

TERMS AND CONDITIONS

"MEGA MILLION 3.0 CAMPAIGN"

1. CAMPAIGN PERIOD

- a) The Campaign shall be valid from **1 November 2025 until 31 October 2026**.

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 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.
- b) The **Agrobank's staff is not eligible** 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 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.
- h) Sahabat Agro members are not eligible to participate in this Campaign

4. CAMPAIGN MECHANISM

a) Products involved in this Campaign are as follows:

DRAW CATEGORY	PRODUCT	CRITERIA	PRIZES	NO. OF WINNER	TOTAL WINNERS	CAMPAIGN PERIOD
GRAND DRAW	AgroPrimaS	Maintain an accumulated balance of RM15,000 throughout the Campaign Period.	Ford Ranger Raptor	1	1	1 November 2025 – 31 October 2026 <i>The draw will be held at the end of the Campaign.</i>
MONTHLY DRAW	AgroPrimaS	Minimum deposit placement of RM500	Proton X50	1 winner / month	12	1 November 2025 – 31 October 2026 <i>The draw will be held every month for 12 months.</i>
REGIONAL CYCLE DRAW - LOYALTY CATEGORY	AgroPrimaS	Maintain a minimum deposit balance of RM500 from the Mega Million 1.0 until Mega Million 3.0.	Cash Prize RM2,000	3 winners / region	96	CYCLE 1: 1 November 2025 – 31 January 2026 CYCLE 2: 1 February 2026 – 30 April 2026 CYCLE 3: 1 May 2026 – 31 July 2026 CYCLE 4: 1 August 2026 – 31 October 2026 <i>The draw will be held every 3 months.</i>
NATIONWIDE CYCLE DRAW - PRODUCT CATEGORY	DEPOSIT (NEW-TO-BANK) • AgroPrimaS	- A minimum deposit placement of RM1,000. - Open to new Agrobank customers only.	Motocycle Modenas Elit	3 winners / cycle	12	
	FINANCING • AgroCash- <i>i</i> • Hartani- <i>i</i>	- AgroCash-<i>i</i> financing starts from RM50,000. - Hartani-<i>i</i> financing starts from RM100,000.	AgroPrimaS Certificate RM1,000	20 winners / cycle	80	
	AR-RAHNU	The Marhun value starts from RM100.	Gold Wafer 2-gram	50 winners / cycle	200	
	FEE BASED • Takaful Kasih PLUS (TKP3-TKP6) • Agro Madani • Agro Nurani • Agro Motor Takaful • Will Writing	- Takaful subscription starts from TKP 3 Plan for Takaful Kasih Plus, Zamrud Plan for Agro Madani, and Ehsan Plan for Agro Nurani. - Motor Takaful subscription starts from RM500. - Will Writing subscription amounts to RM500.	Cash Prize RM1,000	25 winners / cycle	100	

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

GRAND DRAW		Maintain a cumulative balance of RM15,000 throughout the campaign period as long as the placement remains available.
MONTHLY DRAW		- Minimum deposit placement of RM500 in an AgroPrimaS individual account. - Winners are qualified to win only once. - If customers do not win in a particular month but maintain the minimum deposit placement, their entry point will be carried forward to the next monthly draw.
REGIONAL CYCLE DRAW Deposit Loyalty Category		- Eligible for customers who consistently maintain deposit placements or perform auto-renewals since Mega Million 1.0 until Mega Million 3.0. - Winners are qualified to win only once. - If customers do not win during the cycle but maintain the minimum deposit placement, their entry point will be carried forward to the next cycle draw.
NATIONWIDE CYCLE DRAW	Deposit New-To- Bank (NTB) Category	- New CIF accounts opened under AgroPrimaS with a minimum deposit placement of RM1,000 within the cycle. - Customers who do not win during the cycle will not have their entries carried forward to the next cycle draw.
	Financing Product - AgroCash-i - Hartani-i	- AgroCash-i financing of RM50,000 and above must be applied, approved and disbursed within the same cycle. - Hartani-i financing of RM100,000 and above must be applied, approved, and disbursed during the campaign period. <i>(Customer participation in the draw is based on the financing disbursement date)</i>
	Ar-Rahnu Product	Marhun value starting from RM100 must be applied, approved and issued within the same cycle. <i>(Customer participation in the draw is based on the financing disbursement date)</i>
	Fee Based Product - Takaful Kasih Plus (TKP 3 – TKP 6) - Motor Takaful - Agro Madani - Agro Nurani - Will Writing	- Takaful subscriptions starting with Plan TKP 3 for Takaful Kasih Plus, Plan Zamrud for Agro Madani, and Plan Ehsan for Agro Nurani. - Motor Takaful subscriptions starting from RM500. - Will Writing subscriptions of RM500

Customers will earn **additional Entry Point (EP)** with the **combination of Product Categories (Financing, Ar-Rahnu, or Fee Based)** along with the placement of AgroPrimaS deposit products.

