

**TERMS AND CONDITIONS**  
**SCAN, PAY AND WIN CASH WITH AGROBANK DUITNOW QR**

**1. CAMPAIGN PERIOD**

- a) This Campaign will start from **1 SEPTEMBER 2024 until 30 NOVEMBER 2024.**

**2. SHARIAH CONCEPT**

- a) The Shariah concept adopted for this Campaign is the principle of Hibah Mu'allaqah (Conditional Gift).  
b) Based on the Hibah Mu'allaqah principle, Agrobank will provide reward in term of gifts to Customers who successfully fulfill all the Terms and Conditions set by Agrobank and are identified as winners.

**3. ELIGIBILITY CRITERIA**

- a) This campaign is open to **new and existing DuitNow QR Agrobank Customers** aged 18 and above, excluding Agrobank staff. However, family members and relatives of Bank's staff are allowed to participate in this campaign.  
b) This campaign is specifically for Agrobank Customers who register Agrobank DuitNow QR by making payments using Agrobank DuitNow QR for all types of **food, drinks, goods and services that are halal from an Islamic point of view.**  
c) Customers need to make a minimum DuitNow QR transaction of RM20 in one (1) transaction, to get Entry Points to qualify for the lucky draw.

**4. CAMPAIGN MECHANISM**

| <b>How To Gain Entries?</b>  | <b>Entry Points</b> |
|--|---------------------|
| Minimum spend of RM20 in a single receipt with Agrobank DuitNow QR                           | 1                   |
| New Customer: Apply and spend a minimum of RM20 in a single receipt with Agrobank DuitNow QR | 3**                 |
| Inactive Customers*: Minimum spend of RM20 in a single receipt with Agrobank DuitNow QR      | 3**                 |

*\*Inactive Customers means Customers who have not made any transaction within 3 months prior to the Campaign Period.*

*\*\*Only for the first transaction. Subsequent transactions with a minimum spend of RM20 in one transaction will be counted as one (1) Entry Point.*

## 5. CAMPAIGN PRIZE

| Prize Category    | Prize*  | No. of Winner | Total Prize |
|-------------------|---------|---------------|-------------|
| Main Prize        | RM1,000 | 10            | RM10,000    |
| Consolation Prize | RM500   | 20            | RM10,000    |

- *Terms and Conditions apply.*
- *Each customers can have as many entries but can only win one (1) prize during the entire Campaign Period.*
- *The prize will be credited into the winner's CASA Tawarruq Account*

## 6. WINNER SELECTION

- Customer must **comply with criteria set by Agrobank to qualify for participation in this Campaign.**
- Customer must have a minimum of accumulated 30 DuitNow QR transactions throughout the Campaign Period to be eligible for the draw of the Main Prize.
- Names of winners will be published on Agrobank's official website at [www.agrobank.com.my](http://www.agrobank.com.my). Winners will be contacted using the latest information provided to the Agrobank through telephone calls, with a minimum of three (3) call attempts. If the winner is unable to be reached after 3 calls have been made, the Bank reserves the right to offer the won prize to a reserve winner.
- 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 Customers and the 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 Agrobank's communication channels i.e., website.
- By participating in this Campaign, Customers agrees to allow Agrobank to use, display, or publish the name, image, and/or other information related to the winner for publicity and advertising purposes. Customer should contact Agrobank if he/she wishes to withdraw any consent previously given. Customer is advised to refer to the Personal Data Protection Act 2010 Notice on the Agrobank official website at [www.agrobank.com.my](http://www.agrobank.com.my).

## 7) GENERAL PROVISIONS

- a) By participating in this Campaign, Customers agrees to be bound by the Terms and Conditions stated herein, as well as any decisions made by the Agrobank concerning this Campaign.
- b) Customer is advised to obtain further information through the following mediums:
  - i. Agrobank Call Center 1-300-88-2476
  - ii. Visit Agrobank's official website at [www.agrobank.com.my](http://www.agrobank.com.my);
  - iii. Visit the nearest Agrobank branch.
- c) Any fees and charges associated with this Campaign shall depend on the features of the products and services subscribed to by the Customers. Customer is advised to obtain further information about fees and charges at the nearest Agrobank branch.
- d) All Terms and Conditions contained in this Terms and Conditions, as well as any decisions made by Agrobank regarding this Campaign, are final and conclusive. Agrobank will not entertain any appeals or disputes involving decisions made by Agrobank.
- e) Agrobank reserves the right to cancel, suspend, or modify any Terms and Conditions for this Campaign with notice of at least twenty one (21) days before any cancellation, suspension, and intended changes take effect. Notice will be communicated to customer through methods and channels identified by Agrobank, including but not limited to mails, notices at Agrobank branches, through electronic transactions, or on Agrobank's official website at [www.agrobank.com.my](http://www.agrobank.com.my).
- f) For any cancellation, suspension, or changes made by Agrobank, Customer is not entitled to make any claims against the Agrobank or receive any compensation from Agrobank for any direct or indirect loss or damage incurred by Customer for participating in this Campaign.
- g) In case any doubts and issues involving this Campaign and any marketing materials used in this Campaign, the primary reference will be made to the Terms and Conditions of this Campaign in the Malay language version.