

Terms and Conditions

“AmBank / AmBank Islamic Additional 30% Points EPP Campaign” Campaign Period: 15 August 2021 until 14 February 2022

REMINDER: All Eligible Cardholders (as defined below) are hereby reminded to read and understand the terms and conditions below and the updated terms and conditions (if any) which are available at www.ambank.com.my. If the Eligible Cardholders do not understand any of the terms and conditions and the updated terms and conditions (if any), the Eligible Cardholders are advised to discuss with any of the Bank’s staff or authorized representative.

The terms and conditions herein are in addition to and to be read together with the AmBank (M) Berhad (196901000166 (8515-D)) (“AmBank”)/AmBank Islamic Berhad (199401009897 (295576-U)) (“AmBank Islamic”)(collectively referred to as “ **Bank**”) relevant credit card/ credit card-i agreements (collectively referred to as “**Cardholder Agreements**”) which govern the use of the credit card/ credit card-i issued by the Bank. In the event of any discrepancy or inconsistency between these terms and conditions and the Cardholder Agreements, these terms and conditions shall prevail in so far as it relates to the Campaign.

Words denoting person 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.

Campaign

1. **“Campaign”** means **“AmBank / AmBank Islamic Additional 30% Points EPP Campaign”** organised by the Bank in accordance with the terms and conditions as stipulated herein.

Campaign Period

2. The Campaign shall run from **15 August 2021 until 14 February 2022**, both dates are inclusive (**“Campaign Period”**) or such other periods as may be determined by the Bank with prior notice of at least five (5) calendar days’ (**“Prior Notice”**) to the Eligible Cardholders (as defined below).

Eligibility

3. This Campaign is open to customers of the Bank having a principal or supplementary AmBank / AmBank Islamic Credit Card/-i (**“Eligible Cardholders”**) during the Campaign Period but **does not include:-**
 - (a) cardholders of Cash Rebate Visa Platinum Card, CARz Card, True Visa Card, debit cards, prepaid cards, commercial cards, or insurance cards issued by the Bank;
 - (b) cardholders whose card accounts have been suspended, cancelled or terminated for whatsoever reasons during and up till twelve (12) weeks after expiry of the Campaign Period
(collectively known as **“Eligible Cards”**).
4. For the avoidance of doubt, this Campaign does not require any registration for participation purpose.

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Eligible Transactions and 30% Points

5. Subject to the terms and conditions herein, all Eligible Cardholders who use their Eligible Cards to perform any retail transaction(s) and subsequently opt to convert the payment into 0% Easy Payment Plan (“EPP”) as recorded in the Bank’s system (“Eligible Transaction”), will be eligible for additional 30% Points (“Points”). For the full list of participating merchants which provide 0% Easy Payment Plan, please visit www.ambankspot.com/EPP
6. All Eligible Transactions paid in Ringgit Malaysia (MYR) and converted into EPP will be eligible for the Points. For the avoidance doubt, all Eligible Transactions paid in foreign currency will be converted into Ringgit Malaysia (MYR) and the conversion rate is as determined by Mastercard International (“Mastercard”), UnionPay International (“Unionpay”) or Visa International (“Visa”), plus a 1% foreign exchange conversion mark-up (previously known as administration cost) by the Bank on the converted Ringgit Malaysia amount.
7. The Eligible Cardholders who carry out the Eligible Transactions will receive the Points on its respective transaction amount on a first-come, first-served basis, based on transaction time stamp as recorded in the Bank’s system, subject to the total Points allocation for the Campaign Month provided in the table below:-

Campaign Month	AmBonus Points Allocation	BonusLink Points Allocation
15 August 2021 - 14 September 2021	7,000,000	1,000,000
15 September 2021 - 14 October 2021	7,000,000	1,000,000
15 October 2021 - 14 November 2021	7,000,000	1,000,000
15 November 2021 - 14 December 2021	7,000,000	1,000,000
15 December 2021 - 14 January 2021	7,000,000	1,000,000
15 January 2022 - 14 February 2022	7,000,000	1,000,000
TOTAL	42,000,000	6,000,000

