

## FREQUENTLY ASKED QUESTIONS

### 1. What is an AmPartner Account?

It's a deposit product in partnership with BonusLink which is designed to reward customers with high interest return of up to 1.5% p.a. and BonusLink Points.

### 2. What is the interest rate of AmPartner Account?

Accountholders will enjoy a split-tiered interest up to 1.5% per annum. For updated interest rates for AmPartner Account, please refer to: <https://www.ambank.com.my/eng/rates-fees-charges>

### 3. How do I earn BonusLink points with AmPartner? How will the BonusLink Points be credited to me?

You may earn 0.03 BonusLink Points on every Ringgit, subject to a minimum Monthly Average Balance (MAB) of RM500 and above every month. BonusLink Points will be calculated on a monthly basis and will be credited into your BonusLink Member Account by every 15th of the following month\*.

To earn BonusLink Points, kindly submit your BonusLink Membership Number to us at [ambank.com.my/AmPartner](http://ambank.com.my/AmPartner)

Only accountholders who submitted their BonusLink Membership Number shall be eligible to earn BonusLink Points. If there are multiple submissions received for the same accountholder, the BonusLink Membership Number in the first submission will be used for points awarding.

For joint accounts, only either one of the accountholders who submitted their BonusLink Membership Number will be receiving the BonusLink points. In the event both accountholders submitted their BonusLink Membership Number, the points will be awarded to the primary accountholder..

*\*Points calculation will be performed on the 1st of the following month. Accountholders will not be able to earn points for the current month if they fail to submit their BonusLink Membership Number by the month end. (e.g. BonusLink points for April 2019 will be credited by 15 May 2019. Therefore, accountholder must submit their BonusLink Membership Number by 30 April 2019 to be eligible to earn points for April 2019.)*

*\*\*Submission of BonusLink Membership Number only need to be done **ONCE** per account.*

### 4. How are the Monthly Average Balance (MAB) and BonusLink Points calculated?

Calculation is as stipulated in the table below:

(a) If a customer meets the minimum MAB of RM500

Time Period	Calculation	MAB (RM)
Deposit balance from 1 April 2019 - 5 April 2019	RM500 X 5 days	2,500
Deposit balance from 6 April 2019 - 10 April 2019	RM1,000 X 5 days	5,000
Deposit balance from 11 April 2019 - 20 April 2019	RM800 X 10 days	8,000
Deposit balance from 21 April 2019 - 30 April 2019	RM2,000 X 10 days	20,000
<b>Total Deposit Balance</b>		35,500
<b>No. of Days in April</b>		30
<b>Monthly Average Balance (MAB)</b>		1,183
<b>BonusLink Points</b>	<b>1,183 X 0.03</b>	<b>35</b>

(b) If a customer does not meet the minimum MAB of RM500

Time Period	Calculation	MAB (RM)
Deposit balance from 1 April 2019 - 5 April 2019	RM50 X 5 days	250
Deposit balance from 6 April 2019 - 10 April 2019	RM100 X 5 days	500
Deposit balance from 11 April 2019 - 20 April 2019	RM800 X 10 days	8,000
Deposit balance from 21 April 2019 - 30 April 2019	RM100 X 10 days	1,000
<b>Total Deposit Balance</b>		9,750
<b>No. of Days in April</b>		30
<b>Monthly Average Balance (MAB)</b>		325
<b>BonusLink Point</b>		-

### 5. What should I do if I do not have a BonusLink Membership?

You may apply for BonusLink Membership through any of the following channels:

- Obtain an Instant Card at any Shell station or Parkson store.
- Apply online via BonusLink mobile app. (Virtual card will be activated and BonusLink Membership number will be generated immediately)\*.
- Apply online at [www.bonuslink.com.my](http://www.bonuslink.com.my).\*
- Call BonusLink Self-Service Phone System at 03-7626 1000 to request for an application form.\*

*\*Physical membership card will be delivered between two to three weeks from the application date.*

Once you have registered and obtained your BonusLink Membership Number, please ensure to submit your BonusLink Membership Number to us at [ambank.com.my/AmPartner](http://ambank.com.my/AmPartner)

**6. How much does it cost to sign up for a BonusLink Membership?**

BonusLink Membership is free. For more information about BonusLink, please visit [www.bonuslink.com.my](http://www.bonuslink.com.my).

**7. How can I check my BonusLink points balance?**

You can check your points balance through any of the following channels:

- Log on to [www.bonuslink.com.my](http://www.bonuslink.com.my), click Check Points and key in your BonusLink Card Number
- Self-Service Phone System at 03-7626 1000
- Refer to Points Summary Statement or e-Statement which is sent by BonusLink three times per year
- Log in via BonusLink Mobile App, click on "Me" in the menu.

**8. Why am I being charged for cash withdrawal transactions from other Banks' MEPS linked ATM where it should be free for the first 8 cash withdrawals?**

The charges for the first 8 cash withdrawal transactions from other Banks' MEPS linked ATM will be refunded to your account in the following month.

**9. When does the Bank charge the half-yearly service fee?**

Half-yearly service fee will only be charged if the average Monthly Average Balance (MAB) of the account for the past six months is less than RM1,000. The half yearly service fee will be charged at the end of June and December.

**10. What is the eligibility to apply for AmPartner Account?**

AmPartner Account is open to all Malaysians citizens, residents, permanent residents and non-residents with minimum age of 18 years old and above.

**11. Where can I apply for AmPartner Account and what are the documents required?**

AmPartner Account can be opened by walking into any of our branches nationwide. You will need to bring your NRIC or passport and a minimum initial deposit of RM100.

**Should you have any further queries, kindly call us at 03-2178 8888 or email [customer care@ambankgroup.com](mailto:customer care@ambankgroup.com).**