

TERMS AND CONDITIONS

MEGA MILLION RAYA CAMPAIGN ("CAMPAIGN")

1. CAMPAIGN PERIOD

- a) The Campaign shall be valid from **15 March 2024 until 30 June 2024**.

2. SHARIAH CONCEPT

- a) The Shariah concept applicable for this Campaign is Hibah Mu'allaqah (Conditional Reward).
- b) Based on the principal of Hibah Mu'allaqah, Agrobank will give the reward to the Customer who fulfills all the Terms and Conditions set by Agrobank and is identified as the winner.

3. ELIGIBILITY

- a) The Campaign is open to all **new and existing Customers of Agrobank**.

i. Individual:

- Malaysian Citizen, Permanent Resident, and Non-Malaysian Citizen who resides in Malaysia and possesses the passport and pass to stay in Malaysia for not less than twelve (12) months in Malaysia.
 - Possess a valid identification document.
 - 18 years old and above.
- b) The **Agrobank's staff is not eligible** to participate in this Campaign. However, **family members and relatives of Agrobank's staff are allowed** to participate in this Campaign.
- c) For Joint Accounts, only the primary account holder will qualify to participate.
- d) The eligibility in terms of age and other matters is subject to the prescribed Terms and Conditions of the Product.
- e) Existing Customer is eligible to participate in the draw if the Existing Customer meet the eligibility criteria under this Campaign.
- f) Eligible Customer is required to **open an account, maintain, and make an additional deposit during the Campaign Period** to achieve the Entry Point for the draw.
- g) Customers **who participate in the Mega Million Raya campaign will automatically qualify for the Mega Million Campaign draw**.

**subject to the Terms and Conditions of the Mega Million Campaign*

- h) Eligible Customer who meets the Campaign Criteria will stand a chance to win the following prizes:

Table 1

	NO. OF WINNERS	PRIZES
Mega Million Raya Lucky Draw	40	Cash prize worth RM500 credited to AgroPrimaS certificate/statement

- i) Eligible Customer will be given the Entry Point based on the deposit value set by Agrobank based on the below products:

Table 2

PRODUCT	CAMPAIGN MECHANISM	ENTRY POINT CALCULATION
AgroPrimaS (Individual category)	Minimum initial deposit placement of RM500.00	One (1) Entry Point for every incremental of RM 100.00

4. SELECTION AND NOTIFICATION OF THE WINNER

- a) The Customer needs to fulfill the criteria set by Agrobank in order to be eligible to participate in this Campaign.
- b) The selection of the final winners will be conducted through a Lucky Draw process.
- c) Electronic Draw method will be used for the selection process where it will be monitored by the selection committee appointed by Agrobank. Any result of the draw is final. Any appeals, objections or inquiries from the Customer will not be entertained.
- d) The name of the winner will be announced through Agrobank's official website at www.agrobank.com.my. The winner will be contacted by Agrobank based on personal information provided to Agrobank. If the winner is unable to be contacted due to wrong information provided, the prize will be given to the Reserved Winner.
- e) By participating in this Campaign, the Customer agrees to allow Agrobank to use, display or publish the winners' names, picture and/or other information relating to the winners for publicity and advertising purposes. The Customer is required to contact Agrobank if he/she wishes to withdraw from any of the above information given. The Customer is advised to refer to the Agrobank's Personal Data Protection Act 2010 Notice by visiting the Agrobank's official website at www.agrobank.com.my.

5. THE CAMPAIGN'S PRIZES AND CLAIM

- a) The list of Campaign prizes offered to the Customer can be referred to in the Table 1.
- b) The prize won by the winners is not transferable and the prize specifications as determined by Agrobank shall not be exchanged. The prizes offered are notified to the Customer and Agrobank 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 subject to the prior notification provided to the Customer via Agrobanks' communication channels i.e. websites.
- c) Winners will be contacted by their respective branches via telephone call at least three (3) times to ensure that the Customer is notified as the winner. If the Customer cannot be reached despite the calls being made, Agrobank reserves the right to offer the prizes to the Reserved Winner.
- d) The winner shall claim for the prizes within twenty-one (21) working days from the date of the Customer being contacted by Agrobank. Failure to do so will cause the winner to be disqualified from receiving the prize.

6. GENERAL PROVISIONS

- a) By participating in this Campaign, the Customer agrees to be bound by the Terms and Conditions appearing herein and any decision made by Agrobank in relation to this Campaign.
- b) The Customer is advised to obtain further information as per the following:
 - i. Call Centre at 1-300-88-2476; or
 - ii. Visit our corporate website at www.agrobank.com.my; or
 - iii. Visit to our nearest branches.
- c) Any fees and charges involved in this Campaign shall be based on the products features of the respective Products subscribed by the Customer. The Customer is advised to obtain further information on the fees and charges at our nearest branch.
- d) All the Terms And Conditions contained in this document as well as any decisions made by Agrobank in relation to this Campaign shall be final and conclusive. Agrobank shall not entertain any appeal or dispute any decision made by Agrobank.
- e) Agrobank reserves the right to cancel, suspend or modify any of the Terms and Conditions of the Campaign item by giving notice at least twenty-one (21) days prior to any such cancellation, suspension and change to be effective. The notice shall be communicated to the Customer by the method or channels identified by Agrobank including but not limited to by post, notices at the Agrobank branches, by electronic transmission, in the Agrobank's official website at www.agrobank.com.my.

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- f) For any cancellation, suspension or modification made by Agrobank, 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.
 - g) 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 Malaysia version.