

TERMS AND CONDITIONS

“MEGA MILLION 2.0” CAMPAIGN (“CAMPAIGN”)

1. CAMPAIGN PERIOD

- a) The Campaign shall be valid from **1 November 2024 until 31 October 2025**.

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 Bank will give the reward to the Customer who fulfills all the Terms and Conditions set by the Bank and is identified as the winner.

3. ELIGIBILITY

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

i. Individual:

- Malaysian Citizen, Permanent Resident and Non-Malaysian Citizen who resides in Malaysia and possess the passport with a valid Pass/Permit/Visa to stay in Malaysia not less than six (6) months.
- Possess the valid identification document.
- 18 years old and above.

ii. Non-Individuals:

- Business Entities, Companies, Government Agencies, Cooperative, Societies, Associations and Clubs.
- b) The **Bank's staff is not eligible** to participate in this Campaign. However, **family members and relatives of Bank's staff are allowed** to participate in this Campaign.
- c) For Joint Accounts, only the primary Accountholder will qualify to participate in this Campaign.
- d) The eligibility in terms of age and other matters is subject to the prescribed Terms and Conditions of the Product.
- e) Customers are eligible to participate in the Regional Cycle Draw **based on the locality of their home branch**.
- f) Customers who have **maintained savings in their AgroPrimaS account from 1 October 2023, and whose account has matured and been automatically renewed, are automatically eligible** to participate in this campaign.
- 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 | PRIZES | CAMPAIGN PERIOD |
|--|--|--|--|
| GRAND DRAW Individual Category only | AgroPrimaS in the Individual category with additional entry point from all products involved in the Campaign | Ford RAPTOR x 1 winner | 1 November 2024 – 31 October 2025 |
| MONTHLY DRAW Individual Category only | AgroPrimaS in the Individual category with additional entry point from all products involved in the Campaign | A car to be won every month for 12 months <ul style="list-style-type: none"> • Perodua Myvi x 4 winners • Proton S70 x 4 winners • Mitsubishi Xpander x 4 winners | Monthly Draw will be held every month for 12 months |
| REGIONAL CYCLE DRAW (Four (4) Cycle Draw) | DEPOSIT Individual Category only •AgroPrimaS | Cash Prize worth up to RM352,000 x 128 winners | CYCLE 1: 1 November 2024 – 31 January 2025 CYCLE 2: 1 February 2025 – 30 April 2025 CYCLE 3: 1 May 2025 – 31 July 2025 CYCLE 4: 1 August 2025 – 31 October 2025 |
| | DEPOSIT Non-Individual Category only •AgroPerdana- <i>i</i> PLUS •AgroPrimaS | Cash Prize worth up to RM240,000 x 64 winners | |
| CYCLE DRAW BY PRODUCTS (Four (4) Cycle Draw) | FINANCING: •AgroCash- <i>i</i> •Hartani- <i>i</i> | AgroPrimaS worth of RM2,500 x 80 winners | |
| | AR-RAHNU | Gold Wafer 2.5gram x 400 winners | |
| | WILL WRITING & TAKAFUL •Takaful Kasih Plus •Agro Motor Takaful •Agro Madani •Agro Nurani •Penulisan Wasiat | Cash Prize worth up to RM250,000 x 100 winners | |

b) Customers are required to **meet any of the following criteria** to participate in this Campaign:

| | |
|--|---|
| <p>Deposit Accounts (Monthly & Regional Cycle Draw)</p> | <p>a) Minimum deposit placement of RM500 (Individual) or RM5,000 (Non-Individual) for AgroPrimaS account; OR b) Minimum Average Monthly Balance of RM5,000 (Non-Individual) for AgroPerdana-i PLUS.</p> |
| <p>Financing • AgroCash-i • Hartani-i (Cycle Draw by Products)</p> | <p>a) AgroCash-i financing starting from RM50,000 must be applied, approved, and disbursed within the same cycle. b) Hartani-i financing starting from RM100,000 must be applied, approved, and disbursed during the Campaign Period. <i>(Customer participation in the draw is based on the financing disbursement date.)</i></p> |
| <p>Ar-Rahnu (Cycle Draw by Product)</p> | <p>The value of the Marhun starts from RM100 and must be applied, approved, and issued within the same cycle. <i>(Customer participation in the draw is based on the financing disbursement date.)</i></p> |
| <p>Will Writing & Takaful • Will Writing • Takaful Kasih Plus • Agro Madani • Agro Nurani • Agro Motor Takaful (Cycle Draw by Products)</p> | <p>a) Takaful subscriptions start with Plan TKP 3 for Takaful Kasih Plus, Plan Zamrud for Agro Madani, and Plan Ehsan for Agro Nurani. b) Motor Takaful subscriptions start from RM500.</p> |

