

AmBank/AmBank Islamic Credit Card/-i New to Bank Apple Pay Campaign
Campaign Period: 9 August 2022 to 31 December 2022

This Amended Terms and Conditions of the AmBank/AmBank Islamic Credit Card/-i New to Bank Apple Pay Campaign will supersede the existing Terms and Conditions with effect from 1 November 2022.

- **Clause 2 and 8** in Blue font to reflect the changes in **Campaign Period**
- **Clause 12** in Blue font to reflect the **extended Campaign Fulfilment period**

REMINDER: The Eligible Cardholder (as defined below) is hereby reminded to read and understand the Terms and Conditions below which is available at www.ambank.com.my. If the Eligible Cardholder does not understand any of the Terms and Conditions below, the Eligible Cardholder is advised to discuss with the Bank's staff or authorised representative.

The **"Bank"** means both **AmBank (M) Berhad** 196901000166 (8515-D) (**"AmBank"**) and **AmBank Islamic Berhad** 199401009897 (295576-U) (**"AmBank Islamic"**). The Terms and Conditions herein are to be read together with the Terms and Conditions of the Bank's relevant Credit Card/Credit Card-i agreement(s) collectively referred to as (**"Cardholder Agreement"**). In the event of any discrepancy or inconsistency between the Campaign's Terms and Conditions (**"Terms and Conditions"**) and the Cardholder(s) Agreement, the Campaign's Terms and Conditions shall prevail in so far as it concerns the Campaign.

"AmBank Group" refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated within or outside Malaysia, existing now or in the future and any reference to **"AmBank Group"** in these Terms and Conditions herein shall include all or any entity within AmBank Group.

"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.

"Prior Notice" refers to notices issued by the Bank to customers within five (5) calendar days and published on the Bank's website at www.ambank.com.my.

"Related Corporations" shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

Campaign

1. The **"Campaign"** means this **"AmBank/ AmBank Islamic Credit Card/-i New to Bank Apple Pay Campaign"** organised by the Bank in accordance with the Campaign's Terms and Conditions as provided herein.

Campaign Period

2. The Campaign shall commence from **9 August 2022 to 31 December 2022** (both dates included) (**"Campaign Period"**) or such other period as may be determined by the Bank with Prior Notice.

Eligibility

3. **"Eligible Cardholder(s)"** is defined as any individual including the employees whether permanent or contractual within the AmBank Group, who during the Campaign Period, applies for any one of the following participating AmBank Credit Card/AmBank Islamic Credit Card-i as a principal cardholder (except for persons mentioned in Clause 4):

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- (a) **AmBank Credit Card:** AmBank SIGNATURE Priority Banking Visa Infinite Card, AmBank Visa Infinite Card, AmBank Visa Signature Card, AmBank Visa Platinum Card, AmBank BonusLink Visa Signature Card, AmBank BonusLink Visa Platinum Card and AmBank Cash Rebate Visa Platinum Card.

(Collectively known as “Participating Credit Card(s)”)

- (b) **AmBank Islamic Credit Card-i:** AmBank Islamic SIGNATURE Priority Banking Visa Infinite-i, AmBank Islamic Visa Infinite Card-i, AmBank Islamic Visa Signature Card-i, AmBank Islamic Al-Taslif Visa Platinum Card-i and AmBank Islamic Visa Platinum CARz Card-i.

(Collectively known as “Participating Credit Card(s)-i”)

4. The following persons are **NOT** eligible to participate in this Campaign:

- (a) Existing AmBank/AmBank Islamic Credit Card/Credit Card-i cardholder(s) applying for another AmBank/AmBank Islamic Credit Card/Credit Card-i;
- (b) Cardholder(s) who have cancelled their AmBank/AmBank Islamic Credit Card/Credit Card-i twelve (12) months prior to the Campaign Period and are attempting to reapply/have reapplied for a new AmBank/AmBank Islamic Credit Card/Credit Card-i during the Campaign Period;
- (c) Cardholder(s) of AmBank Business Platinum Card, AmBank M-Card, AmBank Cosway Card;
- (d) Any newly approved AmBank/AmBank Islamic Credit Card/Credit Card-i that has been suspended, cancelled or terminated during the Campaign Period;
- (e) A Cardholder who is in default of payment(s) due or suspected of committing fraud, unlawful and illegal acts in relation to the cardholder’s AmBank/AmBank Islamic Credit Card/Credit Card-i account; any other facilities or services with the Bank;
- (f) Cardholder(s) who have participated or are participating in any other concurrent AmBank/AmBank Islamic Credit Card/Credit Card-i sign-up/acquisition promotion via any other channels either organised by the Bank or any of the Bank’s authorised agents or representative.

