

TERMS AND CONDITIONS

"MEGA MILLION" CAMPAIGN ("CAMPAIGN")

1. CAMPAIGN PERIOD

- a) The Campaign shall commence from **1 August 2024 until 30 September 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, the Agrobank will give the reward to the Customer who fulfills all the Terms and Conditions set by the Agrobank and is identified as the winner.

3. ELIGIBILITY

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

i. Individual:

- Malaysian Citizen, Permanent Resident and Non-Malaysian Citizen who resides in Malaysia and possess the passport and pass to stay in Malaysia not less than twelve (12) months in Malaysia.
- Possess a valid identification document.
- 18 years old and above.
- Double up Entry Point open to individual customer who open an AgroPrimaS account and make additional deposit in August 2024 and September 2024 only.

ii. Non-Individuals:

- Business Entities, Companies, Government Agencies, Cooperative, Societies, Associations and Clubs.

- b) The **Agrobank's staff is ineligible** 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 Accountholder 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) For Regional Cycle Draw, each Customer is eligible to participate in the region **based on locality of the home branch**.
- g) Eligible Customer is required to **open an account, maintain, or make an additional deposit during the Campaign Period** to achieve the Entry Point for the respective Draw Category.

4. CAMPAIGN MECHANISM

a) Products involved in this Campaign are as follows:

DRAW CATEGORY	PRODUCT INVOLVED	PERIOD
Grand Draw (Individual Category only)	Grand Draw covers all products involved in the campaign except for AgroPerdana-i PLUS & AgroPrimaS (Non-Individual) .	1 October 2023 – 30 September 2024
Monthly Draw (Individual Category only)	Monthly Draw covers all products involved in the campaign except for AgroPerdana-i PLUS & AgroPrimaS (Non-Individual) .	Monthly Draw will be held every month .
Regional Cycle Draw (Individual Category)	<p><u>Deposit Account</u></p> <ul style="list-style-type: none"> AgroPrimaS <p><u>Will Writing & Takaful</u></p> <ul style="list-style-type: none"> Takaful Kasih Plus Agro Madani Agro Nurani Agro Motor Takaful Will Writing <p><u>Financing</u></p> <ul style="list-style-type: none"> AgroCash-i Hartani-i 	<p>Cycle 1: 1 October 2023 – 31 December 2023</p> <p>Cycle 2: 1 January 2024 – 31 March 2024</p> <p>Cycle 3: 1 April 2024 – 30 June 2024</p> <p>Cycle 4: 1 July 2024 – 30 September 2024</p>
Regional Cycle Draw (Non-Individual Category)	<p><u>Deposit Account</u></p> <ul style="list-style-type: none"> AgroPerdana-i PLUS AgroPrimaS 	

b) Customer **must meet the following criteria** to participate in this Campaign:

Deposit Accounts (Main Criteria)	<p>a) Minimum deposit placement of RM500 (Individual Category) or RM5,000 (Non-Individual Category) for AgroPrimaS account.</p> <p style="text-align: center;">OR</p> <p>b) Minimum Average Monthly Balance of RM5,000 (Non-Individual Category) for AgroPerdana-i PLUS account.</p>
Will Writing, Takaful & Financing	Customer will earn additional Entry Point with an add-on/combination of Will Writing, Takaful, or Financing products .

Note: Customers are required to meet the main criteria of placing a minimum deposit to participate in the Draw.

c) Campaign mechanism of **Monthly Draw and Regional Cycle Draw** for **Deposit Accounts**:

CATEGORY	PRODUCT	MECHANISM	ENTRY POINT CALCULATION	DOUBLE UP ENTRY POINT CALCULATION
Individual Category	• AgroPrimaS	Minimum initial deposit placement of RM500 .	One (1) EP for every incremental of RM100 balance <i>Example: (RM500= 5 EP)</i>	Double (2) EP for every incremental of RM100 balance <i>Example: (RM500 = 10 EP)</i>
Non-Individual Category	• AgroPrimaS	Minimum initial deposit placement of RM5,000 .	One (1) EP for every incremental of RM1,000 balance <i>Example: (RM5,000= 5 EP)</i>	
	• AgroPerdana-i PLUS	Minimum Average Monthly Balance of RM5,000 .		

d) Entry Point (EP) is calculated based on the deposit amount and other products amount of subscription/application.

