

**AmBonus on-the-Spot Redemption
Frequently Asked Questions (FAQs)**

Q1	What is AmBonus Points?
A1	AmBonus Points allows AmBank Credit Card/AmBank Islamic Credit Card-i Cardholders to redeem on-the-spot for items/merchandise and/or services at participating merchant outlets by using their accumulated AmBonus or CARz Points.
Q2	How does AmBonus Points for on-the-spot redemption work?
A1	Simply follow the following steps below: Step 1 – Look out for merchants with AmBonus Points signage Step 2 – Refer to your card statement or check your AmBonus Points at the merchant cashier’s counter Step 3 – Select the item of your choice at the outlet Step 4 – Inform the cashier that you wish to use your AmBonus or CARz Points to pay Step 5 – Sign on the sales receipt for your AmBonus or CARz Points transaction
Q3	Redemption can be made partially with both Points and credit card/-i payment?
A3	Yes, partial redemption using both Points and credit card payment is allowed. If Cardholders have sufficient Points to cover the product purchase, then the remaining amount will be charged to the Cardholder’s credit card/-i. However, the Bank shall at all times reserve the right to allow appointed merchants to accept redemption of products and/or services by way of full redemption with Points solely or partial redemption with the use of Points and payment of the balance value.
Q4	What is the minimum Point required for redemption?
A4	Minimum Points required per-transaction is 3,000 AmBonus or CARz Points. The Points conversion is at 400 Points = RM1.00. Products or services can be accumulated and redeemed to make up the minimum Points required per transaction. <i>Note:</i> <i>Minimum Points required per transaction at Mydin is 4,000 AmBonus or CARz Points.</i>
Q5	Will the redemption earn me additional AmBonus or CARz Points?
A5	There will be no AmBonus or CARz Points awarded for full redemption using AmBonus or CARz Points. However, Cardholder will be able to earn AmBonus or CARz Points on the credit card/-i payment amount transacted for partial redemption.
Q6	Is the AmBonus Points for on-the-spot redemption facility applicable to all AmBank Credit Card/AmBank Islamic Credit Card-i?
A6	No. Redemption is not applicable to Cards without AmBonus or CARz Points.

Q7	Can my Supplementary Cardholders perform on-the-spot redemption?
A7	Yes, Supplementary Cardholders can perform AmBonus Points for on-the-spot redemption transaction. This is based on Supplementary card's accumulated Points and not the Principal card Points.
Q8	If I wish to cancel the redemption, can I get back my refund?
A8	No. The redemption cannot be cancelled once the product/service has been redeemed by Cardholder. In the event the product/service is faulty, Cardholder is able to seek assistance from the merchant outlet for a replacement, subject to the terms and conditions/warranty of the product redeemed.
Q9	How long does it take for me to perform an on-the-spot redemption or is there any form to fill up?
A9	The redemption process takes the same amount of time and uses the same sales receipt for sign off as a current credit card/-i transaction process. No additional documents or forms required.
Q10	Where can I find the list of participating on-the-spot redemption merchants?
A10	Kindly visit our website at ambankspot.com for the latest list of participating merchants and terms and conditions.