



CAMPAIGN
**DEPOSIT
BONANZA**

SIMPAN BERTIMBUN, HADIAH MERIMBUN

Prizes Worth More Than

RM1,500,000.00

1 April 2022 - 31 March 2023



**Deposit with AGROBANK
and stand a chance to
win prizes!**

* Terms and conditions apply

* Visual only for illustrative purposes only

For more information,
scan **QR Code**



www.agrobank.com.my



[www.facebook.com / Agrobank](https://www.facebook.com/Agrobank)



[@AgrobankMy](https://www.instagram.com/AgrobankMy)



[AgrobankTV](#)

WHO IS ELIGIBLE TO JOIN THE CAMPAIGN?

- AgroPrimaS or Agro Tani-*i* PLUS or Agro Perdana-*i* PLUS Account Holder
 - One (1) Entry Points for every RM10.00*
- *Terms and conditions apply

DRAW CATEGORY	ELIGIBLE ACCOUNT	PRIZES	PERIOD
REGIONAL GRAND DRAW	AgroPrimaS or AgroTani- <i>i</i> PLUS or AgroPerdana- <i>i</i> PLUS	One (1) unit PROTON X50 X eight (8) Region	1 April 2022 - 31 March 2023
REGIONAL QUARTER DRAW (INDIVIDUAL)	AgroPrimaS or AgroTani- <i>i</i> PLUS	PRIZE FOR EACH QUARTER X FOUR (4) QUARTER <ul style="list-style-type: none"> • 1st Prize RM5,000.00 • 2nd Prize RM3,000.00 • 3rd Prize RM2,000.00 • 4th Prize RM1,000.00 • 5th Prize RM500.00 	QUARTER ONE (1) 1 April 2022 - 30 June 2022 QUARTER TWO (2) 1 July 2022 - 30 September 2022 QUARTER THREE (3) 1 October 2022 - 31 December 2022 QUARTER FOUR (4) 1 January 2023 - 31 March 2023
REGIONAL QUARTER DRAW (NON-INDIVIDUAL)	AgroPrimaS or AgroPerdana- <i>i</i> PLUS	PRIZE FOR EACH QUARTER X FOUR (4) QUARTER <ul style="list-style-type: none"> • 1st Prize RM5,000.00 • 2nd Prize RM3,000.00 • 3rd Prize RM2,000.00 • 4th Prize RM1,000.00 • 5th Prize RM500.00 	1 January 2023 - 31 March 2023



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Email:
customer@agrobank.com.my

For more information on the product, Customer may contact **Agrobank Contact Centre** at **1-300-88-2476** or visit our corporate website at **www.agrobank.com.my** or visit our nearest branches by adhering to the SOP issued by Majlis Keselamatan Negara (MKN)

TERMS AND CONDITIONS

DEPOSIT BONANZA CAMPAIGN “SIMPAN BERTIMBUN HADIAH MERIMBUN”

1. DEFINITION

“Bank”	Refers to Bank Pertanian Malaysia Berhad (200801010522 (811810-U)) with the registered address at Tingkat 3, Bangunan Agrobank, Leboh Pasar Besar, 50726 Kuala Lumpur.
“Campaign”	Refers to the Deposit Bonanza Campaign.
“Campaign’s Prizes”	Refers to Prizes offered for the campaign’s winners based on the categories offered.
“Customer”	Refers to the Customer that subscribes any of the Bank’s products and/or services under this campaign
“Draw”	Refers to the draw process to be conducted by the Bank for the purpose of selecting the winners for the Campaign.
“Entry Point”	Refers to the points that will be earned by the Customer subject to the terms and conditions contained herein.
“Personal Identification”	Refers to official document which is recognized by the Malaysian government for verification of identification purposes such as Identification Card (IC) or Passport.
“Principal of Hibah Mu’allaqah.”	Refers to the principle of giving possession of an item to a person with the requirement that need to be fulfilled.
“Product and/or Services”	Refers to the products and/or services offered by the Bank during the Campaign Period (as detailed out below) that need to be subscribed by the customer for the purpose of calculation of the Entry Point.
“Regional”	Refers to Region that have been decided by the Bank.
“Regional Grand Draw”	Refers to one of the draw categories whereby the participant is based on regional locality of the Bank where Customer opened an account. The participant of this category is the customer who receive Entry Point from their AgroPrimaS or AgroTani- i PLUS or AgroPerdana-i PLUS account.
“Regional Quarter Draw Individual Category”	Refers to one of the draw categories whereby the participant is based on regional locality of the Bank where Individual Customer opened an account. Calculation of Entry Point is based on quarterly period. The participant of this category is the Customer who receive Entry Point from their AgroPrimaS or AgroTani- i PLUS account.
“Regional Quarter Draw Non-Individual Category”	Refers to one of the Draw Category whereby the participant is based on regional locality of the Bank where non-Individual Customer opened an account. Calculation of Entry Point is based on quarterly period. The participant of this category is the Customer who receive Entry Point from their AgroPrimaS or AgroPerdana-i PLUS account.
“Reserve Winner”	Refers to the Winner that has been identified in the Draw process who will be tagged as reserve winner. The Bank shall have the right to give the reward to the identified Reserve Winner in case the Winner becomes ineligible to receive the reward for whatever reason as determined by the Bank.
“Staff”	Refers to any Bank’s employees.
“Winner”	Refers to the Customer who has been identified to receive the Campaign reward based on the Draw conducted by the Bank.