i. **Entry Point Calculation for AgroPrimaS**

- The eligible Entry Point (EP) is calculated based on the month sequence.
- Double Entry Point (EP) will be calculated for August 2024 and September 2024 only.
- Example of Entry Point (EP) entitlement based on initial deposit placement for **AgroPrimaS** is illustrated as follows:

Example 1

Customer A placed a deposit of **RM10,000** at the first month of the Campaign (**October 2023**) and maintained the deposit until the last month of the Campaign (**September 2024**). This shows no incremental for each month throughout the Campaign Period . The accumulated Entry Point for Customer A at the end of Campaign is **100 EP**.

Month Sequence	Before Campaign	Oct'23	Nov'23	Dec'23
Cycle 1				
Current balance in the account	RM 0	RM 10,000	RM 10,000	RM 10,000
Incremental	RM 0	RM 10,000	RM 0	RM 0
Initial Entry Point (Incremental/RM100)	0	100	0	0
Initial EP/Month Sequence	0	100/1	0/2	0/3
Entry Point	0	100	0	0 3
Accumulated EP		100		

Month Sequence	Previous Month	Jan'24	Feb'24	Mac'24
Cycle 2				
Current balance in the account	RM 10,000	RM 10,000	RM 10,000	RM 10,000
Incremental (RM)	RM 0	RM 0	RM 0	RM 0
Initial Entry Point (Incremental/RM100)	0	0	0	0
Initial EP/Month Sequence	0	0/1	0/2	0/3
Entry Point	0	0	0	0
Accumulated EP	0			

Month Sequence	Previous Month	Apr'24	May'24	Jun'24
Cycle 3				
Current balance in the account	RM 0	RM 10,000	RM 10,000	RM 10,000
Incremental	RM 0	RM 0	RM 0	RM 0
Initial Entry Point (Incremental/RM100)	0	0	0	0
Initial EP/Month Sequence	0	0/1	0/2	0/3
Entry Point	0	0	0	0
Accumulated EP	0			

Month Sequence	Previous Month	July'24	Aug'24	Sept'24
Cycle 4				
Current balance in the account	RM 10,000	RM 10,000	RM 10,000	RM 10,000
Incremental (RM)	RM 0	RM 0	RM 0	RM 0
Initial Entry Point (Incremental/RM100)	0	0	0	0
Initial EP/Month Sequence	0	0/1	0/2	0/3
Entry Point	0	0	0	0
Accumulated EP	0			

Example 2

Customer B placed a deposit of **RM10,000** in the last of 2 months of the Campaign (**August & September 2024**). It shows an incremental for the last 2 month throughout the Campaign Period. The accumulated Entry Point for Customer B at the end of Campaign is **166 EP**.

Month Sequence	Before Campaign	Oct'23	Nov'23	Dec'23
Cycle 1				
Current balance in the account	RM 0	RM 0	RM 0	RM 0
Incremental	RM 0	RM 0	RM 0	RM 0
Initial Entry Point (Incremental/RM100)	0	0	0	0
Initial EP/Month Sequence	0	0/1	0/2	0/3
Entry Point	0	0	0	0
Accumulated EP	0			

Month Sequence	Previous Month	Jan'24	Feb'24	Mac'24
Cycle 2				
Current balance in the account	RM 0	RM 0	RM 0	RM 0
Incremental	RM 0	RM 0	RM 0	RM 0
Initial Entry Point (Incremental/RM100)	0	0	0	0
Initial EP/Month Sequence	0	0/1	0/2	0/3
Entry Point	0	0	0	0
Accumulated EP	0			

Month Sequence	Previous Month	Apr'24	May'24	Jun'24
Cycle 3				
Current balance in the account	RM 0	RM 0	RM 0	RM 0
Incremental	RM 0	RM 0	RM 0	RM 0
Initial Entry Point (Incremental/RM100)	0	0	0	0
Initial EP/Month Sequence	0	0/1	0/2	0/3
Entry Point	0	0	0	0
Accumulated EP	0			5

Month Sequence	Previous Month	July'24	Aug'24	Sept'24
Cycle 4				
Current balance in the account	RM 0	RM 0	RM 10,000	RM 10,000
Incremental	RM 0	RM 0	RM 10,000	RM 10,000
Initial Entry Point (Incremental/RM100)	0	0	100	100
Double Up Entry Point (Incremental/RM100 X 2)	0	0	200	200
Initial EP/Month Sequence	0	0/1	200/2	200/3
Entry Point	0	0	100	66
Accumulated EP	166			

ii. **Entry Point Calculation for AgroPerdana-i PLUS (Non-Individual)**

- Minimum **Average Monthly Balance (AMB)** for the first month of the cycle must be **RM5,000** (Non-Individual).
- **One (1) Entry Point** for every incremental of **RM1,000.00**.