GRAND DRAW

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 combination of **Financing, Ar-Rahnu, or Takaful & Will Writing** products.
- 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 Entry Point (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	-	-	-
Cycle Sequence	4	3	2	1
EP Eligibility	150 EP X 4 600 EP	-	-	-
Takaful subscription (TKP 3)	3 EP	-	-	-
AgroCash -/application (RM 85,000)	-	-	40 EP	-
EP Eligibility	600 + 3 = 603 EP	-	40 EP	-
Total Accumulated Entry Point	603 EP + 40 EP = 643 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
Cycle Sequence	4	3	2	1
EP Eligibility	50 EP x 4 = 200 EP	50 EP X 3 = 150 EP	-	50 EP X 1 = 50 EP
Will Writing (RM500)	30 EP	-	-	-
EP Eligibility	200 + 30 = 230 EP	-	-	-
Total Accumulated Entry Point	230 EP + 150 EP + 50 EP = 430 EP			
Eligibility	Eligible for the Grand Draw			

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MONTHLY DRAW

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

- The Monthly Draw is exclusively for the **AgroPrimaS** product under the **Individual category**.
- However, customers will earn **additional Entry Points (EP)** with the combination of **Financing, Ar-Rahnu, or Takaful & Will Writing** 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.
- If customers do not win in a particular month but maintain the minimum deposit placement, their entry points will be carried forward to the next monthly draw.

Category	Product	Mechanism	Entry Point Calculation
Individual category	AgroPrimaS	Minimum deposit placement of 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	-	500
Total Accumulated (RM)	500	1,000	1,000	1,500
Deposit EP according to month/RM100	5 EP	5 EP	-	5 EP
Ar-Rahnu Financing (RM 55,000)	-	-	-	100 EP
EP Eligibility	5 EP	5 EP	-	5 EP + 100 EP = 105 EP
Total Accumulated Entry Point	5 EP	5 EP + 5 EP = 10 EP	10 EP	10 EP + 105 EP = 115 EP
Eligibility	Eligible for 1 st Month	Eligible for 2 nd Month	Eligible for 3 rd Month	Eligible for 4 th Month

CYCLE DRAW BY PRODUCT

3. There will be **FOUR (4) Cycle Draws** as follow:

CYCLE	DURATION
CYCLE 1	1 November 2025 – 31 January 2026
CYCLE 2	1 February 2026 – 30 April 2026
CYCLE 3	1 May 2026 – 31 July 2026
CYCLE 4	1 August 2026 – 31 October 2026

4. This Cycle Draw by Product is divided into two subcategories:

REGIONAL CYCLE DRAW	NATIONWIDE CYCLE DRAW
Deposit Loyalty Category	Deposit New-To-Bank (NTB) Category
	Financing Product
	Ar-Rahnu Product
	Fee Based Product

a) Regional Cycle Draw

i. Loyalty Category

- Only for deposit product.
- Open to customers who consistently retain the minimum deposit placement or perform auto-renewals since Mega Million 1.0 until Mega Million 3.0.
- If customers do not win during the cycle but maintain the minimum deposit placement, their entry point will be carried forward to the next cycle draw.



b) Nationwide Cycle Draw

i. New-To-Bank (NTB) Category

- Only for deposit product
- New CIF accounts opened under AgroPrimaS with a minimum deposit placement of RM1,000 within the cycle.
- Customers who do not win during the cycle will not have their entries carried forward to the next draw.

SITUATION 1				
Cycle Sequence	Cycle 1	Cycle 2	Cycle 3	Cycle 4
AgroPrimaS Deposit Placement (RM)	1,000	-	-	-
Total Accumulated (RM)	1,000	-	-	-
Deposit EP according to month/RM100	10 EP	-	-	-
EP Eligibility	10 EP	-	-	-
Total Accumulated Entry Point	10 EP	-	-	-
Eligibility	Eligible for NTB Category	-	-	-

ii. Financing Product

AgroCash-*i*

- Open to all new and existing Agrobank 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** as per table below.

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)

Hartani-i

- Open to all new and existing Agrobank 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.
- Entry points are based on the **total financing amount** as per table below

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)

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iii) Ar-Rahnu Product

- Open to all new and existing Agrobank 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 Agrobank 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 who already have Ar-Rahnu Financing from 1st September 2025 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.
- Entry points are based on the **Marhun Value** as per table below.

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	200 (max. cap)

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iv) Fee Based Product

- Open to all new and existing Agrobank 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/
Motor Takaful	https://www.agrobank.com.my/my/product/takaful-agro-motor/

• Entry Point Calculation for Will Writing

Total Amount Payable	Entry Point (EP)
RM500	30

• 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

• Entry Point Calculation for Motor Takaful

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 Agrobank** 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 Agrobank from time to time. An electronic Draw method will be used for the selection process, which will be monitored by the Agrobank. 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 Agrobank's official website at www.agrobank.com.my.** The winners will be contacted by the Agrobank based on latest information provided to the Agrobank. 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 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.

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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 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 calls being made, the Agrobank reserves the right to offer the prizes to the reserve winner.
- c) For the New-To-Bank Category, Monthly Draw and Grand Draw, the process of prize giving ceremony 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 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 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 **New-To-Bank Prizes, Monthly Prizes and Grand Prize will be delivered within six (6) months after the winners have been notified of their winnings.** Where stock is limited and the **New-To-Bank Prizes, Monthly Prizes and Grand Prize cannot be delivered within the aforesaid period,** the winners shall agree to grant **Agrobank the right to extend its prize delivery period** and notify the winners to collect the New-To-Bank Prizes, Monthly Prizes and Grand Prize when it's available.
- g) The New-To-Bank Prizes, 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 New-To-Bank Prizes, 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 without any notice before the change becomes effective subject to the prior notification provided to the customer via Agrobank's 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 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 Agrobank in relation to this Campaign shall be final and conclusive. Agrobank shall not entertain any appeal or dispute any decision made by the Agrobank.
- e) The Agrobank 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 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.

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