

Terms and Conditions for “DuitNow Ramadan Raya” Campaign

The “**DuitNow Ramadan Raya**” 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 **13 April 2021 until 25 May 2021** (“**Campaign Period**”).

Eligibility

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

Prizes

RM100.00 (“Prize” or “Duit Raya”) will be credited into the selected winners’ account that is linked to the registered DuitNow ID after the end of the Campaign Period.

Participating Criteria and Winners Selection

1. Customers must **perform minimum transaction of RM10.00** to any other account and perform at least five (5) transactions by using “**Send Duit Raya**” function **OR normal DuitNow channel in AGRONet Mobile Banking App or AGRONet Website** to be eligible in winning the ‘Duit Raya’.
2. Only **TOP 150 CUSTOMERS** with the highest transactions will be chosen as a **CAMPAIGN WINNER**.
3. Customers are only entitled to win **ONE (1)** Prize throughout the Campaign Period.
4. DuitNow Transactions which are incomplete or performed outside the Campaign Period do not fit the criteria to win the Prize.
5. The Prize are non-transferable to any other person or party and are not exchangeable for other kinds of item at the request of the winners.
6. The Organizer reserves the right to substitute the Prize with other item 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 the PDPA Notice which can be found at www.agrobank.com.my.
- b) give their consent to the Organizer to publish and use their names, images and/or any other personal data ("Personal Data") 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.

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

- c) agree that the Organizer:
 - i. reserves the right to extend, cancel, terminate or suspend this Campaign if, for any reason, this Campaign is unable to be carried on as planned due to the reasons of, including due to computer virus, hacking, unauthorized intervention, fraud, technical failure, or any other reason beyond its control;
 - ii. can 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 this Campaign;
 - iii. may amend this Terms and Conditions at any time with reasonable notice to the Customer;
 - iv. and/or their agents will not be liable or responsible for any losses suffered by the Customer due to the postponement, cancellation, termination or suspension of this Campaign 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;
 - v. offers no warranty or representation either express, implied or statutory, in relation to the Prize including the merchantable quality and fitness for purposes in respect of the Prize.

2. The Campaign's Terms and Conditions contained herein (including any amendment thereto), as well as any decision made by the Organizer, relating to the Campaign including on the selection of the winners and/or Prize shall be final, conclusive and binding. No correspondence, queries and/or appeal on any dispute or matters pertaining to any of the Organizer's decision will be entertained.
3. This Terms and Conditions shall be governed and construed in accordance with laws of Malaysia and the exclusive jurisdiction of courts of Malaysia.
4. 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 www.agrobank.com.my, shall be applicable and prevail.
5. Time shall be of the essence of the Campaign.

THE END