

**TERMS & CONDITIONS
AGROCASH-*i* BAWA RAKAN, DAPAT WANG TUNAI CAMPAIGN**

1. 'AgroCash-*i* Bawa Rakan, Dapat Wang Tunai Campaign' ("**Campaign**") held by Bank Pertanian Malaysia Berhad (**200801010522 | 811810-U**) ("**Agrobank**") commences from 1 September 2021 until 31 December 2021 ("**Campaign Period**"), subject to the terms and conditions as stated in this document ("**Terms and Conditions**").
2. By participating in this Campaign, the Customers (as defined hereunder) shall be deemed to have read all the Terms and Conditions herein and have sought the relevant clarification from Agrobank on any part of this Terms and Conditions which the Customers does not understand (if any) and hereby fully agreed to be bound by and accept all the Terms and Conditions.
3. This Campaign is open to:
 - i. **New Customer**
Refers to individual who does not have AgroCash-*i* financing account with Agrobank and only applies for the AgroCash-*i* financing during the Campaign Period.
 - ii. **Existing Customer**
Refers to the individual who has active AgroCash-*i* financing account with Agrobank before the Campaign Period and meet the following requirements:
 - (a) Open new AgroCash-*i* account
 - (b) Not involves refinancing account

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

Agrobank employees are not eligible to participate in this Campaign.

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4. The main conditions for the Campaign are: -

- (i) Each Customer must subscribe AgroCash-*i* (applied and approved) financing and brings at least three (3) other eligible Customers to apply for AgroCash-*i* financing **within the Campaign Period with minimum financing amount of at least RM70,000.00 per Customer**. Maximum financing amount is RM 200,000.00 per customer.
- (ii) If ALL four (4) of the Customers applications being approved by the Bank within the Campaign Period, each Customer will be entitled to get a cash reward. Amount cash reward for approved Customer as per below:

Financing Amount tiering	Reward (each Customer)
RM 70,000.00 – RM 99,999.00	RM200.00
RM 100,000.00 – RM 149,999.00	RM350.00
≥ RM 150,000.00	RM500.00

- (i) Customer must maintain their financing account with the Bank at least three (3) years.

5. The Customers entitlement for cash reward could be illustrated as per three (3) scenarios below:

a) Scenario 1: All 4 Customers' application being **APPROVED**:

Customer	Approved / Rejected	Financing Amount	Cash Reward Entitlement
Customer 1	Approved	RM160,000	RM500
Customer 2	Approved	RM110,000	RM350
Customer 3	Approved	RM75,000	RM200
Customer 4	Approved	RM150,000	RM500

b) Scenario 2: Only 3 Customers' application being approved, and one application being rejected:

Customer	Approved / Rejected	Financing Amount	Cash Reward Entitlement
Customer 1	Approved	RM160,000	All customers are not eligible for cash reward
Customer 2	Approved	RM110,000	
Customer 3	Approved	RM75,000	
Customer 4	Rejected	RM150,000	

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- c) Scenario 3: Customer brings more than 4 Customers and all application being **APPROVED**:

Customer	Approved / Rejected	Financing Amount	Cash Reward Entitlement
Customer 1	Approved	RM160,000	RM500
Customer 2	Approved	RM110,000	RM350
Customer 3	Approved	RM75,000	RM200
Customer 4	Approved	RM150,000	RM500
Customer 5	Approve	RM89,000	Not Eligible

6. Customer hereby agrees that Agrobank reserves the right to reduce the amount of ibra/customer rebate given upon redemption of the customer's financing account (equal to the amount of reference incentive (hibah) given) upon the occurrence of one of the following events:

- a. the Customer fails, neglects or delay any monthly instalment of the facility prior to or during the Campaign Period;
- b. the Customer fails to pay any sum owing under the facility upon demand by Agrobank;
- c. the facility is restructured and/or rescheduled at any time prior to the maturity of the facility tenure;;
- d. the Customer makes an early settlement (less than three (3) years tenure) prior to the maturity of the facility tenure.

7. The reduction of ibra/rebate is from the unearned profit after the redemption of the Customer's account where the Customer will get a lower ibra'/rebate (minus the amount of reference incentives that have been given).

8. Customers will be tagged in the Bank's system based on referrer name and illustrated as per table below:

Referrer code:	Ali Bin Abu (CIF NO)
Referee code:	Ali Bin Abu (CIF NO) - 1
	Ali Bin Abu (CIF NO) - 2
	Ali Bin Abu (CIF NO) - 3

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9. The cash reward will be paid at least two (2) months after the Campaign Period ended and will be credited into the Customer's financing disbursed account. Agrobank will notify the customer through SMS once cash is credited into their account.

GENERAL PROVISIONS

1. By participating in this Campaign, the Customer agrees to be bound by the specific terms and conditions hereinafter appearing and any decision made by Agrobank in relation to this Campaign.
2. The Customer acknowledges that the Customer has read the terms of the Personal Data Protection Policy (PDP Policy) which is accessible at Agrobank's website at www.agrobank.com.my and if necessary, the Customer has sought appropriate assistance and clarification from Agrobank prior to Customer's acceptance of this transaction. The Customer agrees to abide by the terms of the PDP Policy and any amendments or variations made thereto.
3. All the terms and conditions contained in this Terms and Conditions as well as any decision made by Agrobank in relation to this Campaign shall be final and conclusive. Agrobank will not entertain any appeal or dispute pertaining to any decision made by Agrobank.
4. Any fee and charge involved in this Campaign shall be based on the product features of the AgroCash-*i* financing. Customer is advised to obtain further information on the same via the following medium: -
 - (i) Agrobank's Call Centre at **1-300-80-2476**;
 - (ii) Visit our corporate website at www.agrobank.com.my;
 - (iii) Visit our nearest branches by adhering to the Standard Operating Procedure issued by Majlis Keselamatan Negara.
5. 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 identified by Agrobank including but not limited to by post, notification in medias, notices



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at Agrobank's branches, by electronic transmission, in Agrobank's official website at www.agrobank.com.my.

6. 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.
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 www.agrobank.com.my, shall be applicable and prevail.

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