



TERMS & CONDITIONS OF LET'S GO CASHLESS CAMPAIGN

1. CAMPAIGN PERIOD

1.1 This "Let's Go Cashless" Campaign ("Campaign") is organized by Bank Pertanian Malaysia Berhad ((200801010522 (811810-U)) (Agrobank) ("Bank") commencing from **1st November 2020 until 30th April 2021** ("Campaign Period")

2. ELIGIBILITY AND CAMPAIGN'S MECHANISM

2.1 The Campaign is open to the Bank's existing customers, new customers and active Agro Visa-i Debit Card holders including the Bank's employees (except for the Bank's staffs in the Campaign and Promotion Department), either Malaysian or Non-Malaysian ("Participant").

2.2 Participant shall have an **active Agro Visa Debit Card-i** and be registered as AGRONet user.

2.3 Participant must **perform a minimum of five (5) transactions amounting to RM30.00 each via AGRONet, AGRONet Mobile Banking Apps OR Agro Visa Debit Card-i within the same month** to be automatically participating in this campaign.

2.4 Any purchase or payment transaction that is made for the purpose of this Campaign shall be made only for 'halal' products or services (pursuant to Islamic Syariah principle).

2.5 Each transaction performed by the Participant as specified in paragraph 2.3 above will grant the Participant one (1) entry point (EP).

2.6 The entry point (EP) for each product or service type is as shown below:

Product/services type	Entry Point (EP)
Bill payment	1
MyDebit card usage	1

JomPAY	1
DuitNow registration and transaction	1
Mobile Banking Apps download and transact	1
Transaction via FPX (subject to availability)	1
Zakat payment	1
<i>Waqaf</i> contribution (with minimum amount of RM50.00)	1

3. PRIZES AND SELECTION OF WINNERS

3.1 There are two categories of prize (“Prizes”) offered to the winners of this Campaign (“Winners”):

a) **Monthly Prizes:** The selection of Winners under this category will be based on the Participant’s Entry Point (EP) for each month. Monthly draw for the Monthly Prizes will be held on a monthly basis i.e. in December 2020, January 2021, February 2021, March 2021, April 2021 and May 2021.

b) **Grand Prizes:** The selection of winners for this category will be based on the Participant’s accumulated Entry Points (EP) recorded throughout the Campaign Period. Grand draw for the Grand Prizes will be held in June 2021.

3.2 The Winners shall not be entitled to win the Monthly Prizes for more than one (1) time but will remain eligible for the draw for Grand Prizes.

3.3 The list of Prizes are as follows:

A) Monthly Prizes

Month	Number of Winners	Hadiah Bagi Setiap Pemenang
November 2020	5	Cash RM300
December 2020	5	Cash RM300
January 2021	5	Cash RM300
February 2021	5	Cash RM300
March 2021	5	Cash RM300
April 2021	5	Cash RM300

B) Grand Prizes

No.	Prizes	Unit
1	First Prize iPhone 12 Pro (256 GB)	1
2	Second Prize KitchenAid 4.8L Bowl-Lift Stand Mixer	1
3	Third Prize Huawei Matebook D14 Laptop	1
4	Forth Prize Dyson V11 Fluffy Cord-Free Vacuum Cleaner	1
5	Fifth Prize Commercial Gas Baking Oven	2
6	Sixth prize Mydin Shopping Voucher	4

- 3.4 The Prizes are non-transferable to any other individual or third party and are not exchangeable for cash or other kinds of item.
- 3.5 The Bank reserves the right to change, vary or substitute any of the prizes with a different product, model, brand or colour with similar value at any time, without prior notice.
- 3.6 The Bank offers no warranty or representation whatsoever, express, implied or statutory, in relation to the prizes including, but without limitation, the merchantable quality and fitness for purposes in respect of the Prizes.
- 3.7 Images of the Prizes shown in any promotional materials, advertisements and other materials relating to this Campaign (if any) are solely for illustrative purposes only and may not depict the actual Prizes.

4. NOTIFICATION OF WINNER

- 4.1 The Winners will be contacted by the Bank and their names will be announced at the Bank's website (www.agrobank.com.my).
- 4.2 Should the Winners fail to be contacted, the Prizes will be given to the other Participants as determined and/or selected by the Bank.
- 4.3 Cash prizes for Monthly Winners will be credited into the Winner's Agrobank account.

4.4 Grand Prizes will be delivered directly to the Winners.

5. **GENERAL**

5.1 By participating in the Campaign, the Participant agrees to be bound by the Campaign's Terms and Conditions and all decisions made by the Bank relating to the Campaign.

5.2 The Participant is advised to check on the fees and/or charges that may be applicable for any transaction performed by the Participant in relation to this Campaign.

5.3 The Campaign's Terms and Conditions contained herein, as well as any decision made by the Bank, relating to the Campaign including on the selection of the Winners and/or Prizes shall be final, conclusive and binding. No correspondence, queries and/or appeal on any dispute or matters pertaining to any of the Bank's decision will be entertained.

5.4 The Bank reserves the right to amend, change or delete the Terms and Conditions herein at its sole and absolute discretion, without prior notice. Any amendment to these Terms and Conditions may be notified to the Participants through any mode or method as the Bank deems suitable including but without limitation to inter alia, by post, notification through the mass media, via electronic transmission or by posting notice of the same at the Bank's branches or the Bank's website or at the Bank's automated teller machines (ATMs) or other terminals under the control of the Bank.

5.5 The Bank also reserves the right to extend, cancel, terminate or suspend this Campaign for any reason whatsoever, without prior notice.

5.6 For the avoidance of doubt, the Bank shall not be liable for any and all losses, damages or costs suffered or incurred by the Participant, if any, either directly or indirectly, for the purpose of this Campaign and/or due to the cancellation, termination or suspension of the Campaign or extension of the Campaign Period

or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default of any third party suppliers or vendors.

- 5.7 In the event of any discrepancy, ambiguity or dispute in the interpretation between these Terms and Conditions with any terms contained in any promotional materials for this Campaign, the Terms and Conditions in English version, as available at the Bank's website, shall be applicable and prevail.
- 5.8 By participating in this Campaign, the Participant hereby consents to and authorizes the Bank, including to collect, store, use or process the Participant's name, identification/passport numbers and images or other particulars ("Personal Data") (if required), for the purpose of running the Campaign, including but not limited to announce and publish any Personal Data of the Participant at the Bank's website for advertising and publicity purposes. Participant shall not be entitled to claim ownership or other forms of compensation on the materials. The Participant also agrees to be bound by the Bank's privacy notice that is published at the Bank's website (www.agrobank.com.my). Any matter concerning Personal Data relating to this Campaign shall be governed by the Personal Data Protection Act 2010 and any relevant law in Malaysia.

Note: The Participant/Winners are advised to take reasonable precautions when receiving any request for Personal Data and to contact the Bank for verification in relation to this Campaign.

- 5.9 Time is of the essence of this Terms and Conditions.
- 5.10 The Campaign and these Terms and Conditions shall be governed and construed by the laws of Malaysia and the exclusive jurisdiction of courts of Malaysia.

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