

Terms and Conditions
#GoCashless 2.0 with AmBank Debit Card Campaign
Campaign Period: 15 December 2020 to 31 March 2021

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

1 Definition

- 1.1 For the purpose of these terms and conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

"AmBank Group" refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated within or outside of 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.

"Bank" refers to AmBank (M) Berhad ('AmBank') (Company No.: 196901000166 (8515-D)), company incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

"Campaign" refers to **"#GoCashless 2.0 with AmBank Debit Card Campaign"** organised by the Bank in accordance with the terms and conditions stipulated herein.

"Debit Card" refers to the Debit Card (AmBank Debit Mastercard and TRUE by AmBank Debit Mastercard) issued by the Bank to the primary cardholder or secondary cardholder.

"Entries" means the eligible entries earned by fulfilling the criteria in clause 4.4 which entitles the Eligible Customer to be selected as the potential winner of the Prizes.

"Prior Notice" means notice by the Bank of certain facts or of a particular state of affairs of at least seven (7) calendar days.

"Prize" means the Weekly Prize/Monthly Prize/Main Prize described in clause 5 below.

- 1.2 Words denoting persons shall include living persons and, if and where applicable, body or persons incorporated or unincorporated. Words importing the singular shall also include the plural and vice-versa. Words importing the masculine gender shall include the feminine and neuter gender.
- 1.3 **"Associate Corporations"** shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 or the Islamic Financial Services Act 2013, where applicable. **"Related Corporations"** shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

2 Campaign Period

- 2.1 The Campaign shall commence on 15 December 2020 (00:00 GMT+8) and ends on 31 March 2021 (23:59 GMT+8), both dates inclusive and will be referred to as **"Campaign Period"**. The Bank reserves the right to vary or amend the duration of the Campaign Period at its discretion with Prior Notice.

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3 Eligibility

- 3.1 The Campaign is opened to all new and existing Debit Card cardholder(s) of the Bank of age 18 and above, herein referred to as “**Eligible Customer(s)**”).
- 3.2 Enrollment is not required for the purpose of participation in this Campaign.
- 3.3 Employees of AmBank Group are not eligible to participate in this Campaign.

4 Campaign Mechanic

- 4.1 To participate in this Campaign, the Eligible Customer needs to perform the Eligible Transaction(s) as defined below using his/her Debit Card to stand a chance to win the Prize(s) stated in **Table 1** under Clause 5.1 hereof during the Campaign Period.
- 4.2 “**Eligible Transaction(s)**” shall mean any local and overseas retail transactions including online purchases that meet the minimum spending requirement as stated under Clause 5.1 which were successfully charged to the debit card during the campaign period are deemed as Eligible Transaction(s), except for the following transactions which are hereby expressly excluded and shall not be treated as Eligible Transaction(s):
- a) Cash withdrawals, deposits or transfers;
 - b) Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by the Bank or otherwise;
 - c) Any unposted, cancelled, void, disputed, refunded, fraudulent or unauthorised transactions; and
 - d) Insurance/Takaful payment transactions (MCC 5960 and 6300).

The Bank’s determination as to what constitutes Eligible Transaction(s) as defined in Clause 4.2 herein shall be conclusive and binding on all Eligible Customers.

- 4.3 For the avoidance of doubt, international transactions in foreign currency shall be converted to Ringgit Malaysia based on the Bank’s prevailing foreign exchange rate as at the transaction date and time (Malaysian Time) captured in the Bank’s records during the Campaign Period.
- 4.4 The Eligible Customer(s) who performed the Eligible Transaction(s) as captured by the Bank’s record will be entitled to the Prize(s) set out in **Table 1** of Clause 5.1. A total of **Eighteen thousand, five hundred and twenty-one (18,521) winners** will be selected to win the Prize(s) throughout the Campaign Period.

5 Prize(s)

- 5.1 The Prize(s) under this Campaign are as illustrated in **Table 1** below.

Table 1

Category	Eligibility	No. of Prize(s)	Total Value (RM)
Weekly Prize(s)	Minimum spend of RM10 per transaction	18,500 x RM5 Cashback (1,200 X 14 Campaign Weeks) & (1,700 X 1 Campaign Week)	92,500

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Monthly Prize(s)	One (1) entry per transaction with minimum spend of RM30	16 x RM2,000 Cash Prize (4 per Campaign Month)	32,000
Main Prize(s)	One (1) entry per transaction with minimum spend of RM50	1st prize: 1 x RM30,000 cash 2nd prize: 1 x RM20,000 cash 3rd prize: 1 x RM10,000 cash Consolation prizes: 2 x RM3,000 cash	66,000
Total		18,521	190,500

5.2 Winners Selection

a) **Weekly Prize**

Every 50th Eligible Transaction(s) (e.g. 50th, 100th, 150th, 200th and so forth), based on the Bank's record, will qualify for the Weekly Prize(s). A total of 18,500 Weekly Prize(s) winners will be selected throughout the Campaign Period according to the respective Campaign Week, as set out in Table 2 below.

b) **Monthly Prize**

Each Eligible Transaction with a minimum spend of RM30 will qualify for one (1) entry to be selected as a Monthly Prize winner.

At the end of each Campaign Month (stated in Table 3 below), the Bank will randomly select potential Monthly Prize winners from the qualifying Entries of the Monthly Prize. The selected potential Monthly Prize winner will be contacted by the Bank via telephone on his/her mobile number maintained in the Bank's records within 60 days after the end of each Campaign Month and the selected potential Monthly Prize winner will be required to answer two (2) questions correctly in order to be rewarded the Monthly Prize.