Customers will earn **additional Entry Point (EP)** with the **addition/combination of Product Categories (Financing, Ar-Rahnu, or Will Writing & Takaful)** alongside the placement of **AgroPrimaS**.

DEPOSIT PRODUCT

1. Eligibility for the **Grand Draw**:

- The Grand Draw is exclusively for **AgroPrimaS** products under the Individual category only.
- However, customers will earn **additional Entry Points (EP)** with the **addition/combination** of Financing products, Ar-Rahnu, or Will Writing & Takaful.
- There is only one winner for the Grand Draw.
- Customers who withdraw funds before the draw during the Campaign Period are not eligible for the Grand Draw.
- To be eligible for the Grand Draw, customers must maintain a minimum accumulated balance of **RM 15,000** throughout the Campaign Period.
- Entry Point (EP) for the Grand Draw will be calculated by multiplying the accumulated EP from each cycle by the cycle number during the Campaign Period, based on the account opening date.

Example:

Cycle 1 (Multiplied by 4),
 Cycle 2 (Multiplied by 3),
 Cycle 3 (Multiplied by 2),
 Cycle 4 (Multiplied by 1).

| SITUATION 1 | | | | |
|--|-----------------------------|---------------------------------------|---------|---------|
| Cycle Sequence | Cycle 1 | Cycle 2 | Cycle 3 | Cycle 4 |
| AgroPrimaS Deposit Placement (RM) | - | 15,000 | - | - |
| Total Accumulated (RM) | - | 15,000 | - | - |
| Deposit EP according to cycle/RM100 | - | 150 EP | - | - |
| Takaful subscription (TKP 3) | - | 3 EP | - | - |
| AgroCash- <i>i</i> application (RM 85,000) | - | - | 40 EP | - |
| Cycle Sequence | 4 | 3 | 2 | 1 |
| EP Eligibility | | $(150 \times 3) + 3 = 453 \text{ EP}$ | 40 EP | |
| Total Accumulated Entry Point | 453 + 40 = 493 EP | | | |
| Eligibility | Eligible for the Grand Draw | | | |

| SITUATION 2 | | | | |
|--|---|------------------------|----------------|---------------------|
| Cycle Sequence | Cycle 1 | Cycle 2 | Cycle 3 | Cycle 4 |
| AgroPrimaS Deposit Placement (RM) | 5,000 | 5,000 | - | 5,000 |
| Total Accumulated (RM) | 5,000 | 10,000 | 10,000 | 15,000 |
| Deposit EP according to cycle/RM100 | 50 EP | 50 EP | - | 50 EP |
| Takaful subscription (TKP 3) | | 3 EP | | |
| Cycle Sequence | 4 | 3 | 2 | 1 |
| EP Eligibility | 50 EP X 4 = 200 EP | (50 X 3) +3 =153 EP | - | 50 EP X 1 =50 EP |
| Total Accumulated Entry Point | 200 EP + 153 EP + 50 EP = 403 EP | | | |
| Eligibility | Eligible for the Grand Draw | | | |

The remaining page is intentionally left blank

DEPOSIT PRODUCT

2. Eligibility for the **Monthly Draw**:

- The Monthly Draw is exclusively for the **AgroPrimaS product** under the Individual category.
- However, customer will earn **extra Entry Point (EP) with an add-on/combination** of Takaful, Will Writing & Financing products.
- Customers need to make a **minimum deposit placement of RM500** to qualify for the draw in that month.
- There will be only one winner for each Monthly Draw (12 months).
- Customers who withdraw funds before the draw during the campaign period will not be qualified for Monthly Draw.

