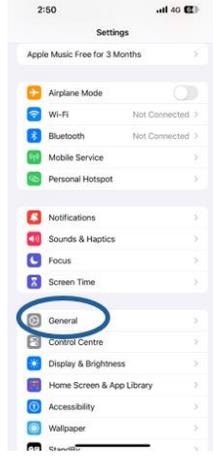
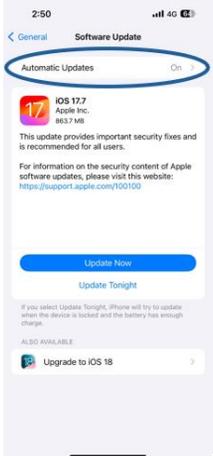
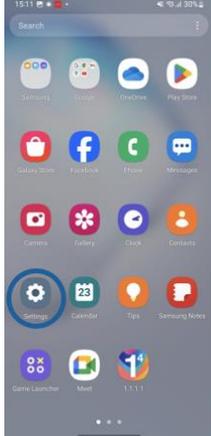
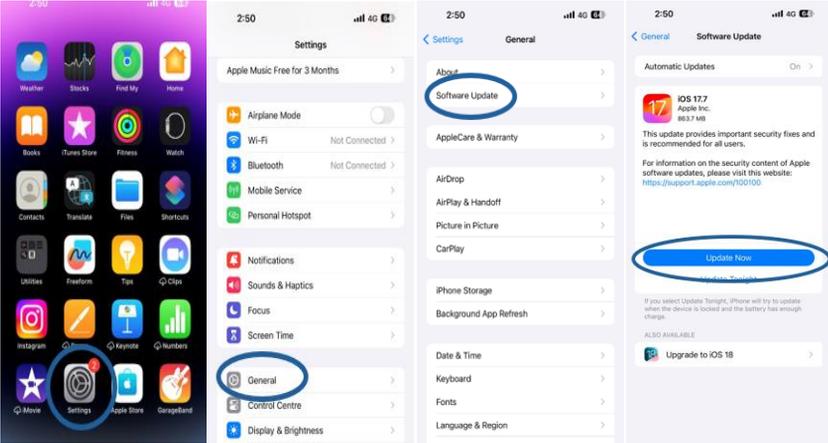
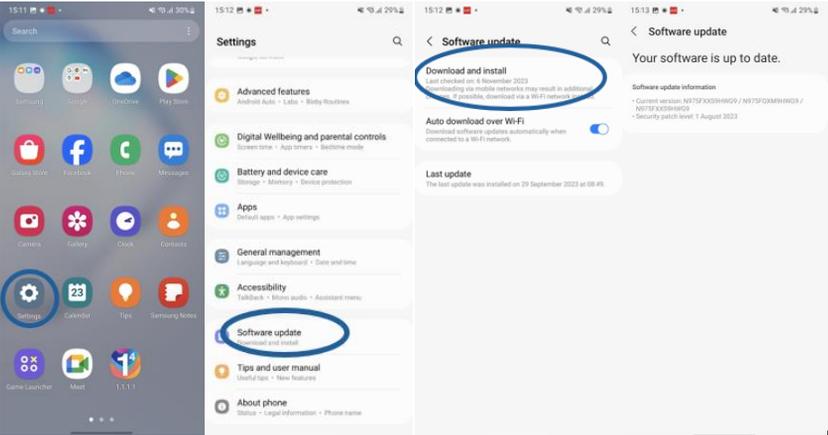
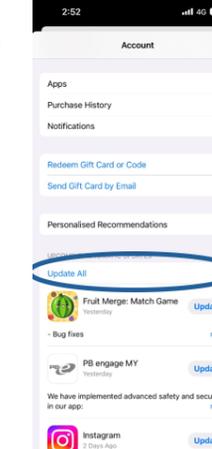
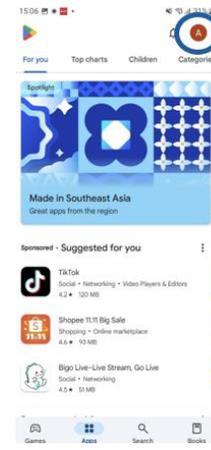
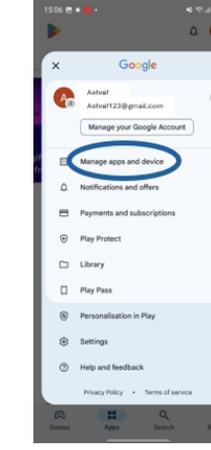
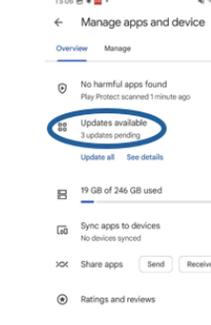


