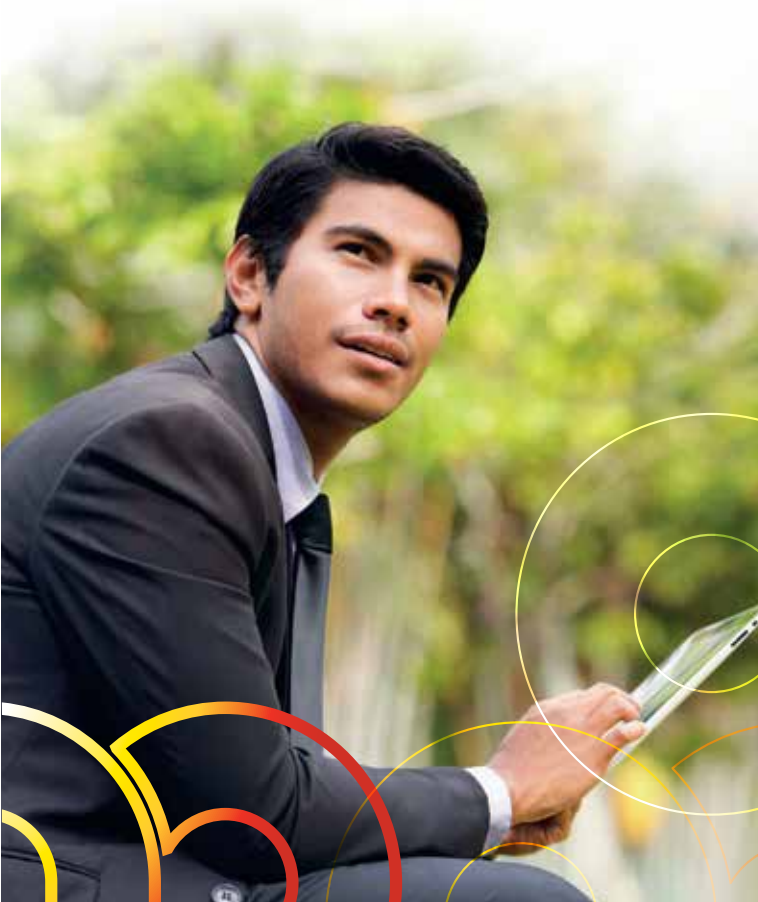


Current Accounts

I AmBanking on™ convenience

Your funds. You decide how and when.



Eligible for protection by PIDM



AmBank

A PIDM member

Your Bank. Malaysia's Bank. AmBank.™



Banking has become simpler and more convenient than ever with AmStar Extreme. It is a truly flexible deposit account that allows you to withdraw cash from other banks' ATMs, and transfer funds online for FREE*.

Benefits

- Free 5 cash withdrawals every month from other banks' MEPS shared ATMs.
- Free 5 online fund transfers to other banks every month. Total savings of RM5.50 plus RM0.33 GST per month amounting to RM66 plus RM3.96 GST per year.
- No introducer required.
- Tiered interest rate on account balance.
- Interest is calculated daily and credited monthly into account.
- No monthly service charge for average account balance of RM3,000 and above.
- Free Standing Instruction on payments or transfers.
- Overdraft facility.
- Monthly eStatement available.
- Cheque book facility.

Eligibility

- Individuals aged 18 years and above.
- Non-Individuals (Clubs, Societies or Associations).
- Residents or Non-Residents with working permits.
- Personal or Joint Account.

Minimum Deposit

- Minimum account opening of RM500.

Family 1st Solutions

Everyday Current Account

Tracking your daily expenses is now easier than ever with Everyday Current Account that helps you manage your income and expenses better.

For more details on Family First Solutions Everyday Current Account, please refer to the Family First Solutions leaflet.

Foreign Currency Current Account

Foreign Currency Current Account (FCCA) provides you the opportunity to invest globally without a fixed term period.