2. CAMPAIGN PERIOD

- 2.1. This Deposit Bonanza Campaign organized by the Bank, will be commence from 1st April 2022 until 31st March 2023.

3. SHARIAH CONCEPT

- 3.1. The shariah concept applicable for this Campaign is Hibah Mu'allaqah (Conditional Reward).
3.2. Based on the principal of Hibah Mu'allaqah, the Bank will give the reward to the Customer who fulfills all the terms and conditions set by the Bank and is identified by the Selection Committee as the Winner.

4. ELIGIBILITY

- 4.1. This Campaign is open to the new Customer and existing Customer of the Bank who opens AgroPrimaS or AgroPerdana-*i* PLUS or AgroTani- *i* PLUS.
4.2. The Bank's staff is ineligible to participate in this Campaign.
4.3. The eligibility in term of age and other matters is subject to the prescribed terms and conditions of the Product and/or Services.
4.4. For Joint Accountholders, only the primary Accountholder will qualify to participate
4.5. The eligibility in term of minimum initial deposit is subject to the prescribed terms and conditions of the Product and/or Services.
4.6. Eligible Customer is required to open account, maintain, or make additional deposit in the AgroPrimaS account or AgroPerdana-*i* PLUS or AgroTani- *i* PLUS during Campaign Period to participate in the Draw as follows:

Draw Category	Minimum Balance
Regional Grand Draw	To maintain minimum deposit value of at least RM 3,000 at the end of campaign period.
Regional Quarter Draw Individual Category	To maintain minimum deposit value of at least RM 1,500 on each quarter.
Regional Quarter Draw Non-Individual Category	To maintain minimum deposit value of at least RM 3, on each quarter.

- 4.7. Each Customer only Eligible to participate in the region based on locality of account opened.
4.8. Eligible Customer is required to open an account, maintain, or make an additional deposit during the campaign Period to achieve the Entry Point for respective Draw Category
4.9. Eligible Customer will be given the Entry Point based on the deposit value set by the Bank based on category as follows:

Draw Category	Entry Point	Period
Regional Grand Draw	<ul style="list-style-type: none"> One (1) Entry Point for every RM10.00 AgroPrimaS Balance One (1) Entry Point for every incremental of RM 10.00 in AgroTani- <i>i</i> PLUS or AgroPerdana-<i>i</i> PLUS balance. 	1 April 2022 – 31 March 2023

Regional Draw Individual Category	Quarter	<ul style="list-style-type: none"> • One (1) Entry Point for every incremental of RM10.00 AgroPrimaS Balance • One (1) Entry Point for every incremental of RM 10.00 in AgroTani- <i>i</i> PLUS. 	1 st Quarter: 1 April 2022 – 30 June 2022 2 nd Quarter: 1 July 2022 – 30 September 2022 3 rd Quarter: 1 October 2022 – 31 December 2022 4 th Quarter: 1 January 2023 – 31 Mac 2023
Regional Draw Non-Individual Category	Quarter	<ul style="list-style-type: none"> • One (1) Entry Point for every incremental of RM10.00 AgroPrimaS Balance • One (1) Entry Point for every incremental of RM 10.00 in AgroPerdana-<i>i</i> PLUS balance. 	