| Category | Product | Mechanism | Entry Point Calculation |
|----------------------------|------------|---|---|
| Individual category | AgroPrimaS | Minimum deposit placement amounting to RM500 | One (1) Entry Point for every RM100. Example: RM500 = 5 EP |

| SITUATION 1 | | | | |
|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| Month Sequence | 1 st Month | 2 nd Month | 3 rd Month | 4 th Month |
| AgroPrimaS Deposit Placement (RM) | 500 | 500 | - | - |
| Total Accumulated (RM) | 500 | 1,000 | 1,000 | 1,000 |
| Deposit EP according to month/RM100 | 5 EP | 5 EP | - | - |
| Ar-Rahnu Financing (RM 55,000) | - | - | - | 120 EP |
| EP Eligibility | 5 EP | 5 EP | - | 120 EP |
| Total Accumulated Entry Point | 5 EP | 10 EP | 10 EP | 10 + 120 = 130 EP |
| Eligibility | Eligible for 1 st Month | Eligible for 2 nd Month | Eligible for 3 rd Month | Eligible for 4 th Month |

DEPOSIT PRODUCT

3. Eligibility for the **Cycle Draw** :

- The Cycle Draw is divided into two categories, namely:
 - I. **Regional Cycle Draw;**
 - II. **Cycle Draw by Products.**
- **The Regional Cycle Draw is open only to savings accounts in the Individual category (AgroPrimaS) and Non-Individual category (AgroPrimaS & AgroPerdana-i PLUS).**
- One (1) Entry Point for every incremental of RM1,000 for the AgroPerdana-i PLUS Non-Individual Category.
- The minimum Average Monthly Balance (AMB) for the first month of the cycle must be at least **RM5,000** (Non-Individual).
- **The Cycle Draw is based on product categories**, including **Financing products, Ar-Rahnu, and Will Writing & Takaful.**

| Draw Category | Category/Product | Minimum Average Monthly Balance | Entry Point Calculation |
|----------------------------|--|------------------------------------|--|
| Regional Cycle Draw | Non-Individual Category <ul style="list-style-type: none"> • AgroPerdana-i PLUS (AP PLUS-C, AP PLUS-G, AP PLUS-S) | RM5,000 <i>(RM5,000 = 5 EP)</i> | One (1) Entry Point for every incremental of RM1,000. |

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

- **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 | $\frac{\text{Incremental Average Monthly Balance}}{\text{RM1,000}}$ |

| SCENARIO 1- REGIONAL CYCLE DRAW AGROPERDANA- <i>i</i> PLUS (NON-INDIVIDUAL) | | | | |
|--|----------------------------------|-----------------------|-----------------------|-----------------------|
| Month Sequence | Before Campaign | 1 st Month | 2 nd Month | 3 rd Month |
| Cycle 1 | | | | |
| Average Monthly Balance (RM) | 10,000 | 15,000 | 30,000 | 30,000 |
| Incremental (RM) | - | 5,000 | 15,000 | - |
| Eligible EP (Incremental/ RM1000) | - | 5 EP | 15 EP | - |
| Total Accumulated EP | 5 EP + 15 EP = 20 EP | | | |
| Eligibility | Eligible for Regional Cycle Draw | | | |

| SCENARIO 2 – CYCLE DRAW BY PRODUCT FINANCING , AR-RAHNU & TAKAFUL | | | | |
|--|--|-----------------------|-----------------------|-----------------------|
| CUSTOMER A | | 1 st Month | 2 nd Month | 3 rd Month |
| Cycle 1 | | | | |
| Financing (AgroCash- <i>i</i>) | RM 55,000 | | | X |
| | EP | | | 25 |
| Will Writing & Takaful | TKP 3 | | X | |
| | EP | | 3 | |
| Kelayakan | Eligible for the Cycle Draw for Financing & Takaful products | | | |