Benefits

- Available in specific currencies as follows:
 - US Dollar (USD).
 - Sterling Pound (GBP).
 - Japanese Yen (JPY).
 - Singapore Dollar (SGD).
 - Euro (EUR).
 - Australian Dollar (AUD).
 - New Zealand Dollar (NZD).
 - Hong Kong Dollar (HKD).
 - Canadian Dollar (CAD).
 - Chinese Yuan Renminbi (CNY).

Eligibility

- Existing Current or Savings Account holder (MYR).
- Individuals aged 18 years and above.

Minimum Deposit

- No minimum deposit required.



An account with cheque-writing facilities, with the convenience of unrestricted access to your cash and reassuringly high interest rates on your daily balance.

Benefits

- No introducer required.
- High interest rates on your daily balance.
- Interest is calculated and credited monthly into account.
- No monthly service charge for average account balance of RM3,000 and above.
- Free Standing Instruction on payments or transfer.
- Overdraft facility.
- Monthly statement.
- Cheque book facility.

Eligibility

- Individuals aged 18 years and above.
- Non-Individuals (Clubs, Societies or Associations).
- Residents or Non-Residents with working permits.
- Personal or Joint Account.

Minimum Deposit

- Minimum account opening of RM2,000.

Enjoy a new level of convenience! Sign up for our cheque Sweeping Facility at any branch!

Advantages:

- Greater convenience – Fund transfer will automatically be affected whenever the current account has insufficient funds.

Visit your nearest branch for more details on Sweeping Facility!

Unless otherwise stated, all prices/quotations indicated in this document are inclusive of Goods and Services Tax (GST), where applicable.

I AmBanking on kemudahan

Dana anda. Anda tentukan masa dan caranya.



Dengan AmStar Extreme, perbankan tidak pernah semudah dan seringkis ini. Akaun deposit yang fleksibel ini membolehkan anda mengeluarkan wang tunai daripada ATM bank lain dan membuat pindahan dana dalam talian dengan PERCUMA*.

Manfaat

- 5 pengeluaran tunai percuma setiap bulan daripada rangkaian ATM MEPS bank lain.
- 5 pindahan dana dalam talian percuma ke bank lain setiap bulan. Penjimatan keseluruhan RM5.50 dan RM0.33 CBP sebulan, sehingga maksimum RM66 dan RM3.96 CBP setahun.
- Tiada pencadangan diperlukan.
- Kadar faedah bertingkat ke atas baki akaun.
- Faedah dikira secara harian dan dikreditkan secara bulanan ke dalam akaun.
- Tiada caj perkhidmatan bulanan untuk akaun dengan baki purata RM3,000 dan ke atas.
- Arahan Tetap percuma untuk pembayaran atau pindahan.
- Kemudahan overdraf.
- Penyata elektronik bulanan boleh didapati.
- Kemudahan buku cek.

Kelayakan

- Individu berusia 18 tahun dan ke atas.
- Bukan Individu (Kelab, Persatuan atau Pertubuhan).
- Pemastautin atau Bukan Pemastautin dengan permit kerja.
- Memiliki Akaun Peribadi atau Bersama.

Deposit Minimum

- Pembukaan akaun minimum RM500.

Penyelesaian **Family 1st**

Everyday Current Account

Pantau perbelanjaan harian anda dengan lebih mudah menerusi *Everyday Current Account*. Uruskan pendapatan dan perbelanjaan anda dengan lebih efisien.

Untuk maklumat lanjut mengenai *Everyday Current Account* Penyelesaian *Family First*, sila rujuk risalah Penyelesaian *Family First*.

Akaun Semasa Mata Wang Asing

Akaun Semasa Mata Wang Asing menawarkan anda peluang untuk melabur secara global tanpa tempoh tetap.

Manfaat

- Sah untuk mata wang yang disenaraikan berikut:
 - Dolar A.S. (USD).
 - Paun Sterling (GBP).
 - Yen Jepun (JPY).
 - Dolar Singapura (SGD).
 - Euro (EUR).
 - Dolar Australia (AUD).
 - Dolar New Zealand (NZD).
 - Dolar Hong Kong (HKD).
 - Dolar Canada (CAD).
 - Yuan Renminbi China (CNY).