For the avoidance of doubt, the Monthly Prize is capped at four (4) for each Campaign Month (as stated in Table 3 below) and sixteen (16) throughout the Campaign Period.

c) **Main Prize**

Each Eligible Transaction with a minimum spend of RM50 will qualify for one (1) entry to be selected as a Main Prize winner.

At the end of the Campaign Period, the Bank will randomly select potential Main Prize winners from the qualifying Entries of the Main Prize. The selected potential Main Prize Winner will be contacted by the Bank via telephone on his/her mobile number maintained in the Bank's records within 60 days after the end of Campaign Period and the potential Main Prize winner shall be required to answer two (2) questions correctly in order to be rewarded the Main Prize.

For the avoidance of doubt, the Main Prize is capped according to Table 4 of Clause 5.4 below, throughout the Campaign Period.

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- 5.3 Each Eligible Customer is qualified to win a maximum of one (1) Weekly Prize per Campaign Week (stated in Table 2 below), one (1) Monthly Prize and one (1) Main Prize throughout the Campaign Period.
- 5.4 The Prize(s) will be credited into the respective winner's Current or Savings Account that is linked to his/her Debit Card used for the Eligible Transaction(s) during the Campaign Period according to the fulfillment dates stipulated in **Table 2**, **Table 3** and **Table 4** below.

Table 2 Weekly Prize

Week	Campaign Week	No. of Prize(s) per Week	Prize Fulfillment Date
1	15 December 2020 - 20 December 2020	1,200	On or before 28 February 2021
2	21 December 2020 - 27 December 2020	1,200	
3	28 December 2020 - 3 January 2021	1,200	
4	4 January 2021 - 10 January 2021	1,200	On or before 31 March 2021
5	11 January 2021 - 17 January 2021	1,200	
6	18 January 2021 - 24 January 2021	1,200	
7	25 January 2021 - 31 January 2021	1,200	
8	1 February 2021 - 7 February 2021	1,200	On or before 30 April 2021
9	8 February 2021 - 14 February 2021	1,200	
10	15 February 2021 - 21 February 2021	1,200	
11	22 February 2021 - 28 February 2021	1,200	
12	1 March 2021 - 7 March 2021	1,200	On or before 31 May 2021
13	8 March 2021 - 14 March 2021	1,200	
14	15 March 2021 - 21 March 2021	1,200	
15	22 March 2021 - 31 March 2021	1,700	

Table 3 Monthly Prize

Month	Campaign Month	No. of Prize(s)	Prize Fulfillment Date
1	15 December 2020 – 31 December 2020	4	On or before 28 February 2021
2	1 January 2021 – 31 January 2021	4	On or before 31 March 2021
3	1 February 2021 – 28 February 2021	4	On or before 30 April 2021
4	1 March 2021 – 31 March 2021	4	On or before 31 May 2021

Table 4 Main Prize

Prize	No. of Prize(s)	Prize Fulfillment Date
1 st Prize: RM30,000 cash	1	On or before 31 May 2021
2 nd Prize: RM20,000 cash	1	
3 rd Prize: RM10,000 cash	1	
Consolation Prize: RM3,000 cash	2	

- 5.5 The Bank will not entertain any request from the winners to transfer the Prize(s) to other accounts maintained with the Bank or any other financial institution or any third party's accounts.

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- 5.6 The Eligible Customer(s)' Current or Savings Account must not be dormant or closed at the point the Prize(s) is credited into the Eligible Customer(s)' Current or Savings Account.
- 5.7 The Prize(s) is non-transferable to any third party and non-exchangeable for upfront cash, credit or any such other kind.
- 5.8 The Bank shall notify the winners via Short Messaging Service ("SMS") 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 winners.
- 5.9 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.

6 General

- 6.1 By participating in this Campaign, the Eligible Customer(s) and/or any party related herein consent and agree to be bound by the terms and conditions herein, to be read together with the General Terms and Conditions for Accounts and Services. The Eligible Customer(s) 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.
- 6.2 The Campaign offer is not valid with any other promotions of the Bank.
- 6.3 The Bank shall have, at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 6.4 The Bank shall have the right and discretion 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.
- 6.5 Any notice issued by the Bank shall be posted on the Bank's official website at www.ambank.com.my or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- 6.6 The Bank shall have the right to cancel the participation or disqualify any Eligible Customer(s) from participating in this Campaign if the Bank finds or determines that:
 - a) The said Eligible Customer(s) has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or
 - b) The Eligible Customer(s) has breached or will potentially breach the terms and conditions herein.
- 6.7 Unless expressly stated otherwise, the terms and conditions herein set forth, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for this Campaign.
- 6.8 The Bank's decision on all matters relating to the eligibility of the customers for the participation in the Campaign shall be final and binding on all participating Eligible Customer(s).

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- 6.9 The Bank is not liable for any loss or damages suffered, such as loss of income or profit, or any indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties, arising out of or in connection with the Campaign, save and except where such loss or damages were directly caused by the Bank's gross negligence, willful default or fraud.
- 6.10 Notwithstanding anything to the contrary contained herein, the Bank is not liable for any failure or delay in the performance of its obligation under the terms and conditions herein arising out of or caused by forces beyond the Bank's reasonable control, such as, any act of God, war, riot, work stoppages, accidents, lockout, industrial action or natural catastrophes.
- 6.11 The Bank shall not be responsible or liable for any failure by any Eligible Customer(s) to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- 6.12 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 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.
- 6.13 The Bahasa Malaysia version of this terms and conditions is also available at www.ambank.com.my/eng/terms-and-conditions. In the event of any discrepancies 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 of each other and each of the terms and conditions stipulated in both languages shall carry the same meaning.
- 6.14 For any assistance and/or feedback in relation to this Campaign, the Eligible Customer(s) may contact the Bank's Contact Centre at 03-2178 8888 or e-mail to customercare@ambankgroup.com.