FINANCING PRODUCT AGROCASH-*i* & HARTANI-*i*

1. Eligibility for the **Cycle Draw**:

I. AgroCash-*i*

- Open to all new and existing Bank customers.
- The eligibility for the AgroCash-*i* application is as per the following product information link: <https://www.agrobank.com.my/my/product/agrocash/>
- Financing must be **applied, approved, and disbursed in the same cycle** (customer draw participation is based on the financing disbursement date).
- The customer's accounts must remain active throughout the Campaign Period.
- The minimum financing amount is **RM50,000**.
- There must be no outstanding balance on any Agrobank financing accounts.
- Existing customers must apply for new financing.
- Overlapping financing applications will not be considered for this Campaign.
- The customer's participation will be void if the financing is terminated during the Campaign Period.
- Entry points are based on the **total financing amount**.

2. Entry Point Calculation for AgroCash-*i*:

| Product | Financing Amount (RM) | Entry Point (EP) |
|--------------------------|-----------------------|------------------|
| AgroCash-<i>i</i> | 50,000 – 59,999 | 25 |
| | 60,000 – 69,999 | 30 |
| | 70,000 – 79,999 | 35 |
| | 80,000 – 89,999 | 40 |
| | 90,000 – 99,999 | 45 |
| | 100,00 and above | 50 (max. cap) |

II. Hartani-i

- Open to all new and existing Bank customers.
- Eligibility for the Hartani-i application is as per the following product information link; <https://www.agrobank.com.my/my/product/hartani-i-tawarruq/>
- The financing must be **applied, approved, and disbursed during the Campaign Period** (customer participation in the draw is based on the disbursement date of the financing).
- The customer's account must remain active throughout the Campaign Period.
- The minimum financing amount is **RM100,000**.
- There must be no outstanding balance on any Agrobank financing accounts.
- The customer's participation will be void if the financing is terminated during the Campaign Period.
- Participation points are based on the total **financing amount**.

3. Entry Point Calculation for Hartani-i

| Product | Financing Amount (RM) | Entry Point (EP) |
|------------------|-----------------------|-------------------|
| Hartani-i | 100,000 – 199,999 | 50 |
| | 200,000 – 299,999 | 100 |
| | 300,000 – 399,999 | 150 |
| | 400,000 – 499,999 | 200 |
| | 500,000 – 599,999 | 250 |
| | 600,000 – 699,999 | 300 |
| | 700,000 – 799,999 | 350 |
| | 800,000 – 899,999 | 400 |
| | 900,000 – 999,999 | 450 |
| | 1,000,000 and above | 500 (max. cap) |

AR-RAHNU PRODUCT

1. Eligibility for **Cycle Draw**:

- Open to all new and existing Bank customers.
- Eligibility for the Ar-Rahnu application is as per the following product information link: <https://www.agrobank.com.my/my/product/ar-rahnu/>
- Customers must **pledge gold through Ar-Rahnu financing with the Bank and maintain the financing for at least three (3) months**. (Customer participation in the draw is based on the financing disbursement date).
- The customer's account must remain active throughout the Campaign Period.
- The minimum Pledged Value is **RM100**.
- There must be no outstanding balance on any Agrobank financing accounts.
- Customers must pay the applicable Profit Rate for each account.
- Customers who already have Ar-Rahnu Financing from 1st September 2024 and meet the conditions, will automatically qualify to participate in this campaign.
- Customers must open and/or extend the maturity period of the Ar-Rahnu Financing for eligibility to participate in the Campaign.
- Customers who redeem all or part of their gold before paying the applicable Profit Rate for at least three (3) months are not eligible to participate in the Campaign.
- Non-Performing Financing (NPF) accounts are not eligible to participate in the Campaign.
- Participation points are based on the **Marhun Value**.

