

AmBank Credit Card Acquisition Campaign
“AmBank BonusLink Acquisition Campaign” Terms and Conditions
Campaign Period: 1 January 2023 to 30 June 2023

REMINDER: The Eligible Cardholder (as defined below) is hereby reminded to read and understand the Terms and Conditions stated below. If the Eligible Cardholder does not understand any of the terms and conditions below, the Eligible Cardholder is advised to discuss with any of the Bank’s authorised personnel.

The “Bank” means **AmBank (M) Berhad** [Registration No.: 196901000166 (8515-D)] (“AmBank”). The Terms and Conditions herein are to be read together with the Terms and Conditions of the Bank’s relevant Credit Card agreement(s) (including the Bank’s Visa/UnionPay Agreement: <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/AmBankTcEng.pdf>) (collectively referred to as (“**Cardholder Agreement**”). In the event of any discrepancy or inconsistency between the Campaign’s Terms and Conditions (“**Terms and Conditions**”) and the Cardholder(s) Agreement, the Campaign’s Terms and Conditions shall prevail in so far as it concerns the Campaign.

“**AmBank Group**” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated inside or outside Malaysia, existing now or in the future and reference to “AmBank Group” in these terms and conditions herein shall include all or any entity within AmBank Group.

“**Associate Corporations**” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 where applicable.

“**Prior Notice**” refers to notice issued by the Bank to customers within five (5) calendar days and published on the Bank’s website at www.ambank.com.my

Campaign

1. The “**Campaign**” means this “**AmBank BonusLink Acquisition Campaign**” is organized by the Bank in accordance with the Campaign Terms and Conditions as stipulated herein.

Campaign Period

2. The Campaign shall run from **1 January 2023 to 30 June 2023** (both dates inclusive) (“**Campaign Period**”) or such other period as may be determined by the Bank with Prior Notice.

Eligibility

3. “**Eligible Cardholder(s)**” is defined as any individual who during the Campaign Period applies for any one of the following Participating Credit Card as Principal cardholder:

(a) AmBank Credit Card: AmBank BonusLink Visa Signature Card and AmBank BonusLink Visa Platinum Card
(Collectively known as “Participating Credit Card(s)”)

4. The following persons are **NOT** eligible to participate in this Campaign:-

- (a) Existing AmBank Credit Card cardholder(s) including staffs whether permanent or contract within the AmBank Group.
- (b) a former AmBank Credit Card Cardholder(s) whose credit card was cancelled less than twelve (12) months prior to the start of the Campaign Period and re-applying for a Principal AmBank BonusLink Credit Card under this Campaign;

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- (c) cardholder(s) of AmBank Business Platinum card, AmBank M-Card, AmBank Cosway card and insurance card;
- (d) any newly approved AmBank BonusLink Credit Card that has been suspended, cancelled or terminated during the Campaign Period
- (e) a cardholder who is in default of payment of sums due or suspected of committing any fraudulent, unlawful and illegal acts in relation to the cardholder’s Credit Card account, and/or any other facilities or services with the Bank;
- (f) cardholders who have participated or are participating in any other concurrent AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any channels either by AmBank/AmBank Islamic or authorised third parties.

Qualifying Criteria

5. The Campaign is made available to the Eligible Cardholder(s) who must fulfill the following criteria during the Campaign Period as provided below:-
 - (a) apply for a Principal Participating Credit Card **and**;
 - (b) activate on the newly approved BonusLink Visa Credit Card within sixty (60) calendar days from the card approval date, **OR**;
 - (c) activate and spend a minimum of Ringgit Malaysia Five Hundred Only (RM500) on the newly approved BonusLink Visa Credit Card within sixty (60) calendar days from the card approval date, **OR**;
 - (d) activate and spend a minimum of Ringgit Malaysia One Thousand (RM1,000) Only on the newly approved BonusLink Visa Credit Card within sixty (60) calendar days from the card approval date.
6. AmBank reserves the right to approve or reject applications and/or to request for any further supporting documents. For the avoidance of doubt, AmBank has the discretion to determine whether the supporting documents are sufficient for the purpose of processing the application submitted to AmBank.