NO.	QUESTION	ANSWER
ONLINE BANKING SAFETY TIPS		
1	How to protect yourself from scam?	<p>1. Actively Monitor Your Account</p> <p>Do check your account and bank statements regularly. Notify Agrobank immediately if there is any detected unauthorised transaction, error or discrepancy.</p> <p>2. Always Verify</p> <p>Always verify the authenticity of messages received from financial institutions before taking any action. This includes checking for official communication channels, such as contacting the institution directly through their official website or customer service number.</p> <p>3. Keep Alert</p> <p>To read security tips or warning posted on the Agrobank's banking website, internet and mobile banking application from time to time, including the Financial Institution's privacy policy statement.</p> <p>4. Protect Your Personal Information</p> <p>Customer shall not disclose their banking credentials such as username and password to anyone.</p> <p>5. Beware of Scam Apps</p> <p>Avoid dubious links and Android Package Kit (APK): Never click on suspicious links or download files from untrusted sources.</p> <p>6. Update Security Software</p> <p>Ensure your antivirus and anti-malware software is up to date to protect against the latest threats.</p> <p>7. Download Apps from Trusted Sources</p> <p>Only download AGRONet Mobile apps from trusted sources, like Google Play Store (Android) or Apple App Store (iOS).</p> <p>8. Device Security</p> <p>Always ensure your device is kept safe.</p> <p>By following these guidelines, you can significantly reduce the risk of fraud and ensure a more secure banking experience.</p>

NO.	QUESTION	ANSWER
2	Why is it important to keep your device operating system (OS) up-to-date?	<p>Keeping your device's operating system(OS) up-to-date is essential for security reasons as follows:</p> <ol style="list-style-type: none"> 1. Vulnerability Patching Software developers regularly identify and fix vulnerabilities that hackers can exploit. OS updates always include patches for these security flaws, reducing the risk of attacks. 2. Protection Against Malware Cyber threats evolve rapidly, and OS updates often provide protection against the latest malware and viruses, helping to keep your data safe. 3. Secure Data Handling OS updates may include improvements on how your device handles sensitive data, enhancing encryption and other security protocols. 4. Enhanced User Authentication Most of OS updates improve user authentication methods, making it harder for unauthorised users to gain access to your device. 5. Firewall and Network Security OS updates can strengthen built-in security features like firewalls and network protections, safeguarding your device from external threats. 6. Regulatory Compliance Keeping your OS updated helps to comply with industry standards and regulations, which often require maintaining a secure environment. <p>By regularly updating your OS, you significantly reduce the vulnerabilities to cyber threats and ensure a safer digital experience.</p>

NO.	QUESTION	ANSWER
3	How to keep your device operating system (OS) updated?	<p>1. Enable Automatic Updates</p> <p>iOS:</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="654 333 865 399"> <p>1. Go to Settings</p>  </div> <div data-bbox="886 333 1099 399"> <p>2. General</p>  </div> <div data-bbox="1129 333 1342 399"> <p>3. Software Update</p>  </div> </div> <p>4. Ensure "Automatic Updates" are turned on</p>  <p>Android:</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="668 1419 879 1485"> <p>1. Go to Settings</p>  </div> <div data-bbox="901 1419 1099 1485"> <p>2. Software Update</p>  </div> <div data-bbox="1120 1419 1333 1485"> <p>3. Enable "Auto-download"</p>  </div> </div> <p><i>The process may vary slightly depending on your device manufacturer and Android version.</i></p>

NO.	QUESTION	ANSWER
3	How to keep your device operating system (OS) updated?	<p>2. Regular Manual Checks</p> <p>iOS:</p> <div style="display: flex; justify-content: space-around; margin-bottom: 10px;"> <div style="border: 1px solid black; padding: 5px; text-align: center;">1. Go to Settings</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">2. General</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">3. Software Update</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">4. Tap "Update Now" if update is available</div> </div>  <p>Android:</p> <div style="display: flex; justify-content: space-around; margin-bottom: 10px;"> <div style="border: 1px solid black; padding: 5px; text-align: center;">1. Go to Settings</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">2. Software Update</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">3. Download and install</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">4. Tap "Check for updates" to see if there are any available updates</div> </div> 

