

**AmBonus or CARz Points On-the-Spot Redemption Programme
Frequently Asked Questions (FAQs)**

Q1	What is AmBonus Points or CARz Points?
A1	AmBonus Points and/or CARz Points are points accumulated by AmBank Credit Card/AmBank Islamic Credit Card-i Cardholders (“Cardholders”) through their retail purchases. The Cardholders are allow to perform redemptions for items/merchandises and/or services at the participating merchants’ outlets by using their accumulated AmBonus or CARz Points.
Q2	How does this On-the-Spot Redemption Programme works?
A1	Simply follow the steps below: Step 1 – Look out for participating merchants with On-the-Spot Redemption signage. Step 2 – Refer to your card statement or check your AmBonus Points or CARz Points at the merchant cashier’s counter Step 3 – Select the item/service of your choice at the outlet Step 4 – Inform the cashier that you wish to use your AmBonus Points or CARz Points to pay for your bill Step 5 – Sign on the sales receipt for your redemption using AmBonus Points or CARz Points transaction
Q3	May I make partially redemption using AmBonus Points or CARz Points and partially payment using my Credit Card/-i?
A3	Partial redemptions using either AmBonus Points or CARz Points and credit card payments are allowed. In the event, the Cardholders have insufficient of AmBonus Points or CARz Points to redeem for the product/service which he/she intends to redeem, the balance value of the product/service will be charged to the Cardholder’s Credit Card/-i after deducting the AmBonus Points or CARz Points utilised to redeem the product/service. However, the Bank shall, at all times, reserve the right to allow appointed/participating merchants to accept redemption of products and/or services by way of full redemption or partial redemption with AmBonus Points or CARz Points and payment by way of Credit Card/-i for the balance value.
Q4	What is the Minimum Points required for a single redemption?
A4	The minimum points required is 4,500 AmBonus Points or CARz Points (“ Minimum Points ”). <i>Note:</i> <i>Minimum Points required per transaction at Mydin is 6,000 Points.</i>
Q5	Will I earn AmBonus Points or CARz Points with On-the-Spot Redemption Programme?
A5	No points is awarded for full redemption using AmBonus Points or CARz Points. However, Cardholders will be able to earn AmBonus Points or CARz Points from the Credit Card payment made for partial redemption.

Q6	Is the On-the-Spot Redemption Programme applicable to all AmBank Credit Card/AmBank Islamic Credit Card-i?
A6	The On-the-Spot Redemption Programme is applicable to all AmBank Credit Card/AmBank Islamic Credit Card-i cardholders, for both Principal and Supplementary Cards, excluding Credit Cards without AmBonus Points or CARz Points.
Q7	Are Supplementary Cardholders allowed to perform On-the-Spot Redemption?
A7	Supplementary Cardholders may perform redemptions using AmBonus Points or CARz Points for On-the-Spot Redemptions. However, redemptions performed by the Supplementary Cardholders will be based on the accumulated AmBonus Points or CARz Points of the Supplementary Cardholders and not by the Principal Cardholders.
Q8	How can I cancel the redemption made?
A8	Cancellation is not allowed once the product/service has been redeemed by the Cardholders. In the event the product/service is faulty or unsatisfactory, it is the Cardholder's sole responsibility to contact the participating merchants directly for any replacement of products or services redeemed, and it is subjected to the terms and conditions/warranty of the product/service redeemed.
Q9	How long does it take to perform an On-the-Spot redemption and what is the requirement for the redemption?
A9	It is depending on the speed of the participating merchants in processing for the redemption. An On-the-Spot Redemption uses the same sales receipt for sign-off, which is similar to the usual credit card transactions. There is no additional documents or forms required.
Q10	Where can I find the list of participating merchants for this On-the-Spot Redemption Programme?
A10	Refer to ambankspot.com for the latest list of participating merchants and terms and conditions.