campaign?	This Campaign is open to all the Bank's existing and new customers of age 18years and above; provided that the customer meets the requirements under the Campaign set by the Bank.
5.	What are the categories being offered under this Campaign?	<p>There are four (4) categories offered under this Campaign :</p> <p>i. Referral Incentives.</p> <ul style="list-style-type: none"> • To reward customers for referring new customers to the Bank. • Prizes are offered in addition to monthly and monthly rewards. • Incentives will be received based on the number of new customers referred to the Bank. • The rewards offer worth up to RM200,000.00. <p>ii. Refer and stand a chance to win <i>Umrah</i>/Travel package</p> <ul style="list-style-type: none"> • To give credit to customers who register as member of Sahabat Agro (INDIVIDUAL ONLY) nationwide, regardless of locality. • Eligible customers will be ranked based on the total collected amount of all members under customer network.

		<ul style="list-style-type: none"> Only 10 customers in the top 10 ranking will be selected as winners. <p>iii. Monthly Top referral.</p> <ul style="list-style-type: none"> To reward all new and existing customers registered as Sahabat Agro members. Customers with the highest number of new referrals for the month will be considered winners (at least 15 new customers). Prizes are offered in the amount of RM2,000.00 per month during the Campaign period. (June 2020 – February 2021) <p>iv. Save and Win</p> <ul style="list-style-type: none"> To reward all existing and new members of Sahabat Agro. <p>a) New member.</p> <p>Require to open a new AgroPrimas account with a value of at least RM500.00 during the Campaign period.</p> <p>b) Existing member.</p> <p>Require to add additional fresh fund in existing AgroPrimaS account with a value of account at least RM500.00 during the Campaign period.</p> <p>The selection of winners for this category will be made via lucky draw based on the accumulated entry points (EP).</p> <p>The said EP will determine the number of customer's opportunities in draws offered. Draws will be made after</p>
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		the Campaign period ends.	
6	When will the selection of winners be made?	Selection of winners will be conducted based on the date and location (subject to changes at the Bank’s discretion) as below:	
		Type of campaign	Location
		Referral Incentives - Up to a total incentive of RM200,000.00 paid off	Agrobank headquarters
		Refer & Stand a chance to win Umrah package- July 2021	Agrobank headquarters
		Monthly Top referral. - Monthly (June 2020 - February 2021)	Agrobank headquarters
		Save and Win - July 2021	Agrobank headquarters
7	If I have been selected as a winner under one of the categories under the Campaign, am I eligible to receive more than one prize?	Yes, the customer stand a chance to win and receive more than one prize offered under this Campaign. (If the Customer is eligible, subject to the terms and conditions of the campaign set by the Bank.	
8	Where can the customers get more information regarding this Campaign?	For more information, Customers can contact Agrobank Call Centre 1300-88-2476 or visit any of Agrobank’s official social media page on Facebook, Instagram or Agrobank’s website at <u>www.agrobank.com.my</u> .	