

TERMS AND CONDITIONS

SPEND AND WIN WITH AGRO DEBIT CARD-*i* CAMPAIGN

1. CAMPAIGN PERIOD

- a) This Campaign will run from **1 NOVEMBER 2024 until 31 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, Agrobank will reward gifts to customer 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 **all Agrobank AGRO Debit Card-*i* holders (Tawarruq account)**.
- b) Agrobank employees are allowed to participate in this Campaign, excluding staff from Digital Banking Department and Marketing and Communications Department. Nevertheless, family members and relatives of the said departments are allowed to participate.
- c) The Campaign is specifically for all AGRO Debit Card-*i* holders and perform transactions using the 'tap' feature on **halal food, beverages, and goods, permissible from an Islamic perspective**.
- d) AGRO Debit Card-*i* holders are required to make a minimum of RM30 transaction to be eligible for lucky draw.

4. CAMPAIGN MECHANISM

- a) Table below shows how customers can participate in the Campaign:

| Campaign Mechanism | Entry Point |
|--------------------------------------------------------------------------------------------------------------------|-------------|
| Every minimum spend of RM30 in one receipt with AGRO Debit Card- <i>i</i> . | 1 |
| New Customers: Apply, activate and spend a minimum of RM30 in one receipt with AGRO Debit Card- <i>i</i> | 3** |
| Inactive Customers*: Reactivate by spend a minimum of RM30 in one receipt with AGRO Debit Card- <i>i</i> | 3** |

Note:

*Inactive customers means customers who have not made any transaction within three (3) months prior to the Campaign Period.

**Only for the first transaction. Subsequent transactions with a minimum of RM30 in one single receipt will be counted as ONE (1) Entry Point.

5. PRIZE

| Prize Category | Prize | No. of Winner |
|-------------------|---------|---------------|
| Main Prize | RM2,000 | 5 winners |
| Consolation Prize | RM500 | 20 winners |

Note: Each customer can have as many entries but can only win ONE (1) Prize throughout the Campaign Period.

6. WINNER SELECTION

- a) Customer must **comply with criteria's set by Agrobank to qualify for participation in this Campaign.**
- b) Customers must have a **minimum of accumulated 90 AGRO Debit Card-i (tap function) transactions throughout the Campaign Period** to be eligible for the draw of the Main Prize.
- c) 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.
- d) 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.
- e) Names of winners will be published on the official Agrobank's website at 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 is unable to be reached after the calls have been made, Agrobank reserves the right to offer the won prize to a Reserve Winner.
- f) 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 Agrobank's communication channels i.e., website.
- g) 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 should contact Agrobank if he/she wish to withdraw any consent previously given. Customer is advised to refer to the Personal Data Protection Act 2010 Notice on the official Agrobank website at 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 Agrobank concerning this Campaign.
- b) Customer are advised to obtain further information through the following mediums:
 - i. Agrobank Call Center 1-300-88-2476;
 - ii. Visit the official Agrobank website at 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.
- f) For any cancellation, suspension, or changes made by Agrobank, customer is 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.