



Personal Financing AgroCash-i

Fulfill Your Personal Needs

Be rewarded
RM250.00
for each successful
referral!

RM500,000
CASH REWARD
to give away!



CUSTOMER REFER & REWARD CAMPAIGN

• • 1 APRIL 2022 UNTIL 30 SEPTEMBER 2022 • •

- Terms and conditions apply
- Published by : April 2022
- For illustration purpose only
- For more information, please call our **Agrobank Contact Centre** at **1-300-88-2476** or **scan the QR Code** for the terms and conditions or log on www.agrobank.com.my or visit any Agrobank branches nationwide by adhering to the Guidelines issued by Majlis Keselamatan Negara.





Bank Pertanian Malaysia Berhad (200801010522 (811810-U))

Terms & Conditions Agrocash-i Customer Referral Campaign

**TERMS & CONDITIONS
AGROCASH-i CUSTOMER REFERRAL CAMPAIGN**

1. 'AgroCash-i Customer Referral Campaign' ("**Campaign**") held by Bank Pertanian Malaysia Berhad (200801010522 | 811810-U) ("**Agrobank**") commences from 1 April 2022 until 30 September 2022 ("**Campaign Period**"), subject to the terms and conditions as stated in this document ("**Terms and Conditions**").
2. By participating in this Campaign, the Eligible Participant (as defined hereunder) shall be deemed to have read and fully understood all the Terms and Conditions herein and fully agreed to be bound by and accept all the Terms and Conditions.

CAMPAIGN MECHANISM

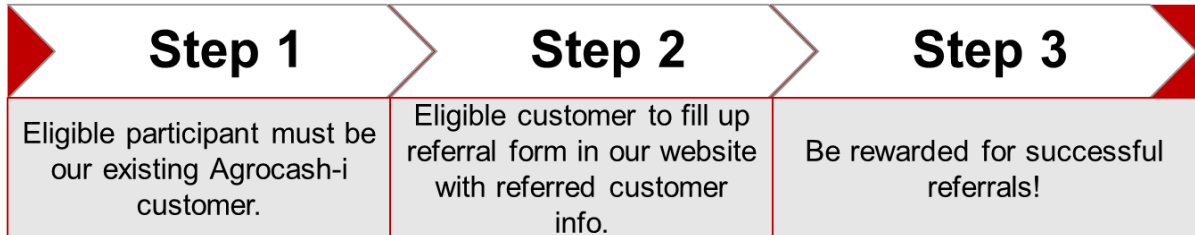
3. This Campaign is open to:

Eligible Participant	Criteria of Successful Referral / Referred Customer	Referral Reward
Must be existing Agrocash-i Customer	Referred Customer must fulfil the following criteria: <ul style="list-style-type: none">• Applied, approved and accepted Agrocash-i financing with a minimum of RM70,000 ("Minimum Financing");• Does not have existing Agrocash-i financing or already settled Agrocash-i financing before the Campaign Period ("New-to-Bank"); and• Is qualified for Agrocash-i financing.	Cash reward worth Ringgit Malaysia Two Hundred and fifty (RM250) per successful Referral.

- a. **Eligible Participant is defined as - Existing Agrocash-i Customer** - Refers to the individual who has an active AgroCash-i financing account at any of Agrobank's branches.
- b. A **Referred Customer** is defined as:

- a. A customer who is not an existing Agrocash-i customer: and
- b. If the Referred Customer had previously held any Agrocash-i financing account(s), the said account(s) must have been settled and closed before the Campaign Period.

4. Steps for Eligible Participant to join this Campaign:



5. By completing the Customer Referral Form (“Referral Form”) on Agrobank website, the Eligible Participant represents, undertakes, and confirms to Agrobank the following: -

- a. that the Eligible Participant has obtained the express consent from the Referred Customer to disclose their name and contact details to Agrobank;
- b. that the Referred Customer has no objections to Agrobank contacting them for this Campaign;
- c. that the Eligible Participant has informed and/or undertakes to inform the Referred Customer to read the privacy notice at Agrobank’s website;
- d. that the Eligible Participant agrees and consents for their name to be disclosed to the Referred Customer for this Campaign;and
- e. that the Eligible Participant consents to Agrobank’s collection, use and retention of his/her personal information/data provided (without compensation to the Eligible Participant) for all purposes related to the Campaign including but limited to (i) processing and administering entries, (ii) communicating with the Eligible Participant on the Referral Rewards, (iii) issuing publicity and announcements regarding the rewards (if relevant), and (iv) advertising, promoting and publicising the Campaign (if applicable). Any entry or request made by the Eligible Participant who seeks to limit the foregoing will result in the automatic disqualification of the Eligible Participant.