NO.	QUESTION	ANSWER
3	How to keep your device operating system (OS) updated?	<p>3. Keep your Applications Up-to-date</p> <p>iOS:</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="639 343 851 416" style="border: 1px solid black; padding: 5px; text-align: center;">1. Open App Store</div> <div data-bbox="868 343 1079 416" style="border: 1px solid black; padding: 5px; text-align: center;">2. Click on "Profile" icon</div> <div data-bbox="1096 343 1308 416" style="border: 1px solid black; padding: 5px; text-align: center;">3. Click "Update All" to update all apps.</div> </div>    <p>Android:</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="651 975 862 1048" style="border: 1px solid black; padding: 5px; text-align: center;">1. Open Google Play Store</div> <div data-bbox="879 975 1090 1048" style="border: 1px solid black; padding: 5px; text-align: center;">2. Click on "Profile" icon</div> <div data-bbox="1108 975 1319 1048" style="border: 1px solid black; padding: 5px; text-align: center;">3. Click "Manage Apps & Device"</div> </div>    <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div data-bbox="682 1529 893 1580" style="border: 1px solid black; padding: 5px; text-align: center;">4. Click "Update Available"</div> <div data-bbox="1039 1529 1250 1580" style="border: 1px solid black; padding: 5px; text-align: center;">5. Click "Updates all"</div> </div>  

NO.	QUESTION	ANSWER
4	What to do if you got scammed?	<p>IMMEDIATE ACTIONS:</p> <ol style="list-style-type: none"> 1. Activate Kill Switch: The Kill Switch is a self-service security feature that lets you protect your funds from online scams and enhances your online banking security. It is available on the AGRONet/AGRONetBIZ web and AGRONet Mobile; or 2. Call Agrobank Contact Centre at 1-300-88-2476 to lodge fraud or scam disputes which operates 24 hours daily; or 3. Call National Scam Response Centre (NSRC) at 997 which operates from 8 AM to 8 PM daily; or 4. Visit Agrobank nearest branch. <p>REMEMBER!</p> <p>When reporting a disputed transaction to Agrobank's Contact Centre or Agrobank branches, please provide specific information to help Agrobank effectively investigate and resolve the issue. Here is the list of the information typically required:</p> <ol style="list-style-type: none"> 1. Customer's name. 2. Customer's NRIC or passport number. 3. Affected account number. 4. Date of the disputed transaction. 5. Amount of the disputed transaction. 6. Reason why the customer believes that it is a disputed transaction. 7. A copy of police report which has been lodged within 24 hours. <p>Once a report on a disputed transaction is received by Agrobank, the customer should receive an acknowledgment receipt within 3 working days.</p>

NO.	QUESTION	ANSWER
5	What is the dispute process of unauthorized transactions?	<p>Upon receiving a complaint about unauthorised transactions, Agrobank will investigate such complaint immediately. If Agrobank extends the investigation beyond 14 working days from the date of dispute received, Agrobank:</p> <ol style="list-style-type: none"> a) Shall provide the customer with provisional credit up to the full amount of the disputed case or RM5,000 per dispute case, whichever is lower. Agrobank will clearly disclose all terms and conditions associated with the provisional credit and will not charge any profit, fees, or other charges on it. b) The provisional credit will be disbursed into the customer's account once the customer: <ol style="list-style-type: none"> i. Agrees to the terms and conditions of the provisional credit, which include repayment obligations in the event the customer is found at fault and the consequences of non-repayment; and ii. Submit a copy of the police report related to the fraud case. c) Shall allow the customer to fully utilise the provisional credit. d) Shall credit the remaining amount of the disputed case (including any profit where applicable) no later than 30 working days from the date the dispute received if the investigation is still ongoing at that time. <p>If Agrobank concludes the investigation that the fraud losses arising from the unauthorised transactions shall be borne by the customer, it is required for the customer to return all provisional credits to the bank. Failure to do so will result in the customer's name being recorded in CCRIS.</p> <p>If the customer is not satisfied with the investigation result, the customer may submit a complaint to Ombudsman for Financial Services (OFS) at www.ofs.org.my within six (6) months of receiving the Agrobank's final decision or after 60 calendar days from the date of your dispute was first referred and no response from the Bank.</p> <p>Note: OFS is an independent body to help resolve disputes between consumers and financial institutions.</p>

