

Terms and Conditions
Pay & Transfer with AmBank DuitNow QR
Campaign Period: 28 December 2020 - 30 June 2021

REMINDER: Eligible customers (as defined below) are hereby reminded to read and understand the terms and conditions below which are available at www.ambank.com.my/eng/terms-and-conditions. If the Eligible Customers do not understand any of the terms and conditions stated herein, the Eligible Customers are advised to discuss with any of the Bank's authorised representative.

Definition

“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.

“AmOnline” means AmBank's Internet banking services offered by the Bank to its customers to perform banking transactions via the Internet in accordance to the terms and conditions which are available at <https://ambank.amonline.com.my/>

“Bank” refers to AmBank (M) Berhad [Registration No.: 19690100016 (8515-D)] or AmBank Islamic Berhad (Registration No.: 199401009897 (295576-U)), both incorporated in Malaysia and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“Campaign” means “Pay & Transfer with AmBank DuitNow QR” organised by the Bank in accordance with the terms and conditions as stipulated herein.

“CASA/CASA-i” means Current and Savings Accounts of AmBank and AmBank Islamic.

“Customers” refers to new and existing individual customers of the Bank that has a valid CASA/CASA-i with the Bank.

“DuitNow QR” refers to a service provided by the Bank that allows AmOnline Mobile users to make payments to a Merchant for goods and services obtained and/or purchased, and/or to perform a transfer to a Beneficiary using a unique two-dimensional Quick-Response (QR) code generated by the Beneficiary. This service is available via AmOnline mobile application.

“DuitNow QR Payment” refers to payments by the Customer into the Merchant's account using DuitNow QR. Customer makes payment by scanning the Merchant's QR Code using AmOnline.

“DuitNow QR Peer-to-Peer (P2P)” refers to the electronic money transfer made using the DuitNow QR from one person to another.

“**Eligible Transaction**” refers to transaction performed via DuitNow QR Payment to Merchants (P2M) and/or Peer-to-Peer Transfer (P2P) with a minimum transaction amount of Ringgit Malaysia Five (RM5) and above during the Campaign Period via AmOnline.

Interpretation: Save where the contrary is indicated, any reference in this terms & conditions to:

- (a) words denoting the singular number shall include the plural number also and vice-versa;
- (b) words denoting the neuter or masculine gender shall include the feminine gender and the masculine or neuter gender, as the case may be;
- (c) “Associate Corporations” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013, where applicable; and
- (d) “Related Corporations” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

Campaign Period

1. The Campaign will commence on **28 December 2020 and end on 30 June 2021** (both dates are inclusive) (“**Campaign Period**”) or such other periods as may be determined at the discretion of the Bank with prior notice of at least five (5) calendar days to Eligible Customers before such other period takes effect.

Month	Campaign Period
1	28 December 2020 - 31 January 2021
2	1 February 2021 - 28 February 2021
3	1 March 2021 - 31 March 2021
4	1 April 2021 - 30 April 2021
5	1 May 2021 – 31 May 2021
6	1 June 2021 – 30 June 2021

Eligibility

1. This Campaign is open to all **existing** and **new** individual Customers who are CASA/CASA-i accountholders of the Bank and who have activated DuitNow QR on AmOnline prior to or during the Campaign Period EXCLUDING the following category of Customers:
 - A. All non-individual customers such as the following:
 - (i) Sole-proprietorships/Partnerships; and/or
 - (ii) Small Medium Enterprises (SMEs) with turnover of up to RM25 million annually; and/or
 - (iii) Non-Profit Organisations/Charitable Bodies/Societies
 - B. Permanent and/or contract employees of AmBank Group and their immediate family members (spouses, children, siblings and parents).

(hereinafter referred to as ‘**Eligible Customers**’)

Mechanics

1. Eligible Customers must perform a minimum of Ringgit Malaysia Five (RM5) Eligible Transaction via DuitNow QR within Campaign Month to receive 10% Cashback subject to the other terms and conditions stated herein. This Campaign operates on a **first come first served basis**
2. The Cashback issued for each Eligible Customer per Eligible Transaction is capped at Ringgit Malaysia Five (RM5) and total Ringgit Malaysia Fifteen (RM15) per Eligible Customer per month.
3. Eligible Customers must activate their DuitNow QR through AmOnline in order to complete an Eligible Transaction during the Campaign Period.
4. The Bank has the right to vary/revise/amend the selection mechanism/process as it deems fit and at any time by giving at least **five (5) calendar days**’ Prior Notice to the Eligible Customers via SMS/electronic mailer/mail.

