

**TERMS & CONDITIONS**  
**AGROCASH-*i* FESTIVE SEASON PROFIT RATE CAMPAIGN**

**CAMPAIGN PERIOD**

'AgroCash-*i* Festive Season Profit Rate Campaign' ("**Campaign**") held by Bank Pertanian Malaysia Berhad (200801010522 | 811810-U) ("**Agrobank**") commences from 1 May 2021 until 31 July 2021 ("**Campaign Period**"), subject to the terms and conditions as stated in this document ("**Terms and Conditions**").

**ELIGIBILITY**

This Campaign is open to:

i. **New Customer**

Refers to individual who does not have AgroCash-*i* financing account and only applies for the personal financing AgroCash-*i* throughout the Campaign Period.

ii. **Existing Customer**

Refers to the individual who has active AgroCash-*i* financing account at any of Agrobank's branches.

who are the staff of **Federal Government, State Government, Statutory Body, Local Authorities (Pihak Berkuasa Tempatan (PBT))** and **selected Government Link Company (GLC)** (hereinafter referred to as "**Customer**").

**EFFECTIVE PROFIT RATE (EPR)**

Throughout the Campaign Period, the EPR offered to the Customer in respect of the AgroCash-*i* facility ("Facility") shall be as follows:

1. The EPR for Customer with satisfactory credit assessment:

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Tenure	Profit Rate
1 to 3 years	BR + 2.18% per annum
4 to 10 years	BR + 2.10% per annum
Current Base Rate: 2.35%	

2. For the Customer with unsatisfactory credit assessment, the EPR is at the existing rate of **6.60% (BR + 4.25%)** per annum.

**GENERAL PROVISIONS**

1. By participating in this Campaign, the Customer has read, understood, and agreed to be bound by the specific terms and conditions hereinafter appearing and the other terms and conditions of the Facility which is accessible at [www.agrobank.com.my](http://www.agrobank.com.my). Any decision made by Agrobank in relation to this Campaign as well as the PDPA Notice which can be found at [www.agrobank.com.my](http://www.agrobank.com.my). Agrobank will not entertain any correspondence, query, appeal or dispute pertaining to any decision made by Agrobank.
2. Customer is advised to visit any Agrobank's branch to obtain further information on the fees and charges which are applicable to Facility.
3. Agrobank reserves the right to cancel, suspend or modify any of the terms and conditions of this Campaign by giving reasonable notice prior to any such cancellation, suspension and change to be effective. A twenty-one (21) days' prior notification will be given by Agrobank should there be any changes to the terms and conditions of this Campaign. Such notice(s) will be communicated to the Customer by any method or channel as deemed fit by Agrobank.
4. The Customer shall not be entitled to make any claim to Agrobank or to receive any compensation from Agrobank for any loss or damage directly or indirectly incurred by the Customer due to the cancellation, suspension or modification made by Agrobank on this Campaign.
5. 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](http://www.agrobank.com.my)., shall be applicable and prevail.



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6. The terms and conditions of the Campaign as specified herein shall be governed and construed in accordance with laws of Malaysia and the exclusive jurisdiction of courts of Malaysia.

For further information and inquiries, please contact Agrobank Call Center at **1-300-80-2476** or visit any Agrobank branch or visit Agrobank website [www.agrobank.com.my](http://www.agrobank.com.my)