NO.	QUESTION	ANSWER
6	How Agrobank we protect you?	<p>Agrobank uses a variety of measures to protect our customers and their confidential banking information. Here are some of the keyways by Agrobank to keep you safe:</p> <ol style="list-style-type: none"> 1. Migration from SMS One-Time Password (OTP) to Secured OTP using AGROKey through AGRONet Mobile. Authentication of maintenance and transactions performed via AGRONet, AGRONet Mobile and Debit Card-<i>i</i> require AGROKey approval instead of SMS OTP starting from 11 June 2023 onwards. 2. AGRONet Mobile can only be accessible using one (1) mobile device. 3. Self activation of 'Kill Switch' via AGRONet, AGRONet Mobile or AGRONetBIZ to block your account, Debit Card-<i>i</i> and internet banking access immediately. 4. Availability of support centre at 1-300-88-2476 which operates 24 hours daily for customers to report scam/ fraud. 5. 12 hours cooling-off period for new AGRONet users and transfer limit maintenance. 6. Agrobank no longer include any links in our SMS. 7. To ensure a seamless experience on AGRONet and AGRONet Mobile, we will protect your banking activities through our fraud monitoring system.

NO.	QUESTION	ANSWER						
7	What are the implications of making false claims?	<p>It's important to be aware that making false claims regarding disputed transactions can have serious consequences. Here's a reminder of the implications and responsibilities:</p> <p>Reminder on Legal Action on False Claims</p> <table border="1"> <tbody> <tr> <td data-bbox="622 395 865 675">Legal Consequences</td> <td data-bbox="865 395 1373 675"> <p>1. Potential Legal Action Agrobank reserves the right to take legal action against customers who attempt to make false claims regarding disputed transactions. This could include pursuing legal remedies or filing a lawsuit if the false claim results in financial loss or damages to Agrobank.</p> </td> </tr> <tr> <td data-bbox="622 675 865 1069">Implications of False Claims</td> <td data-bbox="865 675 1373 1069"> <p>1. Fraudulent Claims Submitting a false claim is considered fraudulent and is a serious offense. It can lead to legal penalties, including fines or criminal charges, depending on the jurisdiction and the severity of the false claim.</p> <p>2. Account Termination Agrobank may take action to close or restrict your account if it is found that you have made fraudulent claims.</p> </td> </tr> <tr> <td data-bbox="622 1069 865 1670">Responsibilities of the Customer</td> <td data-bbox="865 1069 1373 1670"> <p>1. Accuracy Ensure that all information provided in your dispute report is accurate and truthful. Double-check details such as transaction dates, amounts, and descriptions before submitting a claim.</p> <p>2. Documentation Provide genuine and correct supporting documents related to the dispute. Misrepresenting information or providing false evidence can lead to serious consequences.</p> <p>3. Honesty Communicate openly with Agrobank and cooperate fully during the investigation of your dispute.</p> </td> </tr> </tbody> </table>	Legal Consequences	<p>1. Potential Legal Action Agrobank reserves the right to take legal action against customers who attempt to make false claims regarding disputed transactions. This could include pursuing legal remedies or filing a lawsuit if the false claim results in financial loss or damages to Agrobank.</p>	Implications of False Claims	<p>1. Fraudulent Claims Submitting a false claim is considered fraudulent and is a serious offense. It can lead to legal penalties, including fines or criminal charges, depending on the jurisdiction and the severity of the false claim.</p> <p>2. Account Termination Agrobank may take action to close or restrict your account if it is found that you have made fraudulent claims.</p>	Responsibilities of the Customer	<p>1. Accuracy Ensure that all information provided in your dispute report is accurate and truthful. Double-check details such as transaction dates, amounts, and descriptions before submitting a claim.</p> <p>2. Documentation Provide genuine and correct supporting documents related to the dispute. Misrepresenting information or providing false evidence can lead to serious consequences.</p> <p>3. Honesty Communicate openly with Agrobank and cooperate fully during the investigation of your dispute.</p>
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