6. The relevant criteria set out below must be fulfilled to qualify as a successful referral:



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- a. Applied, approved, and accepted Agrocash-i financing with a minimum of RM70,000 (“Minimum Financing”); and
- b. Does not have existing Agrocash-i financing or already settled Agrocash-i financing before the Campaign Period (“New-to-Bank”); and
- c. Is qualified for Agrocash-i financing.

Eligible Participant	Criteria of Successful Referral	Referral Reward
Must be existing Agrocash-i Customer	Referred Customer must fulfil the following criteria: <ul style="list-style-type: none">▪ Applied, approved and accepted Agrocash-i financing with a minimum of RM70,000 (“Minimum Financing”);▪ Does not have existing Agrocash-i financing or already settled Agrocash-i financing before the Campaign Period (“New-to-Bank”); and▪ Is qualified for Agrocash-i financing.	Cash reward worth Ringgit Malaysia Two Hundred and Fifty (RM250) per successful Referral.

7. Subject to the Terms and Conditions herein, the Eligible Participant shall be entitled to receive the Referral Reward upon:
 - a. Fulfilment of the criteria as provided in Clause 3 to 7 above.
 - b. Submission of the duly completed Customer Referral Form during the Campaign Period. Any referrals without a complete Referral Form submitted during the Campaign Period will be deemed invalid, and the Eligible Participant shall not be entitled to the Referral Rewards.
 - c. For the avoidance of doubt, subject to the Eligible Participant’s adherence to this Terms and Conditions, the Referral Rewards are given on a first-come, first-served basis with a capping of three hundred twenty (320) units of Referral Rewards (“Capped Units”) per month. Notwithstanding anything stated herein, no further Referral Rewards will be made available once the Capped Units are fully allocated.
8. The Eligible Participant may refer to more than one (1) Referred Customer throughout the



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Campaign Period.

FULFILMENT OF REWARDS

9. The Referral Reward will be paid at least two (2) months after the Campaign Period ends and will be credited into the Eligible Participant's financing disbursement account.
10. The Referral Reward is non-transferable to any third (3rd) party.
11. In the event two (2) Eligible Participants refer the same Referred Customer during the Campaign Period, the Eligible Participant from whom Agrobank first received the duly completed Referral Form will be entitled to the Referral Rewards, as the case may be.
12. The Eligible Participants will receive an SMS notification from Agrobank ("Notification") informing them that they are entitled to the Referral Rewards sixty (60) days after the Campaign Period ends.
13. For the avoidance of doubt, the Eligible Participants who do not receive any Notification shall be deemed not eligible for the Referral Reward.
14. It is essentially the obligation of the Eligible Participants to provide their latest and accurate contact information (i.e., mobile number) to Agrobank and Agrobank shall not be responsible in the event the Eligible Participants cannot be contacted for any reason whatsoever.

GENERAL PROVISIONS

15. By participating in this Campaign, the Eligible Participant has read, understood, and agreed to be bound by the Terms and Conditions as specified herein and the other terms and conditions of the Agrocash-i facility as well as the PDPA Notice, which are accessible at www.agrobank.com.my.
16. Any decision made by Agrobank in relation to this Campaign shall be final, conclusive and



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binding as against the Eligible Participant and Agrobank will not entertain any correspondence, query, appeal, or dispute pertaining to any such decision .

