

15. The Bank shall have the right at its sole and absolute discretion to modify or amend the benefits stated above, including but not limited to the mechanism for the calculation and award of Cash Rebate, and such modifications and amendments shall be effective on such date or dates as shall be determined solely by the Bank.
16. Cash Rebate earned by Principal and Supplementary CARz Cardmembers will be credited to the respective Card Account every month. The total Cash Rebate for each account will be indicated on the monthly billing statement.
17. The CARz Cardmember hereby acknowledges that there is a lapse of time between a transaction made using CARz Card and the crediting of Cash Rebate into his/her CARz Card Account.
18. Bank may at its sole and absolute discretion to deduct or cancel any Cash Rebate from any Card Account without giving any reason whatsoever.
19. Cardmember is required to check the Bank's corporate website at [ambankislamic.com](http://ambankislamic.com) for the most recent updates of terms and conditions from time to time.
20. Bank reserves the right to amend the terms and conditions set out above from time to time.
21. Bahasa Malaysia version of this agreement will be available to the Cardmember via the Bank's corporate website at [ambankislamic.com](http://ambankislamic.com) upon request.



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## AmBank CARz Card / AmBank Islamic CARz Card-i CASH REBATE – TERMS AND CONDITIONS

1. All the expression herein shall have the designated meanings, unless the context otherwise requires:-

<b>Bank</b>	means (i) AmBank (M) Berhad; or (ii) AmBank Islamic Berhad, whichever is applicable;
<b>CARz Card</b>	means (i) AmBank CARz Card issued by AmBank (M) Berhad (and shall include any Supplementary Card); (ii) AmBank Islamic CARz Card-i issued by AmBank Islamic Berhad to the Cardmember (and shall include any Supplementary Card-i); whichever is applicable.
<b>CARz Cardmember</b>	means the Cardmember who has applied and is issued with a CARz Card bearing his/her name, whom is the lawful and authorised user of the CARz Card, and includes both Principal and Supplementary Cardmembers unless otherwise stated;
<b>CARz Card Platinum MasterCard</b>	means CARz designated as Platinum card with MasterCard branding, and includes the Supplementary CARz Card-i unless otherwise stated;
<b>CARz Card Gold Visa</b>	means CARz Card designated as a Gold card with Visa branding, and includes the supplementary CARz Card unless otherwise stated;
<b>Supplementary CARz Cardmember</b>	means Supplementary Cardmember who has applied and is issued a Supplementary CARz Card by the Bank at the request of the Principal CARz Cardmember;
<b>Cash Rebate</b>	means the rebate that is earned by the Cardmember in respect of Petrol Transactions charged to the CARz Card at any petrol station;
<b>Petrol Transactions</b>	means purchase of petrol only at the petrol stations in Malaysia;
<b>Programme</b>	means the programme under which CARz Cardmember is entitled to Cash Rebate on Petrol Transactions in Malaysia;
<b>Maximum Rebate</b>	means the maximum amount of Cash Rebate;
<b>RM</b>	means Ringgit Malaysia, the legal currency of Malaysia;
<b>Revolver</b>	means CARz Cardmember that did not make full payment on or before Payment Due Date. In other words, CARz Cardmember who makes partial payment leaving an outstanding balance of more than RM5, which will be carried forward to the following month;

**Transactor** means CARz Cardmember that made full payment on or before Payment Due Date or leaving an outstanding balance of RM5 or less, which will be carried forward to the following month.