Draw	Category/ Product	Minimum AMB	Entry Point Calculation
Regional Cycle Draw	Non-Individual Category • AgroPerdana-i PLUS	RM5,000 (RM5,000 = 5 EP)	One (1) EP for every incremental of RM1,000 balance.

- **Average Monthly Balance (AMB)** is calculated as follows:

Average Monthly Balance (AMB)	$\frac{\text{Sum of Every End of Day Balance in Particular Month}}{\text{Number of Days in Particular Month}}$
--	--

- **Incremental Average Monthly Balance** is calculated as follows:

Incremental Average Monthly Balance	= Average Balance of Current Month – Average Balance of Previous Month
Entry Point Calculation	= $\frac{\text{Incremental Average Monthly Balance}}{\text{RM1,000}}$

- Example of Entry Point entitlement based on Average Monthly Balance for **AgroPerdana-i PLUS** is illustrated as follows:

Example 1

Month Sequence	Before Campaign	Oct'23	Nov'23	Dec'23
Cycle 1				
Average Monthly Balance	RM 10,000	RM 11,000	RM 30,000	RM 100,000
Incremental	RM 0	RM 1,000	RM 19,000	RM 70,000
Initial Entry Point (Incremental/ RM1000)	0	1	19	70
Accumulated EP	90			

Month Sequence	Previous Month	Jan'24	Feb'24	Mac'24
Cycle 2				
Average Monthly Balance	RM 100,000	RM 150,000	RM 170,000	RM 190,000
Incremental	RM 0	RM 50,000	RM 20,000	RM 20,000
Initial Entry Point (Incremental/ RM1000)	0	50	20	20
Accumulated EP	90			

Month Sequence	Previous Month	Apr'24	May'24	Jun'24
Cycle 3				
Average Monthly Balance	RM 190,000	RM 190,000	RM 190,000	RM 190,000
Incremental	RM 0	RM 0	RM 0	RM 0
Initial Entry Point (Incremental/ RM1000)	0	0	0	0
Accumulated EP	0			

Month Sequence	Previous Month	July'24	Aug'24	Sept'24
Cycle 4				
Average Monthly Balance	RM 190,000	RM 200,000	RM 200,000	RM 200,000
Incremental	RM 0	RM 10,000	RM 0	RM 0
Initial Entry Point (Incremental/ RM1000)	0	10	0	0
Accumulated EP	10			

- e) Campaign Mechanism of **Monthly Draw and Regional Cycle Draw** for **Financing products**:
- i. To qualify for the Regional Cycle Draw, the application for **AgroCash-i** and **Hartani-i** **must be applied, approved, and disbursed within the same cycle.**
 - ii. The Customer **must not have any existing financing account** with Agrobank.
 - iii. Entry point given is based on the tier of the **financing amount.**
 - iv. **Entry Points (EP) Calculation for AgroCash-i**

Products	Financing Amount (RM)	Entry Point (EP)
AgroCash-i	RM 10,000 – RM 19,999	3
	RM 20,000 – RM 29,999	6
	RM 30,000 – RM 39,999	9
	RM 40,000 – RM 49,999	12
	RM 50,000 – RM 59,999	15
	RM 60,000 – RM 69,999	18
	RM 70,000 – RM 79,999	21
	RM 80,000 – RM 89,999	24
	RM 90,000 – RM 99,999	27
	RM 100,000 and above	30 (max. cap)

v. **Entry Points (EP) Calculation for Hartani-i**

Products	Financing Amount (RM)	Entry Point (EP)
Hartani-i	RM 10,000 – RM 19,999	10
	RM 20,000 – RM 29,999	20
	RM 30,000 – RM 39,999	30
	RM 40,000 – RM 49,999	40
	RM 50,000 – RM 59,999	50
	RM 60,000 – RM 69,999	60
	RM 70,000 – RM 79,999	70
	RM 80,000 – RM 89,999	80
	RM 90,000 – RM 99,999	90
	RM 100,000 and above	100 (max. cap)

f) Campaign Mechanism of **Monthly Draw and Regional Cycle Draw** for **Will Writing and Takaful**:

