

## TERMS AND CONDITIONS

### MEGA COMBO 2024

#### 1. PROMOTION PERIOD

- a) Mega Combo 2024 promotion (“Promotion”) will start from **1 April 2024** and ends on **31 July 2024**, both dates inclusive (“**Promotion Period**”).
- b) Bank Pertanian Malaysia Berhad (“**Agrobank**”) reserves the right to change the duration and/or the commencement and/or expiry dates of the Promotion Period by giving twenty one (21) calendar days’ prior notice..

#### 2. TERMS AND CONDITIONS

- a) The following sets out the terms and conditions applicable to the Promotion (“**T&Cs**”).

#### 3. ELIGIBILITY

- a) The Promotion is open to **all new and existing individual customers** of Agrobank (“**Customers**”) who possess the following criteria:-
  - i. Malaysian citizen, or permanent resident, or non-Malaysian citizen who resides in Malaysia and possess the valid visa to stay in Malaysia not less than twelve (12) months in Malaysia;
  - ii. Possess valid identification document; and
  - iii. Eighteen (18) years old and above.
- b) The Customers are required to open new Fixed Return Islamic Account-*i* (**FRIA-*i* Account**) or Fixed Return Islamic Account-*i* 45 Plus (“**FRIA-*i* 45 Plus Account**”) together with AgroPrimaS account (**AgroPrimaS account**) (collectively referred to as “**Products’ Accounts**”) for this Promotion.
- c) The Bank’s staffs are not entitled to enjoy the profit rate under this Promotion (“**Promotional Profit Rate**”). However, family members and relatives of the Bank’s staffs are eligible to enjoy the Promotional Profit Rate.
- d) The eligibility in terms of age and other matters is subject to the prescribed Terms and Conditions of the Product.

#### 4. PROMOTION MECHANISM

- a) The deposit placement must be debited from customer saving account with Agrobank.
- b) The deposit ratio placement for this Promotion is 70:30 for FRIA-*i* Account or FRIA-*i* 45 Plus Account and AgroPrimaS account.
- c) Upon meeting promotion criteria, the eligible customer(s) will enjoy the promotional rate listed in the table below for a period of twelve (12) months.

Product	Minimum Placement	Promotional Rate		Effective Profit Rate (EPR)
		FRIA- <i>i</i> (70%)	AgroPrimaS (30%)	
FRIA- <i>i</i> 45Plus (12 Month)	RM10,000*	4.91% p.a	0.25% p.a	3.51% p.a
FRIA- <i>i</i> (12 Month)	RM10,000*	4.83% p.a	0.25% p.a	3.46% p.a

- d) The minimum deposit placement amount into the Products' Accounts is RM10,000\*. New fund is highly encouraged for this Promotion.  
*(Note: "New fund" is defined as cash, interbank transfer (which includes Interbank GIRO (IBG), instant transfer and DuitNow), new funds received via telegraphic transfer from other banks, local cheque or banker's cheque issued by other banks)*
- e) The Promotional Profit Rate stated in the table above is applicable for **one (1) cycle only i.e., twelve (12) months** from the date of the deposit placement. Upon maturity, the principal amount shall be automatically renewed at the prevailing board rates for the same tenure.
- f) The Promotional Profit Rate paid will be credited into the Customer's saving account with Agrobank upon account maturity.
- g) Partial upliftment from the Products' Accounts before maturity period is not allowable.
- h) No Promotional Profit Rate will be paid for any pre-mature upliftment from any of the Products' Accounts.
- i) Any Customer who fails to meet the deposit ratio placement requirement under this Promotion will not be eligible for the Promotional Profit Rate.
- j) For deposit placement made under AgroPrimaS Account, the Customer shall be eligible for Agrobank's Mega Million Campaign's entry points, subject to: Mega Million Campaign's terms and conditions.  
*\*Terms and Conditions Apply*

## 5. GENERAL TERMS

- a) By participating in this Promotion, the Customer agrees to be bound by the T&Cs appearing herein and any decision made by Agrobank in relation to this Promotion.
- b) For further enquiries, Customers may obtain further information through the following channel:
- Agrobank Call Centre at 1-300-88-2476;
  - Visit our corporate website at [www.agrobank.com.my](http://www.agrobank.com.my);
  - Visit to our nearest Agrobank branches.
- c) Any fees and charges involved in this Promotion 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 said fees and charges at our nearest branch.
- d) All the T&Cs contained in this document as well as any decisions made by Agrobank in relation to this Promotion 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 T&Cs of the Promotion by giving at least twenty-one (21) days notice prior to any such cancellation, suspension and modification to be effective. The said notice shall be communicated to the Customer by the methods or channels identified by Agrobank including but not limited to by post, notices at Agrobank branches, by electronic transmission, or in Agrobank's official website at [www.agrobank.com.my](http://www.agrobank.com.my).
- 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, or dispute involving this Promotion as well as any marketing materials used for this Promotion, the main reference will be made to the T&Cs in Bahasa Melayu version.