

Terms and Conditions
Pay & Transfer with AmBank DuitNow QR Campaign - Hari Raya Bonus
Campaign Period: 15 April 2021 to 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 Campaign - Hari Raya Bonus"** organised by the Bank in accordance with the terms and conditions as stipulated herein.

"CASA/CASA-i" means Current Account/Savings Accounts and Current Account-i/Savings Account-i.

"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 to Merchants (P2M)" 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 via AmOnline.

"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.

"Serial Number" - refers to a unique identifier assigned incrementally or sequentially to each eligible transaction.

Terms and Conditions
Pay & Transfer with AmBank DuitNow QR Campaign - Hari Raya Bonus
Campaign Period: 15 April 2021 to 30 June 2021

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

- i. words denoting the singular number shall include the plural number also and vice-versa;
- ii. words denoting the neuter or masculine gender shall include the feminine gender and the masculine or neuter gender, as the case may be;
- iii. "Associate Corporations" shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 and Islamic Financial Service Act 2013, where applicable; and
- iv. "Related Corporations" shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

Campaign Period

The Campaign will commence on **15 April 2021 to 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**' ("**Prior Notice**") to Eligible Customers (as defined below) before such other period takes effect.

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 who have registered for AmOnline prior to or during the Campaign Period **EXCLUDING** the following category of Customers:

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

(hereinafter referred to as '**Eligible Customers**')

2. For the avoidance of doubt, employees of AmBank Group and their immediate family members (spouses, children, siblings and parents) are eligible to participate in this Campaign.

Mechanics

1. Eligible Customers shall perform a DuitNow QR Transaction with a minimum amount of **Ringgit Malaysia Five (RM5)** ("Eligible Transaction") during the Campaign Period to participate in the Campaign.
2. DuitNow QR Transactions with a minimum amount of Ringgit Malaysia Five (RM5) will be considered as one Eligible Transaction.
3. Eligible Customers shall perform a minimum **Twenty (20)** Eligible Transactions during the Campaign Period to participate in the Campaign and stand a chance to win the Prizes as set out in Table 1 below.

Terms and Conditions
Pay & Transfer with AmBank DuitNow QR Campaign - Hari Raya Bonus
Campaign Period: 15 April 2021 to 30 June 2021

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.

Prize(s)

1. The prizes offered under the Campaign ("Prizes") are as follows:

Table 1: Campaign Prizes

Prize	Duration	Total Number of Winners
RM100 Cash	15 April 2021 to 30 June 2021	100

2. Each Eligible Customer is entitled to win only **One (1)** Prize during the Campaign Period.
3. Successful winners will be selected via the Bank's algorithm system as described herein.
4. The Bank will not entertain any request from the Eligible Customers to transfer the Prize to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
5. The Eligible Customers' CASA/CASA-i must not be dormant or closed throughout the Campaign Period and at the point the Prize is credited into the Eligible Customers' CASA/CASA-i.
6. The Prize is non-transferable to any third party and non-exchangeable for up-front cash, credit or any such other kind.
7. 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.
8. It shall be the Eligible Customer(s)' responsibility to ensure that their contact details such as mobile numbers and correspondence address provided are current and updated with the Bank. The Bank shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss flowing there from) suffered in the event the Eligible Customer(s)' contact details in the Bank's record are not updated.
9. 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 stated herein;
 - (b) Agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time and 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.

Terms and Conditions
Pay & Transfer with AmBank DuitNow QR Campaign - Hari Raya Bonus
Campaign Period: 15 April 2021 to 30 June 2021

Winner Selection

1. At the end of the Campaign Period, the Bank will select the Eligible Customer who has performed **minimum Twenty (20) Eligible Transactions (qualifying entries)** during the Campaign Period. Subsequently the Bank will randomly select potential Prize winners from the qualifying entries of the Prize.
2. The Bank's automated system shall assign a serial number to every qualifying entry earned by all Eligible Customers who perform a DuitNow QR Transaction with a minimum amount of Ringgit Malaysia Five (RM5) during the Campaign Period.
3. Winners will be drawn based on the Serial Number assigned for each qualifying entries. This Serial Number will be used to tag the Eligible Customer that perform the transaction and will be used to identify the winner.
4. A total of One hundred (100) winners will be selected via a random draw from the pool of eligible DuitNow QR transactions (qualifying entries) during the Campaign period.
5. For the avoidance of doubt, the Prize is capped according to Table stated in **Prize(s)** above throughout the Campaign Period.

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.
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).

Terms and Conditions
Pay & Transfer with AmBank DuitNow QR Campaign - Hari Raya Bonus
Campaign Period: 15 April 2021 to 30 June 2021

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 (Monday - Friday, 7.00 a.m. to 11.00 p.m.) or e-mail to customercare@ambankgroup.com

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