Campaign Offer

7. Subject to the Terms and Conditions herein, the Eligible Cardholder(s) whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before **30 June 2023** will be entitled to the following Campaign Offer(s) set out in the table below provided the Eligible Cardholder(s) fulfils the respective qualifying criteria as stated in Clause 5:-

8. Table 1: Campaign Offer

Eligible Cardholders	Campaign Offers (BonusLink Points Equivalent Value in RM)	Qualifying Criteria	Rewards Capping
Any Principal AmBank BonusLink Visa Signature	RM25 worth of BonusLink Points (Equivalent to 3,000 BonusLink Points)	Apply & Activate within 60 calendar days from card approval date.	BonusLink Points are capped at 23,000 BonusLink Points per cardholder

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OR AmBank BonusLink Visa Platinum Card	RM100 worth of BonusLink Points (Equivalent to 11,500 BonusLink Points)	Apply, Activate and spend a minimum of RM500 within 60 calendar days from card approval date.	
	RM200 worth of BonusLink Points (Equivalent to 23,000 BonusLink Points)	Apply, Activate and spend a minimum of RM1,000 within 60 calendar days from card approval date.	

*Note: fulfilment will be in the form of BonusLink Points

9. Each Eligible Cardholder is entitled to 0% Balance Transfer or 0% QuickCash for) twelve (12) months tenure capped at Ringgit Malaysia Fifteen (RM15,000).

10. For the purpose of this Campaign, “**Eligible Spend**” means all retail transactions (including online transactions) for the purchase of any goods or services (local and international) with the use of any newly approved Participating Credit Card applied during the Campaign Period and may, at the Bank’s discretion, include transactions carried out with the following e-Commerce merchants :-

Eligible MCCs	E-Commerce Merchants
5311 & 7298 / 5812 & 5814	Fave Pay/ Fave
5499 & 5811	Foodpanda
5310 & 6540	Lazada
5964	Shopee
5691 & 5699	Zalora

Transactions outside Malaysia will be converted to Ringgit Malaysia (RM) on the date the item is received and/or processed. The exchange rate may differ from the published daily rate due to market fluctuation. The conversion rate is as determined by Visa International unless the calculation is different.

11. The following transactions are **excluded** from the Eligible Spend:

- (a) easy Payment Plan (EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advance and/or
- (b) quasi-cash transactions – (eg: betting and/or gaming transactions)
- (c) any form of refund; and/or
- (d) any disputed, unauthorised or fraudulent retail transaction; and/or
- (e) interest/management fee payments, late payment charges, charges for cash withdrawals, card services tax and any other form of service/miscellaneous fees.
- (f) E- wallet transactions that are not eligible:

Merchant Category Code (MCC)	E-Wallet Service Providers
4121, 4789, 5734, 6540 & 7399	Grab Pay
4784	Touch ‘n Go
6540	Boost / Big Pay/ Shopee Pay

12. All Eligible Spend must be made within the Campaign Period. The date of the Eligible Spend transacted via the Credit Card will be calculated by adding a grace period of five (5) calendar days from the end of the

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Campaign Period. The Bank is not responsible in any manner whatsoever for any late posting of the spending amount to Eligible Cardholder’s account caused by either the merchants and/or e-wallet service providers and/or third parties.

BonusLink Points Reward Fulfilment

13. Upon satisfying the Qualifying Criteria and Eligible Spend as stated in Clause 5 and 10 respectively, the Eligible Cardholder(s) will be entitled to receive the BonusLink Points via their approved AmBank BonusLink’s Credit Card account.
14. The BonusLink Points will be credited to the qualified Principal Eligible Cardholders’ account within eight (8) to ten (10) weeks **after** meeting the sixty (60) calendar days Eligible Spend from the approval date as outlined in the table below:

Table 2: BonusLink Points Reward Period

Credit Card Approval Date	Activate & Spend within Sixty (60) calendar days from Credit Card Approval Date	BonusLink Points Reward Period
1 January 2023 – 31 January 2023	1 February 2023 – 31 March 2023	April 2023 to May 2023
1 February 2023 – 28 February 2023	1 March 2023 – 30 April 2023	May 2023 to June 2023
1 March 2023 – 31 March 2023	1 April 2023 – 31 May 2023	June 2023 to July 2023
1 April 2023 – 30 April 2023	1 May 2023 – 30 June 2023	July 2023 to August 2023
1 May 2023 – 31 May 2023	1 June 2023 – 30 July 2023	August 2023 to September 2023
1 June 2023 – 30 June 2023	1 July 2023 – 31 August 2023	September 2023 to October 2023

15. The Bank shall notify the Eligible Cardholders via SMS/telephone/electronic mailer/mailer based on their contact details maintained in the Bank’s system. Notwithstanding the foregoing, the Bank reserves the right to use any other medium or method, including the Bank’s website at www.ambank.com.my for the purpose of announcing the Eligible Cardholders.
16. The BonusLink Points can only be credited to the Eligible Cardholder(s) account and the BonusLink Points are not exchangeable by the Eligible Cardholders for other gifts, credit or any other kind of products and is not transferable to any third parties.
17. At the time of crediting of the BonusLink Points as per Clause 14 all Participating Credit Card account(s) of the Eligible Cardholder must be activated and in good standing during the Campaign Period in order to be eligible for the BonusLink Points upon meeting the required criteria.
18. The Bank will not entertain any request from any Eligible Cardholder(s) or any other person to credit the BonusLink Points to the Eligible Cardholder’s other account’s or any third party’s account.