5. An Eligible Cardholder may apply for any of the Participating Credit Card/Credit Card-i or both to participate in this Campaign via the following means:

- (a) face-to-face/in person application at any of the Bank’s branches; or
- (b) through the Bank’s direct sales
- (c) via invitation calls by the Bank’s telesales team; or

Qualifying Criteria

6. The participants of this Campaign must fulfill the following criteria during the Campaign Period:

- (a) Apply for any of the Participating Credit Card/Credit Card-i;
- (b) Activate the newly approved Participating Credit Card/Credit Card-i; and
- (c) Add the Participating Credit Card/Credit Card-i to Apple Pay and use the Participating Credit Card/Credit Card-i for any transaction using Apple Pay (in accordance to Clause 8 below) within sixty (60) calendar days from the approval date.

(Collectively known as “Qualifying Criteria”)

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7. The Bank reserves the right to approve or reject any applications and/or to request for any additional supporting documents. For the avoidance of doubt, the Bank has the discretion to determine whether the supporting documents are sufficient for the purpose of processing the application submitted to the Bank.

Campaign Offer

8. Subject to the Terms and Conditions herein, the Eligible Cardholder, whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before **31 December 2022**, and activates the Participating Credit Card/Credit Card-i within sixty (60) calendar days from the approval date, the Eligible Cardholder will be entitled to the Cashback (defined below) as set out in the following table upon fulfillment of all the Qualifying Criteria stated in Clause 6:-

Types of Cards	Types of Cardholders	Campaign Mechanics	Reward Criteria
Any principal Participating Credit Card/Credit Card-i	New to Bank	Apply for any Participating Credit Card/Credit Card-i, add the Credit Card/-i under Apple Pay and spend 8x using Apple Pay on Eligible Spend to get RM30 Cashback (" Cashback ").	i) Cashback is rewarded by customer level, and it's based on cumulative swipes ii) Cashback is capped at RM30 per customer iii) Minimum spend for each transaction is RM10 and must be from different merchant for transactions made on the same day

Note:

- 1) Each Eligible Cardholder is only entitled **to enjoy one (1) cashback reward** at any one time within the Campaign Period.
9. All Eligible Spend (as defined below) must be made within the Campaign Period. A grace period of five (5) calendar days from the end of the Campaign Period will be added to the date of transaction for calculation purpose. The Bank is not responsible in any manner whatsoever for any late posting of the Eligible Spend to the Eligible Cardholder's account caused by either the merchants and/or any third parties.
10. For the avoidance of doubt, Eligible Spend includes all transactions except the following: -:
- (a) Easy Payment Plan (EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advance; and/or
 - (b) quasi-cash transactions – (eg: betting and/or gaming transactions); and/or
 - (c) any form of refund; and/or
 - (d) any disputed, unauthorised or fraudulent retail transaction; and/or
 - (e) interest/management fee* payments, late payment charges, charges for cash withdrawals, card services tax and any other form of service/miscellaneous fees and/or
 - (f) e-wallet transactions from the following e-wallet service providers:

E-Wallet Service Providers	Merchant Category Code (MCC)
Grab Pay	4121, 4789, 5734, 6540 & 7399

* Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

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Touch 'n Go	4784
Boost / Big Pay/ Shopee Pay	6540

(Hereinafter referred to as “Eligible Spend”)

Cashback Entitlement

11. Upon satisfying the conditions in Clauses 6 and 8, respectively, the Eligible Cardholder(s) will be entitled to the Cashback as stipulated in Clause 8. For the avoidance of doubt, please refer to the illustrations below: -

Illustration 1

If an Eligible Cardholder applies for a Participating Credit Card and Participating Credit Card-i, and the Eligible Cardholder perform nine (9) transaction on the Participating Credit Card/Participating Credit Card-i using Apple Pay and eight (8) transactions on their Participating Credit Card/Participating Credit Card-i using the normal POS transaction, the Eligible Cardholder will be eligible for a sum of Ringgit Malaysia One Hundred Fifty Eight (RM158) Cashback only, as the Ringgit Malaysia One Hundred Twenty Eight (RM128) Cashback is rewarded based on cumulative swipe on both cards and Ringgit Malaysia Thirty (RM30) is rewarded based on Apple Pay transactions.

Illustration 2

If an Eligible Cardholder applies for an AmBank SIGNATURE Priority Banking Visa Infinite Credit Card and AmBank Islamic SIGNATURE Priority Banking Visa Infinite Credit Card-i, and the Eligible Cardholder perform nine (9) transaction on the AmBank SIGNATURE Priority Banking Visa Infinite Credit Card using Apple Pay and eight (8) transactions on the AmBank Islamic SIGNATURE Priority Banking Visa Infinite Credit Card-i using the normal POS transaction, the Eligible Cardholder will be eligible for a sum of Ringgit Malaysia Two Hundred Eighteen (RM218) Cashback only, as the Ringgit Malaysia One Hundred Twenty Eight (RM188) Cashback is rewarded based on cumulative swipe on both cards and Ringgit Malaysia Thirty (RM30) is rewarded based on Apple Pay transactions.

