

Terms and Conditions for “Dah DuitNow Ke?” Campaign

The “**Dah DuitNow Ke?**” Campaign (“**Campaign**”) is jointly organised by Bank Pertanian Malaysia Berhad (Company Reg. No.: 200801010522 (811810-U))(Agrobank) and Payment Network Malaysia Sdn Bhd (Company Reg. No.: 836743-D)(“PayNet”) (collectively referred to as “**The Organizer**”).

Campaign Period

This Campaign shall commence from **1 November 2020 until 31 January 2021 (“Campaign Period”)**.

Eligibility

1. This Campaign is open to all individual user of Agrobank Internet Banking (AGRONet) (“Customers”).
2. The following categories of persons are not eligible to participate in this Campaign:-
 - a) Staff of Campaign and Promotion Department, Agrobank; or
 - b) Staff of PayNet (including its associates, subsidiaries or related thereto); or
 - c) Customers who are of unsound mind; or
 - d) Customers who have been declared bankrupt; or
 - e) Individuals below the age of 18 years.
3. By participating in this Campaign, the Customers represent and confirm that he/she are not under the above categories of persons.

Prizes

RM100 (“Cash Prize”) will be credited into the selected winners’ accounts that are linked to the registered DuitNow ID (by end of the month) during the 3 months Campaign Period.

Participating Criteria and Winners Selection

1. Customers must **perform minimum transaction of RM10** to any other account and perform at least five **(5) transactions** by using mobile number OR account number as DuitNow ID in **AGRONet or AGRONet Mobile Banking Apps** to be eligible in winning Cash Prize during the Campaign Period.
2. Only highest number of transaction made by Customers will stand a chance to win the Cash Prize during the Campaign Period.
3. A total of **100 CUSTOMERS** will be chosen as a **MONTHLY WINNER**.

Campaign Period	No. of winner	Cash prize amount (RM)/winner
November 2020	100	100
December 2020	100	100
January 2021	100	100

4. Customers are entitled to win more than **ONE (1)** time prize throughout the Campaign Period. However, winner only entitle to win **ONE (1)** prize on each month.
5. DuitNow Transactions which are incomplete or performed before or after the Campaign Period do not fit the criteria to win the Prizes.
6. The prizes are non-transferable to any other person or party and are not exchangeable for other kinds of item.
7. The Organizer reserves the right to substitute the Prizes with other prizes of equal value without prior notice.

General Terms and Conditions

1. By participating in this Campaign, the Customers:-
 - a) have read, understood and agreed to be bound by this Terms and Conditions as well as consented to Agrobank processing their personal data in accordance with PDPA Notice which can be found at www.agrobank.com.my.
 - b) give their consent to the Organizer to publish and use their names, and images submitted by the Customers for advertising, marketing, publicity and/or any other purpose, without any prior notice nor compensation to the Customers. Winners shall not be entitled to claim ownership or other forms of compensation on the materials.
2. If for any reason this Campaign is unable to proceed as planned for (and not limited) reasons such as computer virus, hacking, unauthorized intervention, fraud, technical failure, or any other reason beyond control, the Organizer shall reserve the right, in its sole discretion, to extend, cancel, terminate or suspend this Campaign.
3. Extension, cancellation, termination or suspension of the Campaign by Agrobank and/or PayNet shall not entitle the Customers to any claim or compensation against Agrobank and/or PayNet for

any loss or damage suffered or incurred as a direct and indirect result of the said act of extension, cancellation, termination or suspension.

4. The Organizer at its sole discretion may remove and/or disqualify any customers and / or entries if found or suspected of cheating/hacking/tampering/manipulating with the Campaign submission process, the operation of this Campaign or in violation of any Terms and Conditions of the Campaign.
5. The Organizer reserves the right to amend this Terms and Conditions at any time at its sole and absolute discretion without prior notice.
6. To the fullest extent permitted by law, Agrobank and PayNet or their agents exclude their responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the prize details or any other unforeseen circumstances beyond their reasonable control and for any act or default of any third party suppliers or vendors.
7. Agrobank and PayNet offer 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.
8. The Organizer shall not be liable to any Customer's financial loss arising out of from the variation, cancellation or withdrawal of this Campaign.
9. This Terms and Conditions shall be governed and construed in accordance with laws of Malaysia and the exclusive jurisdiction of courts of Malaysia.
10. Time shall be of the essence of the Campaign.