*** TERMS AND CONDITION APPLY**

4.10. Formula to compute incremental balance is as follows: -

Incremental Balance = Ledger Balance at Period end – Ledger Balance at Period Start

4.11. Example of EP entitlement

Example 1

Customer **top up/ maintain deposit RM 3,000 in AgroPrimaS** on 31st March 2023 in Regional Grand Draw Category

$$\frac{\text{RM 3,000}}{10} = 300 \text{ EP}$$

Example 2

Customers **have incremental Balance of RM 1,500 in AgroTani- *i* PLUS** on 30th September 2022 in Regional Quarter Draw Individual Category (2nd Quarter)

$$\frac{\text{RM 1,500}}{10} = 150 \text{ EP}$$

4.12. Additional One (1) Entry Point for Eligible Customers will be given for each RM 100 retains each month.

4.13. Example of Additional EP entitlement.

Item	April	May	June
Additional EP accumulated from previous month	0	5	10
New deposit value AgroPrimaS/ AgroPerdana- <i>i</i> PLUS / AgroTani- <i>i</i> PLUS	500	0	0
Balance AgroPrimaS/ AgroPerdana- <i>i</i> PLUS / AgroTani- <i>i</i> PLUS	500	500	500
Monthly Additional EP for maintaining balance	0	5	5

5. SELECTION AND NOTIFICATION OF THE WINNER

5.1. To have a chance to win in the Campaign, the Customers MUST adheres to the aforesaid criteria that have been set by the Bank.

5.2. The selection of the Winner will be conducted through Draw process on the date and at the location (to be advised).

- 5.3. Electronic Draw System will be used in the selection process which will be supervised by the Selection Committee appointed by the Bank. Any appeal, protest or inquiry from the Customer will not be entertained.
- 5.4. The name of the Winner will be announced through Agrobank's official website at www.agrobank.com.my. The Winner will be contacted by the Bank based on personal information provided to the bank. If the Winner is unable to be contacted due to wrong information provided, the prize will be given to Reserve Winner.
- 5.5. Customers give consent to the Bank to use, display or publish the winners' names, picture and also other information related to the winners for publicity and advertising purposes without any cost or compensation to the Customer. The Customer is advised to visit the Bank's official website at www.agrobank.com.my to view the Bank's Personal Data Protection Act 2010 Notice in detail.

6. THE CAMPAIGN'S PRIZES AND CLAIM

- 6.1. The list of Campaign's Prizes offered to the Customer for the Regional Grand Draw and Regional Quarter Draw can be referred to in the Appendix 1.
- 6.2. The prize won by the winners is not transferable and the prize specifications as determined by the Bank shall not be exchanged. The prize offered is as notified to the Customer and the Bank reserves the right to change or substitute the prize to the product, model, brand, or other specification of the same value without any notice before the change becomes effective.
- 6.3. Winners will be contacted by the Bank via telephone call at least 3 times to ensure that the customer can be contacted to notify as a Winner. If the Customer cannot be reached despite the call being made, the Bank reserves the right to offer the prizes to the Reserve Winner.
- 6.4. The Winner shall claim for the prizes within twenty one (21) working days from the date of the Customer being contacted by the Bank. Failure to do so, the winner will be disqualified from receiving the prize.

7. GENERAL PROVISIONS

- 7.1. By participating in this Campaign, the Customer is deemed to have read, understood, and agreed to be bound by the Terms and Conditions appearing herein and any decision made by the Bank in relation to this Campaign. The Customer also upon participating in this Campaign authorizes the Bank to disclose or share the Customer's personal information to parties directly or indirectly involved in organizing or promoting the Campaign.
- 7.2. Any fees and charges involved in this Campaign shall be based on the products features of the respective Products and/or Services subscribed by the Customer. Customers are advised to obtain further information on the fees and charges at our nearest branch.
- 7.3. All the Terms and conditions contained in this document as well as any decisions made by the Bank in relation to this Campaign shall be final and conclusive. The Bank shall not entertain any appeal or dispute in any decision made by the Bank.
- 7.4. The Bank reserves the right to cancel, suspend or modify any of the Terms and Conditions of the Campaign item by giving notice prior to any such cancellation, suspension and change to be effective. The notice shall communicate to the customer by the method or channels identified by the Bank including but not limited to by post, notification in medias, notices at Bank branches, by electronic transmission, in Agrobank's official website at www.agrobank.com.my

- 7.5. For any cancellation, suspension or modification made by the Bank, the Customer shall not be entitled to make any claim to the Bank or to receive any compensation from the Bank for any loss or damage directly or indirectly incurred by the Customer.
- 7.6. If there is any reasonable doubt, ambiguity, delinquency, or dispute involving this Campaign as well as any marketing materials used in this Campaign, the main reference will be made to the Campaign's terms and conditions in the Bahasa version.