2. For CARz Card issued by AmBank (M) Berhad, all words and expression defined in the AmBank (M) Berhad MasterCard/Visa Agreement when used in this agreement shall have the same meaning, unless otherwise distinguished. Except as otherwise amended and supplemented herein, all the terms and conditions on AmBank (M) Berhad MasterCard/Visa Agreement shall remain in full force and effect. AmBank (M) Berhad MasterCard/Visa Agreement and this agreement shall form and be read as a single, integrated document. In the event of any conflict or discrepancy between the terms and conditions of the AmBank (M) Berhad MasterCard/Visa Agreement and the terms set out herein, the terms set out herein shall prevail.
3. For CARz Card issued by AmBank Islamic Berhad, all words and expression defined in the AmBank Islamic Berhad MasterCard/Visa Agreement when used in this agreement shall have the same meaning, unless otherwise distinguished. Except as otherwise amended and supplemented herein, all the terms and conditions on AmBank Islamic Berhad MasterCard/Visa Agreement shall remain in full force and effect. AmBank Islamic Berhad MasterCard/Visa Agreement and this agreement shall form and be read as a single, integrated document. In the event of any conflict or discrepancy between the terms and conditions of the AmBank Islamic Berhad MasterCard/Visa Agreement and the terms set out herein, the terms set out herein shall prevail.
4. Bank reserves the right to determine the Cash Rebate accorded to each CARz Card for Petrol Transactions at any petrol stations in Malaysia. Save and except for Petrol Transactions in Malaysia, Cash Rebate is not eligible for purchase of goods and services in the petrol stations in Malaysia.
5. The CARz Card can be used to pay Petrol Transactions at all petrol stations in Malaysia, regardless of brand, for personal consumption of a natural person, and it cannot be used for business and commercial purchases.
6. Bank reserves the right not to award Cash Rebate which Bank shall at its sole and absolute discretion deemed the Petrol Transactions charged to the CARz Card have been made for business and commercial purchases.
7. Cash Rebate earned by CARz Cardmember shall vary depending on the payment pattern of Cardmember, i.e. transactor or revolver. Subject to such variations as may be made at the sole discretion of the Bank, the rates for the Cash Rebate to be earned by the CARz Cardmember are as follows:

Card Type	Revolver	Transactor
CARz Card Platinum MasterCard	5%	2%
CARz Card Gold VISA	3%	2%

8. The CARz Cardmember will be entitled to participate in the above rates if the CARz Cardmember carries forward such amount of balance of its CARz Card as at the preceding statement date to the immediately following statement date, save and except for CARz PrePaid MasterCard.
9. The maximum Cash Rebate that may be earned per Card on a monthly basis shall be determined by the Bank as follows:

Card Type	Revolver	Transactor
CARz Card Platinum MasterCard	RM80 Cash Rebate per Card per month	RM20 Cash Rebate per Card per month
CARz Card Gold VISA	RM50 Cash Rebate per Card per month	RM20 Cash Rebate per Card per month

10. The Cash Rebate shall be automatically credited to Cardmember's Card Account subject to the following conditions:
  - a) the CARz Card Account is not delinquent or the CARz Cardmember has not defaulted in payments of the amount owing under the CARz Card Account.
  - b) the Cash Rebate were not accumulated due to fraudulent activities as shall be determined by the Bank.
  - c) the Cash Rebate were accumulated for personal consumption purchases and not accumulated due to business and commercial purchases
  - d) such other circumstances as the Bank may determine from time to time. The Bank's records shall be conclusive evidence of the amount of Cash Rebate in CARz Card Account.
11. Cash Rebate will be awarded only in the following circumstances:
  - a) payments for Petrol Transactions at any petrol stations in Malaysia charged to CARz Card;
  - b) the CARz Card with valid and good credit standing;
  - c) no default in payment of the amount outstanding in the CARz Card Account;
  - d) the CARz Card Account outstanding balance did not exceed the Card Limit
  - e) the CARz Card is not suspended, cancelled or terminated by the Bank
12. Cash Rebate in the CARz Card Account shall immediately cease to be valid upon the occurrence of any of the following:
  - a) the cancellation of the CARz Card;
  - b) the conversion of the CARz Card to any other credit card/card-i issued by the Bank;
  - c) The CARz Card Account becomes delinquent. No refund, extension or compensation will be given by the Bank.
13. The Cash Rebate is not transferable and not exchangeable for voucher or Stored Value Credit/Card Limit or points.
14. Subject to terms and conditions mentioned herein, both the Principal and Supplementary CARz Cardmembers are entitled to enjoy the Cash Rebate as stated above during the tenure of the CARz Card.