Cashback Fufillment

12. The Cashback will be credited to the qualified Eligible Cardholders’ Principal Participating Credit Card/Participating Credit Card- i within eight (8) to ten (10) weeks **after** meeting the Qualifying Criteria, as outlined in the table below:

Participating Credit Card/ Credit Card-i Approval Date	Activate & Spend within sixty (60) calendar days from the Participating Credit Card/ Credit Card-i Approval Date	Cashback Reward Period
9 August 2022 – 31 August 2022	9 August 2022– 31 October 2022	November 2022 to December 2022
1 September 2022 – 30 September 2022	1 September 2022– 30 November 2022	December 2022 to January 2023
1 October 2022 – 31 October 2022	1 October 2022– 31 December 2022	January 2023 to February 2023
1 November 2022 – 30 November 2022	1 November 2022 – 31 January 2023	February 2023 to March 2023
1 December 2022 – 31 December 2022	1 December 2022 – 28 February 2023	March 2023 to April 2023

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13. The Bank shall notify the Eligible Cardholder(s) via SMS/telephone/electronic mailer/mailer 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 Eligible Cardholder(s) who are qualified for the Cashback.
14. The Cashback can only be issued to the Eligible Cardholders' principal Participating Credit Card/Credit Card-i which is approved during the Campaign, and the Cashback is not exchangeable by the Eligible Cardholder(s) for other gift, credit or any other kind of products and is not transferable to any third parties.
15. At the time of receipt of the Cashback according to Clause 12, all Participating Credit Card/Credit Card-i account(s) of the Eligible Cardholder(s) must be activated and in good standing upon meeting the Qualifying Criteria as stated in Clause 6.
16. The Bank will not entertain any request from any Eligible Cardholder(s) or any other person to credit the Cashback to any third party.
17. The Eligible Cardholders are responsible to ensure that their telephone numbers and/or email addresses and/or mailing addresses provided are current and updated with the Bank. In the event of non-receipt of the Cashback, the Eligible Cardholder(s) are required to contact the Bank before **30 June 2023** to inquire the status of the Cashback. No request, inquiry or claims shall be entertained after **30 June 2023**.
18. The Bank reserves the right to substitute the Cashback with another gift of the like or similar value with Prior Notice on the Bank's website at www.ambank.com.my

General Terms and Conditions

19. By participating in this Campaign, the Eligible Cardholder(s) are to be bound by the Campaign's Terms and Conditions, the decisions of the Bank and, any addition, variation or amendment made pursuant to Clause 24 from time to time with Prior Notice.
20. You are advised to read and understand the terms and conditions herewith and the General Terms and Conditions available at <http://www.ambank.com.my/eng/terms-and-conditions> as participation in this Campaign represents your acceptance to these terms and conditions and the General Terms and Conditions.
21. The Bank shall not be responsible or liable for any failure by any Eligible Cardholder(s) to participate in the Campaign at any time caused by any interruption and/or failure of network, communication or system error.
22. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholder(s) when any Force Majeure event occurs. "**Force Majeure**" refers to any unforeseen events and/or circumstances not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove including natural disasters such as flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil or earth or acts of public unrest such as strikes, lock out, industrial disturbances, riots, wars, epidemic, pandemic each of which is beyond the control of the Bank or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.

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23. The Bank's decision on all matter relating to the Campaign is final and binding on all Eligible Cardholder(s). No further correspondence or appeal will be entertained.
 24. The Bank has the right 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 before the changes take effect. For the avoidance of doubt, the cancellation, termination or suspension by the Bank of this Campaign will not entitle the Eligible Cardholder(s) to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension save where such losses or damages suffered are caused by the wilful default, fraud or gross negligence of the Bank.
 25. Unless expressly stated otherwise, the Terms and Conditions herein set forth, including any amendment thereto, will prevail over and other provisions and/or representation contained in any other notices/promotion/advertising materials for this Campaign.
 26. The Bank reserves the right to:
 - (a) disqualify any Eligible Cardholder(s) to participate in the Campaign when the Eligible Cardholder has performed any transaction in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders with normal/regular spending patterns, and the Bank's decision in this matter shall be final and conclusive on all Eligible Cardholders; and/or
 - (b) forfeit the Cashback when there is reversal of Eligible Spend or cancellation of the Participating Credit Card/Credit Card-i during the Campaign Period or non-adherence to the Terms and Conditions stated herein.
 27. By participating in this Campaign, the Eligible Cardholder(s) give their consent to the Bank to disclose their information to any third-party vendor(s) appointed by the Bank for the purpose of executing and/or fulfilling the Campaign's mechanism. The Eligible Cardholder(s) are advised to read and understand AmBank Group's Privacy Notice, which is available on the Bank' website (<https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx>) and any of the AmBank/ AmBank Islamic branches.
 28. 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 stated herein.
 29. For any assistance and/or feedback in relation to this Campaign, the Eligible Cardholder(s) may contact the Bank's Contact Centre at +603-2178 8888 from 7.00 a.m. to 11.00 p.m., Monday to Friday or email to customercare@ambankgroup.com.
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