- Takaful & Will Writing subscription **must be applied within the same cycle** to qualify for the Regional Cycle Draw.
- **Entry Points (EP) Calculation for Takaful Products**

Products	Plan	Transaction Amount (RM)	Entry Point (EP)
Takaful Kasih Plus	TKP 3	54.00	2
	TKP 4	108.00	4
	TKP 5	216.00	6
	TKP 6	324.00	8
Agro Madani	Zamrud	61.20	2
	Emas	152.85	4
	Berlian	244.55	6
Agro Nurani	Ehsan	56.10	2
	Amal	86.60	4
	Azim	132.45	6

- **Entry Points (EP) Calculation for Will Writing**

Total Amount Payable	Entry Point (EP)
RM 500	30

- **Entry Points (EP) Calculation for Motor Takaful**

Total Amount Payable	Entry Point (EP)
RM 500	10
Additional of TEN (10) Entry Point for every incremental of RM100	

g) Example of Entry Point entitlement for **combined products** is illustrated as follows:

Example 1

CUSTOMER A		Oct'23	Nov'23	Dec'23
Cycle 1				
Deposit	Current Account Balance	10,000	10,000	10,000
	Incremental	10,000	0	0
	Entry Point (EP)	100	0	0
Takaful	Takaful subscription (TKP3)		X	
	Entry Point (EP)		2	
Financing	AgroCash-i			X
	Entry Point (EP)			15
TOTAL EP COLLECTED		100 + 2 + 15 = 117 EP		

Example 2

CUSTOMER B		July'24	Aug'24	Sept'24
Cycle 4				
Deposit	Current Account Balance	0	10,000	10,000
	Incremental	0	10,000	10,000
	Double up Entry Point (EP)		100	66
Takaful	Takaful subscription (TKP3)		X	
	Entry Point (EP)		2	
Financing	AgroCash-i			X
	Entry Point (EP)			15
TOTAL EP COLLECTED		100 + 2 + 66 + 15 = 183 EP		

h) Campaign Mechanism of **Grand Draw**:

- To qualify for the Grand Draw, the **total accumulated Entry Point for all cycles must be 25 EP and above.**
- Grand Draw **covers all Products involved in the Campaign except for AgroPerdana-i PLUS (Non-Individual) and AgroPrimaS (Non-Individual).**
- The Grand Draw Entry Point (EP) are **the overall EP collected from each Cycle.**
- The total winners for Grand Draw will be **1 winner.**
- Example of **Entry Point entitlement for Grand Draw** is shown below:

Cycle Sequence	Cycle 1	Cycle 2	Cycle 3	Cycle 4
Scenario 1				
Entry Point by cycle	100	0	0	0
Cycle sequence	100/1	0/2	0/3	0/4
Eligible EP	100	0	0	0
Accumulated EP	100 (Eligible for Grand Draw)			

Cycle Sequence	Cycle 1	Cycle 2	Cycle 3	Cycle 4
Scenario 2				
Entry Point by cycle	0	0	0	183
Cycle sequence	0/1	0/2	0/3	183/4
Eligible EP	0	0	0	45
Accumulated EP	45 (Eligible for Grand Draw)			

5. SELECTION AND NOTIFICATION OF THE WINNER

- a) The Customer is required to **fulfill the criteria set by the 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) Winners who have won the Monthly Draw prizes and Regional Cycle Draw prizes are **required to maintain their AgroPrimaS account** with the Agrobank until **account maturity.**
- d) Winners who have won a **Monthly Draw prize will not be eligible to win other Monthly Draw prizes and Regional Cycle Draw prizes.** However, the winner still has a chance to win the Grand Draw prize.
- e) 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 Agrobank based on information provided to the Agrobank. If the Winner is unable to be contacted due to wrong information provided, the prize will be given to the reserve winner.
- f) By participating in this Campaign, the Customer agrees to allow the 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 the 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.