8. Only the successful transactions for personal purchase of goods and services will be regarded as Eligible Transaction. Any personal transactions that are subsequently cancelled, disputed, refunded, transactions which are unauthorised or fraudulent/subsequently discovered to be unauthorised or fraudulent, or transactions which are under special corporate arrangements where existing rebates are applicable or for business purposes will be excluded as Eligible Transactions.
9. All Eligible Transactions are as provided in clause 5 (read together with clause 8) above and are charged to any Eligible Cardholder’s Eligible Card(s) during the Campaign Period for the purchase of goods or services for the personal consumption of the Eligible Cardholder, and not for business purposes. For the avoidance of doubt, Eligible Transactions exclude the following transactions:-
 - (a) quasi cash transactions for betting and/or gaming;
 - (b) on-going monthly instalments under the existing AmFlexi-Pay Program/Easy Payment Plan;
 - (c) corporate bill payments or corporate GIRO transactions;
 - (d) cash advance / deposit / withdrawal transactions;
 - (e) any fees or charges imposed by the Bank;
 - (f) trade financing transactions;

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- (g) transactions which are under any special corporate arrangements where existing rebates are applicable;
 - (h) retail spend transactions which are not defined in Clause 5 (read together with clause 8) and above;
 - (i) retail spend transactions which are subsequently cancelled, disputed, refunded; or
 - (j) transactions which are unauthorized, suspicious, or fraudulent in any nature/subsequently discovered to be unauthorized, suspicious, or fraudulent in any nature.
10. All Eligible Transactions made during the Campaign Period must be based on the Malaysian time as captured by the Bank’s system and posted to the Eligible Cardholder’s Eligible Card account during Campaign Period. The Bank is not responsible for any failure and/or delay in the transmission of evidence of sales transactions due to reasons not within the Bank’s control such as the failure, delay, action, or omission on the part of Mastercard, UnionPay or Visa.
11. The merchants’ category code (MCC) and the merchants’ description name assigned by the merchants’ acquiring bank for each of the merchants shall be consistent with the records in the Bank’s system. Any discrepancies between the MCC and the merchant’s description name assigned by the merchants’ acquiring bank with the records in the Bank’s system may result in the Eligible Cardholder(s) being omitted from the Points entitlement under this Campaign.
12. Any determinations by the Bank as to what constitutes Eligible Transactions are final, binding and conclusive and all transactions as recorded by the Bank are also final, binding and conclusive.
13. The Points will be credited into the respective Eligible Cardholder’s Eligible Card account within eight (8) weeks from the end of each Campaign Month and the Points will be reflected in his/her card statement the following month after the Points are credited.
14. Notwithstanding the foregoing, the Bank reserves the right to utilize any other medium or method, including the Bank’s website at www.ambank.com.my for the purpose of announcing the Eligible Cardholders’ entitlement for the Points.

Disqualification

15. The Bank reserves the right to disqualify the participation of any Eligible Cardholder’s for the purpose of this Campaign in the event:
- (a) the Eligible Cardholder’s Eligible Card account is in default of any facilities granted at any time during the Campaign Period; or
 - (b) the Eligible Cardholder’s Eligible Card account is closed within twelve (12) weeks from the end of the Campaign Period; or
 - (c) the Eligible Cardholder’s has provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (d) The Eligible Cardholder has breached any of the terms and conditions stipulated herein.

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Liability

16. The Bank would not be liable to any Eligible Cardholder for any damage or losses suffered, including loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages, arising from the Eligible Cardholder’s participation in this Campaign, or the Bank exercising its rights pursuant to any of the terms and conditions herein except where such actions, claims, direct losses, damages and expenses are directly attributable to the Bank’s gross negligence, wilful default or fraud.

General

17. 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.
18. The Bank shall have, at any time, the right and discretion to cancel, terminate or suspend the Campaign with Prior Notice.
19. The Bank’s decision on all matters relating to the Campaign shall be final and binding and no correspondence or appeal will be entertained. All terms and conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and any legal disputes will be commenced and heard in the courts located in Kuala Lumpur.
20. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholders when any Force Majeure event occurs. **“Force Majeure”** refers to any unforeseen events and/or circumstances which are not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove such as fire, earthquake, flood, epidemic, pandemic, accident, explosion, casualty, lockout, riot, civil disturbance, act of public enemy, natural catastrophe, embargo, war or act of God.
21. For any assistance and/or feedback related to this Campaign, the Eligible Cardholders may contact the Bank’s Contact Centre at +603-2178 8888 from 8.00 a.m. to 8.00 p.m. daily or email to customercare@ambankgroup.com.