

## TERMS AND CONDITIONS

### GO CASHLESS, GROW YOUR BUSINESS WITH AGRONETBIZ CAMPAIGN

#### 1. CAMPAIGN PERIOD

- a) This Campaign will run from **15 OCTOBER 2024 until 14 JANUARY 2025**

#### 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, the Bank will reward gifts to customer who successfully fulfill all the Terms and Conditions set by the Bank and are identified as winners.

#### 3. ELIGIBILITY CRITERIA

- a) This Campaign is open to **new and existing customer (Merchant) of Agrobank throughout Malaysia.**  
b) The Campaign is specifically for merchants who sells all types of **halal food, beverages, and goods from an Islamic perspective.**  
c) Agrobank employees are not allowed to participate in this Campaign. However, family members and relatives of Agrobank employees are allowed to participate.  
d) Customer is required to open an AgroPerdana-i PLUS (Non-Individual account) and register to:  
**I. Business Internet Banking (AGRONetBIZ);**  
**II. Agrobank QR Merchant**  
e) Eligibility in terms of age and other matters is subject to the Terms and Conditions for the products involved in this Campaign. Further information about AgroPerdana-i PLUS product is as follows:

Product	Product Detail
AgroPerdana-i PLUS	<a href="https://www.agrobank.com.my/my/product/agroperdana-i-plus/">https://www.agrobank.com.my/my/product/agroperdana-i-plus/</a>

#### 4. CAMPAIGN MECHANISM

- a) Customer (Merchant) is required to use the Agrobank QR Merchant generated from the AgroPerdana-i PLUS Non-Individual account to receive cashless payments during the Campaign Period.  
b) For every 10 DuitNow QR transactions received from customers, merchant will earn one (1) Entry Point.

- c) New Merchants and Reactivated Merchants who resume the use of DuitNow QR will each receive a one-time Bonus Entry Point determined by the following criteria:

Criteria	No. of Entries
<b>New Merchants:</b> i. Opening on AgroPerdana-i PLUS account ii. Register Business Internet Banking (AGRONetBIZ) iii. Register Agrobank Merchant QR iv. Receive 1st DuitNow QR transaction for the first time	3 (one-off)
<b>Reactivated Merchants*:</b> Reactivate the Agrobank Merchant QR and use it as a cashless payment method throughout the Campaign Period	5 (one-off)

*\*Reactivated Merchants means merchants who have not made any transaction within three (3) months prior to the Campaign Period.*

- d) Customer is required to visit the nearest Agrobank branch to generate the Agrobank QR Merchant from the opening of the AgroPerdana-i PLUS account, whether it's an existing account or new account.
- e) The more transactions received, the higher the chances of winning the main prizes of the Campaign.

## 5. PRIZES

Prize Category	Accumulated Entry Point	Prize	No. of Winner
Grand Prize	50 and above Entry Points	RM5,000	2
First Prize	30-49 Entry Points	RM2,000	5
Consolation Prize	29 and below Entry Points	RM500	20

## 6. WINNER SELECTION

- a) Merchants must **meet the criteria set by Agrobank to qualify for participation in this Campaign.**
- b) The selection of **winners will be carried out through a lucky draw.** The date and location will be announced by Agrobank from time to time.
- c) Electronic drawing methods will be used for the selection process, monitored by the Selection Committee appointed by Agrobank. The decisions made are final and conclusive. Any appeals, objections, or inquiries from customer will not be entertained.
- d) The names of the winners will be published on the official Agrobank website at [www.agrobank.com.my](http://www.agrobank.com.my). Winners will be contacted using the latest information provided to Agrobank through telephone calls, with a minimum of three (3) call attempts. If the winner unable to be reached even after the calls have been made, Agrobank reserves the right to offer the won prize to a Reserve Winner.

- e) 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 official Agrobank website.
- f) By participating in this Campaign, customer 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 is advised to contact Agrobank if they wish to withdraw any consent previously given. Customer are advised to refer to the Personal Data Protection Act 2010 Notice on the official Agrobank website at [www.agrobank.com.my](http://www.agrobank.com.my).

## **7. GENERAL PROVISIONS**

- a) By participating in this Campaign, customer agree to be bound by the Terms and Conditions stated herein, as well as any decisions made by the Bank concerning this Campaign.
- b) Customer are advised to obtain further information through the following mediums:
  - i. Bank Call Center 1-300-88-2476;
  - ii. Visit the official Bank 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 customer. Customer is advised to obtain further information about fees and charges at the nearest Agrobank branch.
- d) All the Terms and Conditions contained in these 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 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 the official Agrobank website at [www.agrobank.com.my](http://www.agrobank.com.my).
- f) For any cancellation, suspension, or changes made by Agrobank, customer are not entitled to make any claims against 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.