


**AGRO
BANK**

FREQUENTLY ASK QUESTIONS

MEGA MILLION 3.0 CAMPAIGN

NO.	QUESTION	ANSWER
1	Who is the organizer of this Campaign?	This Campaign is organized by Agrobank.
2	Why is this Campaign named "Mega Million 3.0" by Agrobank?	This campaign named *Mega Million 3.0 because this campaign prize worth up to RM2 Million and promotes various Agrobank's products such as Deposit accounts, Financing , Ar-Rahnu and Fee Based products.
3	How long is the campaign duration?	The Campaign shall be valid from 1 November 2025 until 31 October 2026.
4	What is the concept for this Campaign and is it Shariah compliant?	<p>This campaign apply the concept of Lucky Draw to determine the winner. The customer will be awarded with Entry Point (EP) accordingly if the customer complies with the Terms and Conditions of the Campaign as set by the Agrobank.</p> <p>This Entry Point (EP) will determine the number of opportunities for the customer entitled for the lucky draw. There will be THREE (3) types of draws which is Monthly Draw, Cycle Draw and Grand Draw.</p> <p>This campaign is Shariah-compliant and the Shariah concept applied for this Campaign is Hibah Mu'allaqah (conditional gift), whereby Agrobank will grant prizes to Customers who successfully fulfill all terms and conditions stipulated by Agrobank and are identified as the Winners of the Campaign.</p>
5	Who is eligible for this Campaign?	<p>The Campaign is open to all new and existing Customer of the Agrobank who meet the Campaign's Terms and Conditions.</p> <p>This campaign is open to Individual customer only.</p> <p>Individual:</p> <ul style="list-style-type: none"> • 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.



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6	What are the products involved in this campaign?	<p><u>Deposit Accounts</u></p> <ul style="list-style-type: none"> •AgroPrimaS <p><u>Financing</u></p> <ul style="list-style-type: none"> •Agro Cash-i •Hartani-i <p><u>Ar-Rahnu</u></p> <p><u>Fee Based</u></p> <ul style="list-style-type: none"> •Takaful Kasih PLUS (TKP3 – TKP6) •Agro Madani •Agro Nurani •Motor Takaful •Will Writing
7	How will the draw process be conducted?	The selection of winners will be conducted based on a draw method. The date and venue will be informed by Agrobank from time to time. The electronic draw method will be used for the selection process, which will be supervised by Agrobank.
8	I have made a deposit into AgroPrimaS. Am I automatically eligible for this Campaign?	Yes. You are automatically eligible to participate in this Campaign if you make a minimum deposit placement of RM500 in your AgroPrimaS account within the Campaign Period.
9	When will the Draw for this Campaign be held?	<p><u>Grand Draw</u> The Grand Draw will be held at the end of the Campaign.</p> <p><u>Monthly Draw</u> The Monthly Draw will be held every month throughout the Campaign period.</p> <p><u>Cycle Draw</u> The Cycle Draw will be held after the end of each Cycle. The Cycle periods are as follows:</p> <p><u>CYCLE 1:</u> 1 November 2025 – 31 January 2026</p> <p><u>CYCLE 2:</u> 1 February 2026 – 30 April 2026</p> <p><u>CYCLE 3:</u> 1 May 2026 – 31 July 2026</p> <p><u>CYCLE 4:</u> 1 August 2026 – 31 October 2026</p>



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10	What are the criteria to participate in this Campaign?	<table><tr><td colspan="2">GRAND DRAW</td><td><ul style="list-style-type: none">Maintain a cumulative balance of RM15,000 throughout the campaign period as long as the placement remains available.</td></tr><tr><td colspan="2">MONTHLY DRAW</td><td><ul style="list-style-type: none">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.</td></tr><tr><td colspan="2">REGIONAL CYCLE DRAW Deposit Loyalty Category</td><td><ul style="list-style-type: none">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.</td></tr><tr><td rowspan="4">NATIONWIDE CYCLE DRAW</td><td>Deposit New-To- Bank (NTB) Category</td><td><ul style="list-style-type: none">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.</td></tr><tr><td>Financing Product • AgroCash-i • Hartani-i</td><td><ul style="list-style-type: none">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></td></tr><tr><td>Ar-Rahnu Product</td><td><ul style="list-style-type: none">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></td></tr><tr><td>Fee Based Product • Takaful Kasih Plus (TKP 3 – TKP 6) • Motor Takaful • Agro Madani • Agro Nurani • Will Writing</td><td><ul style="list-style-type: none">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</td></tr></table> <p>Customers will earn an additional Entry Point (EP) with the combination of Product Categories (Financing, Ar-Rahnu or Fee Based) along with the placement of AgroPrimaS deposit products.</p>	GRAND DRAW		<ul style="list-style-type: none">Maintain a cumulative balance of RM15,000 throughout the campaign period as long as the placement remains available.	MONTHLY DRAW		<ul style="list-style-type: none">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		<ul style="list-style-type: none">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	<ul style="list-style-type: none">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	<ul style="list-style-type: none">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	<ul style="list-style-type: none">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	<ul style="list-style-type: none">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																																	
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NO.	QUESTION	ANSWER
12	If a Customer has participated in the Mega Million 1.0 Campaign, is the Customer eligible to participate in the Mega Million 3.0 Campaign?	Yes. Customers who maintain savings in their AgroPrimaS account and keep it active from 1 October 2023 onwards will automatically be eligible to participate in the Mega Million 3.0 Campaign.
13	I have won a Regional Cycle Draw for Loyalty Category in Cycle 1. Can I win again in the next cycle?	No. You are qualified to win only once. But if you do not win during the cycle but maintain the minimum deposit placement, the entry points will be carried forward to the next cycle draw.
14	If I have won a Regional Cycle Draw prize, am I still eligible to win the Monthly Prize or Grand Prize Draw?	Yes. You still have the chance to win the Monthly Prize or Grand Prize Draw.
15	If I have won a Monthly Draw prize, am I still eligible to win in the following Monthly Draws?	No. Each customer is only eligible to win a Monthly Draw prize once during the Campaign period. However, you still stand a chance to win prizes in the Regional Cycle Draw and the Grand Prize Draw.
16	If I have won a New-To-Agrobank Category Cycle Draw prize in Cycle 1, am I still eligible to win in the following Cycle Draws.	No. Each customer is only eligible to win a New-To-Agrobank Category Cycle Draw prize once during the Campaign period. However, you still stand a chance to win prizes in the Monthly Draw and the Grand Prize Draw.
17	How will customers be notified if they are selected as winner?	Winners will be contacted by their respective branches and the Winner's name will also be displayed on Agrobank's website at www.agrobank.com.my .
18	Are the winners allowed to exchange the prize won with other forms/ items?	The winner is not allowed to exchange the prize won with other forms/ goods.
19	Whom should I refer to if I would like to know more about this Campaign?	<ul style="list-style-type: none"> • Contact AgroAgrobank Contact Center at 1-300-88-2476; or • Visit our corporate website www.agroAgrobank.com.my ; or • Visit AgroAgrobank nearest branch.

Note: *This FAQ is for general reference only. Customers are advised to refer to the Campaign Terms & Conditions or consult Agrobank for detailed product information

Published by November 2025