

Terms and Conditions

AmBank SIGNATURE Priority Banking “AmSPB”: Birthday Offer and New to Unit Trust Investment Offer

1. Definition

For the purpose of this Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires: -

“The Bank” refers to AmBank (M) Berhad (Company No: 8515-D), company incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.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 **AmBank SIGNATURE Priority Banking “AmSPB”: Birthday Offer and New to Unit Trust Investment Offer** organised by the Bank in accordance with the Terms and Conditions stipulated herein.

“Eligible Customer” refers to AmSPB customers who meet all the eligibility criteria as explained in Clause 3 herein.

“Prior Notice” means notice by the Bank of certain facts or of a particular state of affairs of at least fourteen (14) calendar days.

2. Campaign Period

The Campaign will commence from 1 January 2018 to 31 March 2019 (both dates inclusive) (“Campaign Period”) or such other periods as may be determined at the sole and absolute discretion of the Bank with Prior Notice.

3. Eligibility

The Campaign is open to all AmSPB customers who meet all the below:

3.1 The Birthday Offer is open to all new and existing AmSPB customers whose birthdays fall within the Campaign Period i.e. 1 January 2018 to 31 March 2019. To be deemed as AmSPB customers, the terms and conditions governing AmSPB membership shall apply.

3.2 The New to Unit Trust Investment Offer is open to all new and existing AmSPB customers without Unit Trust Investments Account (Single or Joint) with the Bank prior to this Campaign.

4. Campaign Offer

4.1 Under this Campaign, the Eligible Customer will enjoy the following Sales Charge if they invest in any Participating Unit Trust Funds (excluding investment via EPF withdrawal) during the said Campaign Period:

Offer	Sales Charge	Minimum and Maximum Investment Amount
Birthday Offer	0.5%	Min RM1,000 and max RM50,000 per customer
New to Unit Trust Investment Offer	1.0%	Min RM1,000 and max RM100,000 per customer

4.2 Participating Unit Trust Funds refers to all selected Unit Trust funds except **Amanah Saham Nasional Berhad-Variable Priced Fund** and any **Close-Ended funds** launched during the Campaign Period.

4.3 GST is applicable for all Unit Trust transactions. Sales charge will be subjected to GST at a standard rate of 6%.

5. Campaign Criteria

5.1 The Birthday Offer is only valid on the birthday month of the customer.

5.2 For AmSPB customer who is eligible for New to Unit Trust Investment Offer and whose birthday falls on the same month, the Birthday Offer will take precedent over the New to Unit Trust Investment Offer; customer will first have to utilise the Birthday Offer (must fully utilised the RM50,000) at 0.5% Sales Charge Followed by the New to Unit Trust Investment Offer up to RM100,000 at 1% Sales Charge. Subsequent investment amount will be based on normal sales charge as per the unit trust sales charge matrix.

6. General

6.1 By participating in this Campaign, Eligible Customer is deemed to have read, understood and agreed to the terms and conditions stated herein. These terms and conditions are in addition to existing respective terms and condition (if any) which regulate the provision of the products and propositions referred to in this Promotion. In the event of inconsistency between these terms and conditions, these terms and conditions shall prevail in relation to this Campaign.

6.2 The Eligible Customer is required to sign all relevant standard documents and comply with all terms and conditions in respect of their investments in the relevant products under the Campaign, which are separate from these terms and conditions.

6.3 Investments in unit trust are not obligation of, guaranteed or insured by the Bank and are subject to investment risks, including the possible loss of the principal amount invested. Customers are advised to read and understand the Prospectus of the Unit Trust Funds before investing.

6.4 The Bank shall have the absolute right to disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:

6.4.1 The said Eligible Customer has provided untrue information or acted fraudulently in any manner during the entry process or throughout the Campaign Period; or

- 6.4.2 The Eligible Customer has breached or potentially breached the Terms and Conditions herein.
- 6.5 The Campaign Offer is not valid with other campaigns of the Bank. Hence, no other special, additional or preferential rates shall be given under the Campaign.
- 6.6 The Bank shall have the right and absolute 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 Promotion Period as it deems fit, necessary and appropriate with Prior Notice. For avoidance of doubt, cancellation, termination or suspension by the Bank of this promotion shall not entitle the Eligible Customer to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Customer as direct or indirect result of the act of cancellation, termination or suspension.
- 6.7 Any notice to be given by the Bank shall be posted in the Bank's official website, at www.ambank.com.my.
- 6.8 The Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customer. No further correspondence or appeal will be entertained.
- 6.9 Under no circumstances will the Bank be held liable for any of the followings:
- 6.9.1 Loss or damages due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
- 6.9.2 Including without limitation to loss of income, profits, goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties, howsoever arising whether in contract, tort, negligence or, otherwise borne in connection with the Promotion the Bank having exercised its rights and entitlement under any of these terms and conditions, and even if the Bank having exercised its rights and entitlement under any of these terms and conditions, and even if the Bank has been advised of the possibility of such damages in advance, all such damages are expressly excluded.
- 6.10 All Terms and Conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
- 6.11 The latest Terms and Conditions (if any) can be obtained from the Bank website at <http://www.ambank.com.my/eng/terms-and-conditions>.