APPENDIX 1

DEPOSIT BONANZA CAMPAIGN “SIMPAN BERTIMBUN HADIAH MERIMBUN”

Draw Category	Eligible Account	Prizes	Period
Regional Grand Draw	AgroPrimaS or AgroTani- <i>i</i> PLUS or AgroPerdana- <i>i</i> PLUS	1 Proton X50 x 8 Region	1 st April 2022 – 31 st March 2023
Regional Quarter Draw (Individual)	AgroPrimaS or AgroTani- <i>i</i> PLUS	Prize for Each Quarter x 4 Quarter 1 st Prize – RM 5,000 2 nd Prize – RM 3,000 3 rd Prize – RM 2,000 4 th Prize – RM 1,000 5 th Prize – RM 500	Quarter 1 1 st April 2022 – 30 th June 2022 Quarter 2 1 st July 2022 – 30 th September 2022
Regional Quarter Draw (Non-Individual)	AgroPrimaS or AgroPerdana- <i>i</i> PLUS	Prize for Each Quarter x 4 Quarter 1 st Prize – RM 5,000 2 nd Prize – RM 3,000 3 rd Prize – RM 2,000 4 th Prize – RM 1,000 5 th Prize – RM 500	Quarter 3 1 st October 2022 – 31 st December 2022 Quarter 4 1 st January 2023 – 31 st March 2023

* TERMS AND CONDITION APPLY

DEPOSIT BONANZA CAMPAIGN

No.	Question	Answer				
1	What is Deposit Bonanza Campaign?	Deposit Bonanza Campaign is a campaign conducted to encourage Customer to deposit their money into Agrobank's AgroPrimaS or AgroTani- <i>i</i> PLUS or AgroPerdana- <i>i</i> PLUS and stand chances to win Campaign Prizes.				
2	How long is the Campaign period?	Campaign will be conducted for the period of twelve (12) months starting from 1 st April 2022 until 31 st March 2023.				
3	What is the Campaign mechanism?	The main mechanism used in this Campaign is a lucky draw to determine winners. Customer will be given entry point (EP) if the customer complies with all the terms and conditions of the Campaign as set by the Bank. These EPs will determine the number of opportunities the Customer has for the lucky draw held.				
4	What is the Shariah concept applied to this Campaign?	This Campaign is Shariah compliant, using the concept of <i>Hibah Mu'allaqah</i> where the Bank will give prizes to the customers who meet the Campaign's terms and conditions set by the Bank and identified as Winners by the Bank				
5	Who can participate in this Campaign?	This Campaign opens to the Customer who open AgroPrimaS or AgroTani- <i>i</i> PLUS or AgroPerdana- <i>i</i> PLUS, whether they are the Bank's new Customer or existing Customer; PROVIDED that the Customer meets all the Campaign's Terms and Conditions set by the Bank.				
6	What are the draw categories can be participate through this Campaign?	This Campaign have three (3) draw categories as follows: i. Regional Grand Draw ii. Regional Quarter Draw (Individual) iii. Regional Quarter Draw (Non-individual)				
7	What are the eligibility criteria for the Regional Grand Draw?	Both new and existing Customer who open AgroPrimaS or AgroTani- <i>i</i> PLUS or AgroPerdana- <i>i</i> PLUS during the Campaign Period by fulfilling the following conditions: Eligible Customer is required to open account, maintain, or make additional deposit in the AgroPrimaS or AgroPerdana- <i>i</i> PLUS or AgroTani- <i>i</i> PLUS during Campaign Period to participate in the Draw as follows: <table><tr><td>Draw Category</td><td>Minimum Balance</td></tr><tr><td>Regional Grand Draw</td><td>To maintain minimum deposit value of at least RM 3,000 at the end of campaign period.</td></tr></table> *Terms & Conditions apply	Draw Category	Minimum Balance	Regional Grand Draw	To maintain minimum deposit value of at least RM 3,000 at the end of campaign period.
Draw Category	Minimum Balance					
Regional Grand Draw	To maintain minimum deposit value of at least RM 3,000 at the end of campaign period.					