Kelayakan

- Memiliki Akaun Semasa atau Simpanan (MYR).
- Individu berusia 18 tahun dan ke atas.

Deposit Minimum

- Tiada deposit minimum diperlukan.

**With these Current Account solutions, you'll enjoy the convenience you need to manage your finances/
Dengan penyelesaian Current Account ini, nikmatilah kemudahan yang diperlukan
untuk mengurus kewangan anda.**

	Foreign Currency Current Account (FCCA)	AmStar Extreme	AmStar	Family First Everyday Current Account
Why this Account?/ Kenapa Akaun ini?	A global investment without fixed term/ <i>Pelaburan global tanpa tempoh tetap</i>	An interest bearing current account with value added online transactions/ <i>Akaun semasa berfaedah dengan nilai tambahan dan transaksi dalam talian</i>	An interest bearing current account/ <i>Akaun semasa berfaedah</i>	An account that allows flexible access to funds/ <i>Akaun yang membenarkan akses fleksibel ke dana</i>
Interest/ Faedah	Interest on balances for selected currencies only/ <i>Faedah ke atas baki untuk mata wang terpilih sahaja</i>	High interest on your balance/ <i>Faedah tinggi ke atas baki</i>	High interest on your balance/ <i>Faedah tinggi ke atas baki</i>	Earn interest on your balance/ <i>Peroleh faedah daripada baki</i>
ATM	✓	✓	✓	✓
Statement/ <i>Penyata</i>	✓	✓	✓	✓
Minimum Account Opening/ <i>Pembukaan Akaun Minimum</i>	N/A / <i>Tiada</i>	RM500	RM2,000	RM500
Special Features/ <i>Ciri Istimewa</i>	N/A / <i>Tiada</i>	<ul style="list-style-type: none">• Free first 5 IBG fund transfer every month/<i>Pindahan dana IBG secara percuma untuk 5 kali pertama setiap bulan.</i>• Free first 5 withdrawals from other banks' MEPS shared ATMs every month/ <i>Pengeluaran daripada rangkaian ATM MEPS bank lain secara percuma untuk 5 kali pertama setiap bulan.</i>	N/A / <i>Tiada</i>	<ul style="list-style-type: none">• Quarterly printed statement/ <i>Cetakan penyata suku tahunan.</i>

* *Layak dilindungi oleh PIDM.*



Akaun dengan kemudahan penulisan cek yang memberikan anda akses tanpa had ke wang tunai dan faedah tinggi ke atas baki harian anda.

Manfaat

- Tiada pencadang diperlukan.
- Kadar faedah tinggi ke atas baki harian anda.
- Faedah dikira secara harian dan dikreditkan secara bulanan ke dalam akaun.
- Tiada caj perkhidmatan bulanan untuk akaun dengan baki purata RM3,000 dan ke atas.
- Arahan Tetap percuma untuk pembayaran atau pindahan.
- Kemudahan overdraf.
- Penyata bulanan.
- Kemudahan buku cek.

Kelayakan

- Individu berusia 18 tahun dan ke atas.
- Bukan Individu (Kelab, Persatuan atau Pertubuhan).
- Pemastautin atau Bukan Pemastautin dengan permit kerja.
- Memiliki Akaun Peribadi atau Bersama.

Deposit Minimum

- Pembukaan akaun minimum RM2,000.

Nikmatilah kemudahan yang ditingkatkan. Daftar untuk *Sweeping Facility* cek di cawangan kami yang berdekatan anda!

Kelebihan:

- Lebih mudah – Pindahan dana dilakukan secara automatik apabila akaun semasa kekurangan dana.

Kunjungi cawangan berdekatan untuk maklumat lanjut mengenai *Sweeping Facility*!

Kecuali dinyatakan sebaliknya, semua harga/sebut harga yang dinyatakan di dalam dokumen ini adalah termasuk Cukai Barang dan Perkhidmatan (CBP), jika terpakai.

 AmBankMalaysia

+603 2178 8888 | ambank.com.my

AmBank (M) Berhad (8515-D)
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