Cashback(s)

1. The Cashback offered under the Campaign are as follows:

Prize (“Cashback”)	Total Cashback Allocation per month (RM)
10% Cashback for each Eligible Transaction (Capped at RM5 per Eligible Transaction and total RM15 per Eligible Customer per month.)	RM15,000

2. Maximum monthly Cashback issued by the Bank is capped at Ringgit Malaysia fifteen thousand (RM15,000) per Campaign Month. No Cashback will be given once the Ringgit Malaysia fifteen thousand (RM15,000) is fully exhausted during the Campaign Month.
3. The Bank will not entertain any request from the Eligible Customers to transfer the Cashback to other accounts maintained with the Bank or any other financial institution or any third party’s accounts.
4. The Eligible Customers’ CASA/CASA-i must not be dormant or closed throughout the Campaign Period and at the point the Cashback is credited into the Eligible Customers’ CASA/CASA-i.
5. The Cashback is non-transferable to any third party and non-exchangeable for up-front cash, credit or any such other kind.
6. The Bank shall notify the winners via SMS/telephone/electronic mailer/mail based on their contact details maintained in the Bank’s system within four (4) weeks after the end of the Campaign Period. Notwithstanding the foregoing, the Bank reserves the right to use any other

mediums or methods, including the Bank's website at www.ambank.com.my for the purpose of announcing the winners.

7. The Cashback amount will be credited into the winners' CASA/CASA-i within two (2) working days after announcement of the winners and it will be reflected on the statement of account in the following month.
8. By participating in the Campaign, the Eligible Customers:
 - (a) Agree that they have read, understood and agreed to be bound by the terms and conditions herein;
 - (b) Agree that all records of transactions captured by the Bank's system within the Campaign Period based on local date and time shall be accurate and conclusive;
 - (c) Agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers. No further appeal or further correspondence will be entertained;
 - (d) Authorise the Bank to publish their names and/or photos provided by them for current and future advertising and publicity purposes in any advertising or publicity materials relating to the Campaign without any compensation.

Disqualification

1. The Bank has the right to disqualify the participation of any Eligible Customers for the purpose of this Campaign without having to notify the Eligible Customers in the event:
 - (a) the Eligible Customers' CASA/CASA-i is closed within four (4) weeks from the expiry of the Campaign Period; or
 - (b) the Eligible Customers have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (c) the Eligible Customers have breached any of the terms and conditions stipulated herein; or
 - (d) the Eligible Customers have deregistered their DuitNow QR during and within four (4) weeks from the expiry of the Campaign Period.
2. Eligible Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign.
3. Eligible Customers who have committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.
4. DuitNow QR transactions conducted between different accounts of the same account holders either from the same bank entity or different bank entity shall not qualify as an Eligible Transaction.

General

1. By participating in this Campaign, the Eligible Customers consent and agree to be bound by the terms and conditions herein which is to be read together with the:
 - a) General Terms and Conditions for Accounts and Services, and
 - b) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to CASA-i only).The Eligible Customers is required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any Campaign updates or the latest terms and conditions, if any.
2. The Bank's decision on all matters relating to the Campaign is binding and final and no correspondence or appeal shall be entertained.
3. 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.
4. The Bank shall not be liable to any Eligible Customers for any damage of whatsoever nature or loss suffered (including but not limited to, loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages) howsoever arising in relation to participation in the Campaign, or the Bank exercising its rights pursuant to any of the terms and conditions herein save and except where such loss or damages were directly attributable to the Bank's gross negligence, wilful default or fraud.
5. The Bank shall have the right to suspend, terminate or cancel the Campaign at any time by giving prior notice of at least **five (5) calendar days** to the Eligible Customers on the Bank's website at www.ambank.com.my.
6. The Bank shall have the right and discretion to vary, amend, delete or add to any of the terms and conditions specifically set out herein, in whole or in any part from time to time, with Prior Notice.
7. No compensation in cash or any kind shall be given to the Eligible Customers for any losses or damages suffered or incurred by the Eligible Customers as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the terms and conditions herein unless the same is solely due to the gross negligence and/or default of the Bank.
8. To the extent permitted by law, the Bank shall not be liable to the Eligible Customers for any losses or costs (including loss of business opportunities or profits) caused by abnormal and unforeseeable circumstances outside the Bank's reasonable control which is unavoidable, including but not limited to any accident, act of terrorist, breakdown of machinery, civil commotion, fire, industrial dispute, labour unrest, lock-out, natural disaster, riot, strike, war (whether declared or undeclared), or data processing system, electrical, telecommunication system or transmission link failure.

9. The Bahasa Malaysia version of this 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 the equivalent of each other, and each of the terms and conditions stipulated shall carry the same meaning
10. For any assistance and/or feedback relating to this Campaign, Eligible Customers may contact the Bank's Contact Centre at 03-2178 8888 or e-mail to customercare@ambankgroup.com

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