

**Terms and Conditions**  
**AmBank SIGNATURE Priority Banking “AmSPB”: Birthday Reward**  
**and New-to-Unit Trust Investment Special Rate**  
**(Client Value Proposition Period: 1 April 2025 to 31 March 2026)**

**REMINDER: The Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions below and the additional terms and conditions (if any), which are available at [www.ambank.com.my](http://www.ambank.com.my). If the Eligible Customers do not understand any of the terms and conditions and the updated terms and conditions (if any), the Eligible Customers are advised to discuss with any of the Bank’s authorised representative.**

**1. Definition**

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

**“Bank”** refers to AmBank (M) Berhad (**“AmBank”**) [Company No: 196901000166 (8515-D)] and AmBank Islamic Berhad (**“AmBank Islamic”**) [Company No: 199401009897 (295576-U)], both incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

**“Client Value Proposition (CVP)”** refers to **AmBank SIGNATURE Priority Banking “AmSPB”: Birthday Reward and New-to-Unit Trust Investment Special Rate** offered by the Bank in accordance with the Terms and Conditions stipulated herein.

**“AmSPB”** refers to AmBank SIGNATURE Priority Banking.

**“AmSPP”** refers to AmBank SIGNATURE Priority Private.

**“Eligible Customer”** refers to AmSPB or AmSPP customers who meet all the eligibility criteria as set out in Clause 3 herein.

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

**“Unit Trust Fund”** means a form of collective investments that allow investors with similar objectives to pool their savings which are then invested in a portfolio of shares or other assets managed by professional fund managers, which includes Conventional Unit Trust Fund and Shariah Compliant Unit Trust Fund.

**“Shariah Compliant Unit Trust Fund” or “Shariah Compliant Unit Trust”** means the Shariah Compliant Unit Trust Fund distributed by the Bank in this CVP.

## 2. **CVP Period**

The CVP will commence from 1 April 2025 to 31 March 2026 (both dates inclusive) ("**CVP Period**"), or such other periods as may be determined by the Bank with Prior Notice.

## 3. **Eligibility**

The CVP is open to all AmSPB and AmSPP customers who meet all the below criteria:

- 3.1 The Birthday Reward is open to all new and existing AmSPB and AmSPP customers whose birthdays fall within the CVP Period i.e., 1 April 2025 to 31 March 2026. To be deemed as a AmSPB or AmSPP customer, the terms and conditions governing AmSPB or AmSPP membership shall apply.
- 3.2 The New to Unit Trust Investment Special Rate is open to all new and existing AmSPB and AmSPP customers without Unit Trust Investments Account (Single or Joint) with the Bank prior to this CVP.

## 4. **CVP Mechanics**

- 4.1 Under this CVP, the Eligible Customer will enjoy the following Sales Charge as stipulated in Table 1 if they invest in any Participating Unit Trust Funds (excluding investment via EPF withdrawal) during the said CVP Period:

Table 1: Sales Charge

Client Value Proposition	Sales Charge	Minimum and Maximum Investment Amount
Birthday Reward	1.0%	Min RM1,000 and max RM100,000 per customer
New to Unit Trust Investment Special Rate	1.0%	Min RM1,000 and max RM100,000 per customer

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

## 5. **CVP Criteria**

- 5.1 The Birthday Reward is only valid on the birthday month of the customer.
- 5.2 For AmSPB or AmSPP customer who is eligible for New to Unit Trust Investment Special Rate and whose birthday falls on the same month, the Birthday Reward will take precedent over the New to Unit Trust Investment Special Rate; customer will first have to utilise the Birthday Reward (must fully utilise the RM100,000) at 1.0% Sales Charge followed by the New to Unit Trust Investment Special Rate up to RM100,000 at 1.0% 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 CVP, 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 conditions (if any) which regulate the provision of the products and propositions referred to in this CVP. In the event of inconsistency between these terms and conditions, these terms and conditions herein shall prevail in relation to this CVP.
- 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 CVP, 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 right to disqualify any Eligible Customer from participating in the CVP if the Bank 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 CVP Period; or
  - 6.4.2 The Eligible Customer has breached or potentially breached the Terms and Conditions herein.
- 6.5 The CVP is not valid with other campaigns of the Bank. Hence, no other special, additional or preferential rates shall be given under the CVP.
- 6.6 The Bank shall have 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 CVP Period as it deems fit, necessary, and appropriate with Prior Notice. For the avoidance of doubt, cancellation, termination or suspension by the Bank of this CVP 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 a 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](http://www.ambank.com.my).
- 6.8 The Bank's decision on all matters relating to the CVP shall be final and binding on all Eligible Customer. No further correspondence or appeal will be entertained.
- 6.9 The Bank shall not be liable for any default in respect of the CVP 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.

- 6.9.1 Under no circumstances will the Bank be held liable for any loss or damages, 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 CVP 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 [www.ambank.com.my/eng/terms-and-conditions](http://www.ambank.com.my/eng/terms-and-conditions).
- 6.12 The Bahasa Malaysia version of this Terms and Conditions is also available.
- 6.13 For any assistance and/or feedback relating to this CVP, Eligible Customers may contact the Bank's SIGNATURE Priority Banking Contact Centre at +603-2178 6600 (Monday - Sunday, 7.00 a.m. to 11.00 p.m.) or email to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com)