		<p>Entry Point given for the Regional Grand Draw are as follows:</p> <ul style="list-style-type: none">i. One (1) Entry Point for every RM10.00 AgroPrimaS Balanceii. One (1) Entry Point for every incremental of RM 10.00 in AgroTani- <i>i</i> PLUS or AgroPerdana-<i>i</i> PLUS balance. <p>Failure to meet the Terms and Conditions as set by the Bank will result in the Customer not being eligible to participate in the lucky draw. Please refer to the complete information in the Campaign’s Terms and Conditions provided.</p>				
8	What are the eligibility criteria for the Regional Quarter Draw (Individual)?	<p>Both new and existing Customer who open AgroPrimaS or AgroTani-<i>i</i> PLUS during the Campaign period by fulfilling the following conditions:</p> <p>Eligible Customer is required to open account, maintain, or make additional deposit in the AgroPrimaS or AgroTani-<i>i</i> PLUS during Campaign Period to participate in the Draw as follows:</p> <table><tr><td>Draw Category</td><td>Minimum Balance</td></tr><tr><td>Regional Quarter Draw Individual Category</td><td>To maintain minimum deposit value of at least RM 1,500 on each quarter.</td></tr></table> <p>*Terms & Conditions apply</p> <p>Entry Point given for the Regional Quarter Draw (Individual)are as follows:</p> <ul style="list-style-type: none">i. One (1) Entry Point for every incremental of RM10.00 in AgroPrimaS Balanceii. One (1) Entry Point for every incremental of RM 10.00 in AgroTani- <i>i</i> PLUS balance. <p>Failure to meet the Terms and Conditions as set by the Bank will result in the Customer not being eligible to participate in the lucky draw. Please refer to the complete information in the Campaign’s Terms and Conditions provided.</p>	Draw Category	Minimum Balance	Regional Quarter Draw Individual Category	To maintain minimum deposit value of at least RM 1,500 on each quarter.
Draw Category	Minimum Balance					
Regional Quarter Draw Individual Category	To maintain minimum deposit value of at least RM 1,500 on each quarter.					
9	What are the eligibility criteria for the Regional Quarter Draw (Non-Individual)?	<p>Both new and existing Customer who open AgroPrimaS or AgroPerdana-<i>i</i> PLUS during the Campaign period by fulfilling the following conditions:</p> <p>Eligible Customer is required to open account, maintain, or make additional deposit in the AgroPrimaS or AgroPerdana-<i>i</i> PLUS during Campaign Period to participate in the Draw as follows:</p> <table><tr><td>Draw Category</td><td>Minimum Balance</td></tr></table>	Draw Category	Minimum Balance		
Draw Category	Minimum Balance					

		<table><tr><td>Regional Quarter Draw Non-Individual Category</td><td>To maintain minimum deposit value of at least RM 1,500 on each quarter.</td></tr></table> <p>*Terms & Conditions apply</p> <p>Entry Point given for the Regional Quarter Draw (Non-individual) category are as follows:</p> <ul style="list-style-type: none">i. One (1) Entry Point for every incremental of RM10.00 in AgroPrimaS Balanceii. One (1) Entry Point for every incremental of RM 10.00 in Agro Perdana-<i>i</i> PLUS balance. <p>Failure to meet the Terms and Conditions as set by the Bank will result in the Customer not being eligible to participate in the lucky draw. Please refer to the complete information in the Campaign’s Terms and Conditions provided.</p>	Regional Quarter Draw Non-Individual Category	To maintain minimum deposit value of at least RM 1,500 on each quarter.		
Regional Quarter Draw Non-Individual Category	To maintain minimum deposit value of at least RM 1,500 on each quarter.					
10	When will the Winners selection be conducted?	<p>The selection of Winners will be conducted based on the date and location (Subject to the change at Bank’s discretion) as per below:</p> <table><tr><td>Draw Type</td><td>Place</td></tr><tr><td>Lucky Draw</td><td>Agrobank’s HeadQuarters</td></tr></table>	Draw Type	Place	Lucky Draw	Agrobank’s HeadQuarters
Draw Type	Place					
Lucky Draw	Agrobank’s HeadQuarters					
11	Where can I get further information regarding the Campaign?	<p>Further information regarding Campaign can be obtained via the following:</p> <ul style="list-style-type: none">1. Contact Agrobank Call Centre at 1-300-88-2476;2. Visit our official website at www.agrobank.com.my;3. Visit to our nearest branches by adhering to the Standard Operating Procedure issued by Majlis Keselamatan Negara (MKN).				
12	How can I redeem the prizes if selected as the Winner?	<p>Winners will be contacted by the Bank via telephone call at least 3 times to ensure that the Customer can be contacted to notify as a winner. Once notified the prizes will be credited to Customer account within twenty one (21) working days from the date of the Customer being contacted by the Bank.</p> <p>If the Customer cannot be reached despite the call being made, the Bank reserves the right to offer the prizes to the Reserve Winner</p>				