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19. The Eligible Cardholder(s) are responsible to ensure that their telephone number(s) and/or email address(es) and/or mailing address(es) provided are current and updated with the Bank. In the event of non-receipt of the BonusLink Points, the Eligible Cardholder(s) are required to contact the Bank before **30 November 2023** to inquire the status of the BonusLink Points or to make a claim. No request, inquiry or claims shall be entertained after **30 November 2023**.
20. The Bank reserves the right to substitute the BonusLink Points with another gift of like or similar value with Prior Notice on the Bank’s website at www.ambank.com.my.

Welcome Offer - 0% Balance Transfer for 12 months Mechanism

21. The minimum amount for the Balance Transfer shall be Ringgit Malaysia One Thousand (RM1,000) and maximum amount shall not exceed Ringgit Malaysia Fifteen Thousand (RM15,000) per Eligible Cardholder who apply for Balance Transfer from credit card/credit card-i or charge card from other banks (“**Balance Transfer Amount**”). Approval is subject to the Eligible Cardholder’s available credit limit.
22. The instalment tenure of the Balance Transfer shall be twelve (12) months or such other period as specified by the Bank from time to time with prior notice of at least twenty-one (21) calendar days. Each instalment amount will be proportionately computed and billed accordingly to the Eligible Cardholder’s Card Account on the billing date of each month and over the instalment tenure and/or until the full settlement of the instalments. The first month’s instalment amount may be slightly higher than the subsequent months due to rounding adjustment.
23. All outstanding instalments with its respective interest/management fee for the entire tenure shall immediately become due and payable in the event of any early settlement. For the avoidance of doubt, any cancellation of the Participating Credit Card/Credit Card-i shall be deemed as an early settlement and the Bank shall similarly be entitled to charge the amount of Ringgit Malaysia One Hundred (RM100.00) only to the Eligible Cardholder’s account and the Bank shall have the right to claim the remaining instalments for the entire tenure.
24. The Eligible Cardholder will be deemed to have defaulted on the monthly instalment of the Balance Transfer amount if the Eligible Cardholder does not make the full ‘Minimum Monthly Payment’, on or before the payment due date as specified in the Eligible Cardholder’s statement of account. In the event the Eligible Cardholder defaults in three (3) consecutive instalments, all monies due and owing under the Balance Transfer, comprising of total outstanding Balance Transfer monthly instalment and the total unbilled principal amount, together with the applicable finance charges/ management fees, and the balance of all other monies due and owing under the Balance Transfer shall immediately become due and payable by the Eligible Cardholder.
25. Subject to Prior Notice to the Eligible Cardholder, the Bank shall be entitled to terminate the Balance Transfer granted to the Eligible Cardholder, whereupon all outstanding monthly instalments with the respective interest rate/management fee shall immediately become due and payable upon the Bank’s written demand. All such outstanding Balance Transfer amount will be shown in the monthly statement and the Eligible Cardholder shall pay the same in accordance to the provisions of the Terms and Conditions and the Eligible Cardholder Agreement. In the event of default, the Bank shall be entitled to exercise its rights herein and under the Eligible Cardholder Agreement.
26. The Bank may defer, suspend or reject any application under this Campaign