17. The Eligible Participant is advised to visit any of Agrobank's branches to obtain further information on the fees and charges which apply to the Agrocash-i facility.
18. Agrobank reserves the right to cancel, suspend or modify any of the Terms and Conditions by giving reasonable notice before any such cancellation, suspension and change to be effective. A notification will be provided by Agrobank should there be any changes to the Terms and Conditions. Such notice(s) will be communicated to the Eligible Participant by any method or channel deemed fit by Agrobank. Such cancellation, suspension and modification shall not give rise to any claim by the Eligible Participant.
19. Agrobank shall not in any way be responsible for incomplete or late entries as well as for computer system hardware, software, or program malfunctions or other errors, failures, or delayed computer transactions or network connections that are human or technical in nature, utilized by the Eligible Participant for the submission of the participation.
20. The Eligible Participant 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 for the participation in this Campaign or due to the cancellation, suspension or modification made by Agrobank on this Campaign or cancellation or rejection of any entry for participation, for any reason whatsoever.
21. 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 the English version, as available at www.agrobank.com.my., shall be applicable and prevail.
22. The Terms and Conditions of the Campaign as specified herein shall be governed and construed following the 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**, visit any Agrobank branch, or visit the Agrobank website www.agrobank.com.my.



Bank Pertanian Malaysia Berhad (200801010522 (811810-U))

Terms & Conditions Ar-Rahnu Customer Referral Campaign

**TERMS & CONDITIONS
AR-RAHNU CUSTOMER REFERRAL CAMPAIGN**

1. 'Ar-Rahnu Customer Referral Campaign' ("**Campaign**") held by Bank Pertanian Malaysia Berhad (200801010522 | 811810-U) ("**Agrobank**") commences from 1 April 2022 until 30 September 2022 ("**Campaign Period**"), subject to the terms and conditions as stated in this document ("**Terms and Conditions**").
2. By participating in this Campaign, the Eligible Participant (as defined hereunder) shall be deemed to have read and fully understood all the Terms and Conditions herein and fully agreed to be bound by and accept all the Terms and Conditions.

CAMPAIGN MECHANISM

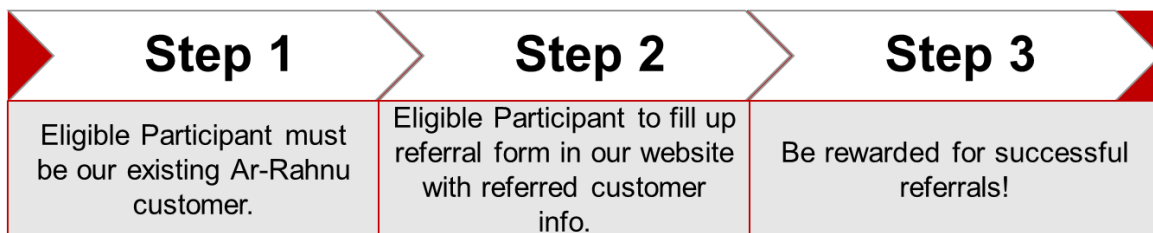
3. This Campaign is open to:

Eligible Participant	Criteria of Successful Referral / Referred Customer	Referral Reward
Must be existing Ar-Rahnu Customer	Referred Customer must fulfil the following criteria: <ul style="list-style-type: none">• Applied, approved and accepted Ar-Rahnu financing with a minimum of RM5,000 ("Minimum Financing");• Does not have existing Ar-Rahnu financing or already settled Ar-Rahnu financing before the Campaign Period ("New-to-Bank"); and• Is qualified for Ar-Rahnu financing.	Cash reward worth Ringgit Malaysia Fifty (RM50) per successful Referral

- i. **Eligible Participant is defined as - Existing Ar-Rahnu Customer** -Refers to the individual who has an active Ar-Rahnu financing account at any of Agrobank's branches.

- ii. A **Referred Customer** is defined as:
 - a. A customer who is not an existing Ar-Rahnu customer: and
 - b. If the Referred Customer had previously held any Agrobank Ar-Rahnu financing account(s), the account(s) must be closed or settled before the Campaign Period to be considered as new to bank customer.