6. THE CAMPAIGN'S PRIZES AND CLAIM

- a) The list of Campaign prizes offered to the Customer can be referred in **Appendix 1.** Prizes shown for this Campaign shall be **subjected to availability of stock.**
- b) Winners will be contacted by the Agrobank 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 call being made, the Agrobank reserves the right to offer the prizes to the reserve winner.

- c) For the Monthly Draw, **prize draw will be performed through ‘Lucky Draw Box/Wheel of Fortune’ by the winners** during the prize draw ceremony. The process of selecting the prize is as follows:
- 1) An invitation will be sent to the winners to attend the prize draw ceremony, which the date and location will be advised accordingly by the Agrobank from time to time.
 - 2) The winners must provide the necessary documents such as Name, Phone Number, and NRIC.
 - 3) In the case that the winner is unable to attend the prize draw ceremony, the winner may nominate a designated representative accompanied by the necessary documents such as written authorization from the winner and photocopy of winner’s NRIC.
- d) The winner shall be required to participate in the prize giving ceremony and/or any publicity programs as may be required by the Agrobank. Any **expenses and/or cost incurred to claim the prizes shall be borne by the winner**. In the event the Winner is not able to attend the prize giving ceremony, the winner must nominate a representative to be present at the prize giving ceremony to accept the prize on his/her behalf otherwise the winner is deemed to have forfeited the prize and the Agrobank shall entitle to select a new winner.
- e) The winner **shall claim for the prizes within twenty-one (21) working days from the date of the Customer being contacted by the Agrobank**. Failure to do so, the winner will be disqualified from receiving the prize.
- f) The **Monthly Prizes and Grand Prize will be delivered within three (3) months after the winners have been notified of their winnings**. Where **stock is limited and the Monthly Prizes and Grand Prize cannot be delivered within the aforesaid period**, the winners shall agree to grant the **Agrobank the right to extend its prize delivery period** and notify the winners to collect the Monthly Prizes and Grand Prize when it’s available.
- g) The Monthly Prizes and Grand Prize **do not include road tax and car takaful, of which shall be borne by the winners**. Agrobank shall not be responsible for after sales warranty or service. Choice of color for the Monthly Prizes and Grand Prize are subject to availability.
- h) The prize won by the winners is **not transferable and the prize specifications as determined by the Agrobank shall not be exchanged**. The prizes offered are notified to the Customer and the Agrobank reserves the right to change or substitute the prize to the product, model, brand, or other specification of the same value subject to the prior notification provided to the customer via Agrobanks’ communication channels i.e. websites.

7. 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 the Agrobank in relation to this Campaign.
- b) The Customer is advised to obtain further information as per following:
 - i. Agrobank Call Centre at 1-300-88-2476;
 - ii. Visit Agrobank corporate website at www.agrobank.com.my;
 - iii. Visit to Agrobank 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 the Agrobank in relation to this Campaign shall be final and conclusive. The Agrobank shall not entertain any appeal or dispute any decision made by the Agrobank.
- e) The 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 the 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.
- f) For any cancellation, suspension or modification made by the Agrobank, the Customer shall not be entitled to make any claim to the Agrobank or to receive any compensation from the 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 version.

APPENDIX 1
List of Campaign Prizes

Regional Cycle Draw – Individual & Non-Individual Category

Draw category	Prizes	Number of winners for each cycle/ each region
Regional Cycle Draw – Individual Category	Cash Prize RM 5,000	1
	Cash Prize RM 3,000	1
	Cash Prize RM 2,500	1
	Cash Prize RM 2,000	1
	Cash Prize RM 1,000	1
Regional Cycle Draw – Non- Individual Category	Cash Prize RM 5,000	1

Monthly Draw & Grand Draw

Draw category	Cycle	Prizes	Number of winners for each cycle
Monthly Draw	Cycle 1	1 x Perodua Myvi 1 x Proton X50 1 x BYD Dolphin	3
	Cycle 2	1 x Perodua Myvi 1 x Proton X50 1 x BYD Dolphin	3
	Cycle 3	1 x Perodua Myvi 1 x Proton X50 1 x BYD Dolphin	3
	Cycle 4	1 x Perodua Myvi 1 x Proton X50 1 x BYD Dolphin	3
Grand Draw	-	Tesla car (Model Y)	1