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- (a) if the outstanding balance or amount requested exceeds the Eligible Cardholder’s credit limit, or
 - (b) the outstanding balance or amount requested does not meet the prescribed minimum transfer or requested amount, or
 - (c) if the Eligible Cardholder’s account has insufficient available balance, or such other reasons by the Bank at its discretion. Where the Eligible Cardholder’s application is successful, payment to the Credit Card/Credit Card-i accounts with the other Credit Card/Credit Card-i issuers/financial institutions will be made in the manner provided herein.
27. The signature of the Eligible Cardholder on the application form or consent obtained via telephone call wherein the Eligible Cardholder’s identity has been verified will be deemed conclusive proof of the Eligible Cardholder’s instruction to the Bank to directly settle and pay the outstanding balance of the Credit Card/Credit Card-i or charge card owing to the other card issuers/financial institutions, on behalf of the Eligible Cardholder.
28. Upon participation in this Campaign, the Eligible Cardholder’s existing credit limit will be reserved for the approved amount and shall not be available to the Eligible Cardholder until it is progressively restored by the Bank on monthly basis as payment of each instalment amount is made.
29. Payments made by the Eligible Cardholder to the Participating Credit Card/Credit Card-i account will be used in the following order, firstly to pay off any service tax followed by Cash Advance, QuickCash, Monthly Instalment and any revolving balance that attract the highest finance charges/management fee.
30. The following shall be applicable for this Campaign:
- (a) Only the outstanding balance of the Credit Card/Credit Card-i or charge card issued in Malaysia will be allowed to participate in this Campaign.
 - (b) Payment to the respective card issuer/financial institution(s) shall be affected by the Bank upon approval of the Eligible Cardholder’s application. The amount payable is as approved by the Bank and as stated on the application form or confirmed by the Eligible Cardholder via telephone call.
 - (c) Payment of the Balance Transfer Amount will be made to the respective card issuer/financial institution by way of direct credit to the respective card issuer’s/financial institution’s account via InterBank GIRO.
 - (d) Notwithstanding the Terms and Conditions herein, the Eligible Cardholder shall continue and remain liable to the card issuers/financial institutions for the facilities enjoyed by the Eligible Cardholder in accordance to the terms governing the same.
31. Until the Balance Transfer application is successfully approved, and funds successfully remitted by the Bank to the respective financial institution, the Eligible Cardholder shall continue to be liable to make payment on their other credit card/credit card-i account(s) in accordance with the terms governing the same. The Bank shall not be liable for interest/management fee, or any other charges imposed as a result of the Eligible Cardholders’ failure or delay in making payment. The Eligible Cardholder shall continue to be directly liable to their respective banks and/or financial institutions for all other outstanding balances (principal, accrued interest/management fee, finance/management fee and other charges) on their other credit card/credit card-i account(s), whether such outstanding balances have been incurred before or after the Bank’s approval of the Eligible Cardholders’ application for the Balance Transfer.
32. The Bank has the right to approve the full or partial amount applied.

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Welcome Offer - 0% QuickCash for 12 months Mechanism (“the Programme”)

33. The minimum amount for QuickCash is Ringgit Malaysia One Thousand (RM1,000.00) Only and the maximum amount shall not exceed Ringgit Malaysia Fifteen Thousand (RM15,000.00) per Eligible Cardholder (**“QuickCash Amount”**). The approval is subject to the Eligible Cardholder’s available credit limit and risk grade.

34. **The QuickCash amount shall be treated as cash advance.** As such, in the event of

- (a) the monthly principal instalment amount; and
- (b) the monthly interest/management fee instalment amount;

are not paid in full by the payment due date, the Eligible Cardholder will be charged finance charges/management fee at the rate of 1.5% per month calculated on a daily rest basis on the outstanding statement balance.

In accordance with the Eligible Cardholder Agreement, the prevailing finance charges/management fees or such rate as prescribed by the Bank from time to time will be chargeable on the outstanding principal amount remaining unpaid on the due date from the posting date until the full payment is credited into the Eligible Cardholder’s account.

35. All outstanding instalments with its respective interest rate/management fee for the entire tenure shall immediately become due and payable in any early settlement. For the avoidance of doubt, any cancellation of the Participating Credit Card/Credit Card-i shall be deemed as an early settlement under this Campaign and the Bank shall similarly be entitled to charge the amount of Ringgit Malaysia One Hundred (**RM100.00**) only to the Eligible Cardholder’s account and shall have the right to claim and be paid with all outstanding instalments with its respective interest/management fee for the entire tenure, due to the aforesaid reason.

36. For any avoidance of any doubt, the Eligible Cardholder will be deemed to have defaulted on the monthly instalment payment of the QuickCash amount if Eligible Cardholder does not make the Specified Minimum Payment or Minimum Monthly Payment (or only makes partial payment of the Specified Minimum Payment or Minimum Monthly Payment which is insufficient to cover the QuickCash monthly instalment amount), on or before the Payment Due Date as specified in the Eligible Cardholder’s statement of account. In the event of three (3) or more consecutive instalment default payment events occurs, all monies due and owing under the QuickCash, comprising of total outstanding QuickCash monthly instalments and the total unbilled principal of the QuickCash monthly instalments, together with the applicable finance charges/management fees, and balance of all other monies due and owing under the QuickCash will be immediately due and payable by the Eligible Cardholder.

