

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
	DEPOSIT Non-Individual Category only •AgroPerdana-i PLUS •AgroPrimaS	Cash Prize worth up to RM240,000 x 64 winners	CYCLE 2: 1 February 2025 – 30 April 2025
CYCLE DRAW BY PRODUCTS (Four (4) Cycle Draw)	FINANCING: •AgroCash-i •Hartani-i	AgroPrimaS worth of RM2,500 x 80 winners	CYCLE 3: 1 May 2025 – 31 July 2025
	AR-RAHNU	Gold Wafer 2.5gram x 400 winners	CYCLE 4: 1 August 2025 – 31 October 2025
	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:

Deposit Accounts (Monthly & Regional Cycle Draw)	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.
Financing • AgroCash-i • Hartani-i (Cycle Draw by Products)	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>
Ar-Rahnu (Cycle Draw by Product)	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>
Will Writing & Takaful • Will Writing • Takaful Kasih Plus • Agro Madani • Agro Nurani • Agro Motor Takaful (Cycle Draw by Products)	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.

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			

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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 (RM5,000 = 5 EP)	One (1) Entry Point for every incremental of RM1,000.

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