4. Steps for Eligible Participants to join this Campaign:



- 5. By completing the Customer Referral Form (“Referral Form”) on Agrobank website, the Eligible Participant represents, undertakes and confirms to Agrobank the following:-
 - a. that the Eligible Participant has obtained the express consent from the Referred Customer to disclose their name and contact details to Agrobank;
 - b. that the Referred Customer has no objections to Agrobank contacting them for this Campaign;
 - c. that the Eligible Participant has informed and/or undertakes to inform the Referred Customer to read the privacy notice at Agrobank’s website;
 - d. that the Eligible Participant agrees and consents for their name to be disclosed to the Referred Customer for this Campaign; and
 - e. that the Eligible Participant consents to Agrobank’s collection, use and retention of his/her personal information/data provided (without compensation to the Eligible Participant) for all purposes related to the Campaign including but limited to (i) processing and administering entries, (ii) communicating with the Eligible Participant on the Referral Rewards, (iii) issuing publicity and announcements regarding the rewards (if relevant), and (iv) advertising, promoting and publicising the Campaign (if applicable). Any entry or request made by the Eligible Participant who seeks to limit the foregoing will result in the automatic disqualification of the Eligible Participant.
- 6. Subject to the Terms and Condition herein, the Eligible Participant shall be entitled to



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receive the Referral Reward upon:

- a. Fulfilment of the criteria as provided in Clause 3 to 5 above;
 - b. Submission of the duly completed Customer Referral Form during the Campaign Period. Any referrals without a complete Referral Form submitted during the Campaign Period will be deemed invalid, and the Eligible Participant shall not be entitled to the Referral Rewards.
 - c. For the avoidance of doubt, subject to the Eligible Participant's adherence to this Terms and Conditions, the Referral Rewards are given on a first-come, first-served basis with a capping of one hundred (2000) units of Referral Rewards ("Capped Units"). Notwithstanding anything stated herein, no further Referral Rewards will be made available once the Capped Units are fully allocated.
8. The Eligible Participant may refer to more than one (1) Referred Customer throughout the Campaign Period.

FULFILMENT OF REWARDS

9. The Referral Reward will be paid at least two (2) months after the campaign period ends and will be credited into the Eligible Participant's financing disbursement account.
10. The Referral Reward is non-transferable to any third (3rd) party.
11. In the event two (2) Eligible Participants refer the same Referred Customer during the Campaign Period, the Referrer/ Eligible Participant from whom Agrobank first received the duly completed Referral Form will be entitled to the Referral Rewards, as the case may be.
12. The Eligible Participants will receive an SMS notification from Agrobank ("Notification") informing them that they are entitled to the Referral Rewards sixty (60) days after the Campaign Period ends.
13. For the avoidance of doubt, the Eligible Participants who do not receive any Notification shall be deemed not eligible for the Referral Reward.
14. It is essentially the obligation of the Eligible Participant to provide their latest and accurate



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contact information (i.e., mobile number) to Agrobank and Agrobank shall not be responsible in the event the Eligible Participant cannot be contacted for any reason whatsoever.

GENERAL PROVISIONS

15. By participating in this Campaign, the Eligible Participant has read, understood, and agreed to be bound by the Terms and Conditions as specified herein and the other terms and conditions of the Ar-Rahnu facility as well as the PDPA Notice which are accessible at www.agrobank.com.my.
16. Any decision made by Agrobank in relation to this Campaign shall be final, conclusive, and binding as against the Eligible Participant and Agrobank will not entertain any correspondence, query, appeal, or dispute pertaining to any such decision.
17. The Eligible Participant is advised to visit any of Agrobank's branches to obtain further information on the fees and charges which apply to the Ar-Rahnu facility.
18. Agrobank reserves the right to cancel, suspend or modify any of the Terms and Conditions by giving reasonable notice before any such cancellation, suspension and change to be effective. A notification will be provided by Agrobank should there be any changes to the terms and conditions. Such notice(s) will be communicated to the Eligible Participant by any method or channel deemed fit by Agrobank. Such cancellation, suspension and modification shall not give rise to any claim by the Eligible Participant.
19. Agrobank shall not in any way be responsible for incomplete or late entries as well as for computer system hardware, software, or program malfunctions or other errors, failures, or delayed computer transactions or network connections that are human or technical in nature, utilized by the Eligible Participant for the submission of the participation.
20. The Eligible Participant 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 for the participation in this Campaign or due to the cancellation, suspension or modification made by Agrobank on this Campaign or cancellation or rejection of any entry for participation, for any reason whatsoever.



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21. 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 the English version, as available at www.agrobank.com.my, shall be applicable and prevail.

22. The Terms and Conditions of the Campaign as specified herein shall be governed and construed following the 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**, visit any Agrobank branch, or visit the Agrobank website www.agrobank.com.my.