37. If an event of default has occurred, all outstanding monthly instalments with the respective interest/management fees shall immediately become due and payable by Eligible Cardholder. All such outstanding QuickCash Flexi Payment Plan amount will be shown in the monthly statement and the Eligible Cardholder shall pay the same in accordance with the provisions of the Eligible Cardholder Agreement in default of which, the Bank shall be entitled to exercise its rights under the Eligible Cardholder Agreement.

38. The Bank reserves the right to approve or reject any application in this Campaign. The Bank may approve and disburse any partial amount of the amount applied by the Eligible Cardholder provided the amount applied does not exceed the Cardholder’s existing credit limit or such other reason by the Bank. Where

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the Cardholder’s application is successful, payment to the Cardholder’s bank account in the case of QuickCash will be made in the manner provided herein.

39. Signature of the Cardholder on the application form or consent obtained via phone call will be deemed conclusive proof of the Cardholder’s instruction to the Bank for the release of the requested amount.
40. In the case of QuickCash:
- (a) It is not applicable for cash withdrawal at the ATMs using Eligible Cardholder’s Participating Credit Card/ Credit Card-i.
 - (b) Amount approved will only be disbursed into the Eligible Cardholder’s personal banking account (CASA/CASA-i) maintained in Malaysia within ten (10) calendar days from the approval of the QuickCash application.

General

41. By participating in this Campaign, the Eligible Cardholder(s) are to be bound by the Campaign’s Terms and Conditions, the decisions of the Bank and, any addition, variation or amendment made pursuant to Clause 44 from time to time.
42. The Bank shall not be responsible or liable for any failure by any Eligible Cardholder to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
43. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholder(s) when any Force Majeure event occurs. “**Force Majeure**” refers to any unforeseen events and/or circumstances not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove including natural disasters such as flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil or earth or acts of public unrest such as strikes, lock out, industrial disturbances, riots, wars, pandemic each of which is beyond the control of the Bank or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.
44. The Bank’s decision on all matters relating to the Campaign is final and binding on all Eligible Cardholder(s). No further correspondence or appeal will be entertained.
45. The Bank has the right to vary, amend, delete or add to any of the Terms and Conditions set out herein, in whole or in any part from time to time including to vary the Campaign Period with Prior Notice before the changes take effect. For the avoidance of doubt, the cancellation, termination or suspension by the Bank of this Campaign will not entitle the Eligible Cardholder(s) to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension save where such losses or damages suffered are caused by the willful default, fraud or gross negligence of the Bank.
46. Unless expressly stated otherwise, the Terms and Conditions herein set forth, including any amendment thereto, will prevail over and other provisions and/or representation contained in any other notices/promotion/advertising materials for this Campaign.

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47. The Bank reserves the right to:-
- (a) disqualify any Eligible Cardholder to participate in the Campaign when the Eligible Cardholder has performed an “Eligible Spend”, in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders with normal/regular spending patterns, and the Bank’s decision in this matter shall be final and conclusive on all Eligible Cardholders;
 - (b) forfeit the BonusLink Points fulfillment in the circumstance where there is reversal of Eligible Spend or cancellation of Credit Card during the Campaign Period and/or at the point of fulfilment of the BonusLink Points; or non-adherence to the terms and conditions herein;
48. By participating in this Campaign, the Eligible Cardholder give its consent to the Bank to disclose the Eligible Cardholder’s information to any third-party vendor(s) appointed by the Bank for the purpose of executing and/or fulfilling the Campaign and for avoidance of doubt, Eligible Cardholder is advised to read and understand AmBank Group’s Privacy Notice, which is available on the Bank’s website (<https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx>) and any of the Bank’s branches.
49. All questions concerning the construction, validity, enforcement and interpretation of the Terms and Conditions stipulated herein shall be governed by, construed and enforced in accordance with the laws of Malaysia. The parties hereby submit to the exclusive jurisdiction of the courts of Malaysia for the purpose of any suit, action or other proceeding arising out of or based on the terms and conditions herein.
50. Kindly incorporate the below clause in the English version T&C, and ensure the availability of BM version T&C upon customer request.
- The Bahasa Malaysia version of the Terms and Conditions is also available. In the event of any discrepancy or conflict in the interpretation of these Terms and Conditions, the English and Bahasa Malaysia versions of each of these Terms and Conditions shall be construed as equivalent and each of the Terms and Conditions stipulated shall carry the same meaning.
51. For any assistance and/or feedback related to this Campaign, the Eligible Cardholder may contact the Bank’s Contact Centre at **+603-2178 8888** from 7am to 11pm Monday to Sunday or email to customercare@ambankgroup.com.
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