2. Entry Point Calculation for Ar-Rahnu

| Product | Marhun Value (RM) | Entry Point (EP) |
|----------|-------------------|-------------------|
| Ar-Rahnu | 100 – 9,999 | 10 |
| | 10,000 – 19,999 | 20 |
| | 20,000 – 29,999 | 40 |
| | 30,000 – 39,999 | 60 |
| | 40,000 – 49,999 | 80 |
| | 50,000 – 59,999 | 100 |
| | 60,000 – 69,999 | 120 |
| | 70,000 – 79,999 | 140 |
| | 80,000 – 89,999 | 160 |
| | 90,000 – 99,999 | 180 |
| | 100,000 and above | 250 (max. cap) |

WILL WRITING AND TAKAFUL PRODUCT

1. Eligibility for **Cycle Draw**:

- Open to all new and existing Bank customers.
- Eligibility for subscribing to Will Writing and Takaful products is as per the following product information link:

| Product | Product Information |
|--------------------|---|
| Will Writing | https://www.agrobank.com.my/my/product/surat-wasiat/ |
| Takaful Kasih Plus | https://www.agrobank.com.my/my/product/takaful/ |
| Agro Madani | https://www.agrobank.com.my/my/product/agro-madani/ |
| Agro Nurani | https://www.agrobank.com.my/my/product/agro-nurani/ |
| Takaful Agro Motor | https://www.agrobank.com.my/my/product/takaful-agro-motor/ |

2. Entry Point Calculation for Will Writing

| Total Amount Payable | Entry Point (EP) |
|----------------------|------------------|
| RM500 | 30 |

3. Entry Point Calculation for Takaful products

| Product | Plan | Transaction Amount (RM) | Entry Point (RM) |
|--------------------|---------|-------------------------|------------------|
| Takaful Kasih Plus | TKP 3 | 54.00 | 3 |
| | TKP 4 | 108.00 | 6 |
| | TKP 5 | 216.00 | 12 |
| | TKP 6 | 324.00 | 24 |
| 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 |

4. Entry Point Calculation for Takaful Agro Motor

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

5. SELECTION AND NOTIFICATION OF THE WINNER

- a) The customer needs to **fulfill the criteria set by the Bank** in order to be eligible to participate in this Campaign.
- b) **The selection of winners will be conducted through a Draw method.** The date and location will be announced by the Bank from time to time. An electronic Draw method will be used for the selection process, which will be monitored by the Bank. Any appeals, objections, or inquiries from Customers will not be entertained.
- c) Winners **who have won a Monthly Draw prize are not eligible to win another Monthly Draw prize.** However, these winners are still eligible to win the Cycle draw prize and Grand Draw prize.
- d) **The names of the winners will be announced on the Bank's official website** at www.agrobank.com.my. The winners will be contacted by the Bank based on latest information provided to the Bank. If the winner cannot be reached due to incorrect information provided, the prize will be awarded to the reserve winner.
- e) By participating in this Campaign, the Customer agrees to allow the Bank 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 Bank if he/she wishes to withdraw from any of the above information given. The Customer is advised to refer to the Bank's Personal Data Protection Act 2010 Notice by visiting the Bank's official website at www.agrobank.com.my.

6. THE CAMPAIGN'S PRIZES AND CLAIM

- a) The list of Campaign prizes offered to customers for the Lucky Draw can be referred on **page 2**. The prizes offered in this Campaign **are subject to stock availability**.
- b) Winners will **be contacted by the Bank 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 calls being made, the Bank 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 Bank 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 Bank. **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 with authorization letter and identification card of the nominated individual 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 Bank 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 Bank**. 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 **Bank 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**. Bank 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 Bank shall not be exchanged**. The prizes offered are notified to the Customer and the Bank 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 Banks' 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 Bank 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 our corporate website at www.agrobank.com.my;
 - iii. Visit to our 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 Bank in relation to this Campaign shall be final and conclusive. The Bank shall not entertain any appeal or dispute any decision made by the Bank.
- e) The Bank reserves the right to cancel, suspend, or amend any of the Terms and Conditions of this Campaign with at least twenty-one (21) days' notice before any intended cancellation, suspension, or amendment takes effect. The notice shall be communicated to the customer by the method or channels identified by the Bank including but not limited to by post, notices at the Bank branches, by electronic transmission, in the Bank's official website at www.agrobank.com.my.
- f) For any cancellation, suspension or modification made by the Bank, the Customer shall not be entitled to make any claim to the Bank or to receive any compensation from the Bank 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.