

**Terms & Conditions**  
**Win RM45,000 worth of family trips with Junior Savers**

**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 inside or outside 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 the AmBank Group.

"Bank" refers to AmBank (M) Berhad (Company No: 8515-D) or AmBank Islamic Berhad (Company No: 295576-U), and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

"Contest" refers to "Win RM45,000 worth of family trips with Junior Savers" organised by the Bank in accordance with the terms and conditions stipulated herein.

"Day" means Monday to Friday, and whereby the registered office of the Bank is open, unless stated otherwise.

"Earmark" means to lock in the deposit amount for a certain period of time as required under this Contest's earmark period.

"Junior Savings Accounts" refers to Savers' G.A.N.G. Account, Savers' G.A.N.G. Account-i and AmGenius Account (eligible for protection by PIDM), which are the products offered under this Contest and are Trust Accounts.

"Existing to Product" refers to existing customers:

- (a) who are the accountholders of AmGenius Account or Savers' G.A.N.G. Account/Savers' G.A.N.G. Account-i,
- (b) whose previous Junior Savings Accounts were closed 3 (three) months before this Contest commences.

"New to Product" refers to new or existing customers who newly open an AmGenius Account or Savers' G.A.N.G. Account/Savers' G.A.N.G. Account-i.

"Prior Notice" means notice by the Bank of certain facts or of a particular state of affairs of at least 3 (three) calendar days.

"Retail Banking" refers to consumer banking that caters for individual customers.

"Eligible Customers" refers to individual customers of the Bank under Retail Banking who are Malaysian citizens with aged below 18 years old.

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.

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

**2 Contest Period**

2.1 The Contest shall **commence on 1 December 2018 and end on 30 April 2019** (both dates are inclusive ("Contest Period")). The Bank reserves the right to vary or amend the duration of the Contest Period at its sole and absolute discretion with Prior Notice.

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**3 Contest Mechanics**

**3.1 Contest Prizes**

Category	Prize	Total Winners
Grand Prize	1 x Trip to Hong Kong Disneyland	2 Adults & 1 Child*
1 <sup>st</sup> Prize	1 x Trip to Singapore Universal Studio	2 Adults & 1 Child*
2 <sup>nd</sup> Prize	1 x Trip to Sunway Lagoon	2 Adults & 1 Child*
Monthly Prize	20 x KidZania Entry Pass (per Contest month)	100 Children

\*Note: For the purpose of this Contest, the term Child/Children refers to any children aged below 18.

3.2 Each Eligible Customer only stands to win 1 (One) Monthly Prize and 1 (One) Grand/1<sup>st</sup> Prize/2<sup>nd</sup> Prize under this Contest throughout the Contest Period.

3.3 The Contest is open to all Eligible Customers who open a Junior Savings Account with a minimum initial deposit of RM100 (One Hundred Ringgit Malaysia) into the said account with the Bank during the account opening (refer to clause 1.21 in the General Terms and Conditions for Accounts and Services).

**a. Eligibility**

- i. The eligible participating products under this Contest are the Junior Savings Accounts i.e. Savers' G.A.N.G. Account, Savers' G.A.N.G. Account-i and AmGenius Account (eligible for protection by PIDM).
- ii. Employees of the AmBank Group and their immediate family members i.e. spouses and children are **NOT** eligible to participate in this Contest except for Special Gift Category under clause 4.

**b. Contest Entries**

- i. This Contest is available for placement made over the counter only at any AmBank or AmBank Islamic branches in Malaysia. The Contest entries are specified in the table below:

Customer Type	Qualifying Requirements	Entries
New-to-Product	Open a new Junior Savings Account with initial deposit of RM100.	10
New or Existing-to-Product	Every Incremental Monthly Average Balance of RM500 and above in each Junior Savings Account in each Contest month.	1

- ii. Eligible Customer shall open any Junior Savings Account (refer to clause 1.1) with initial deposit of RM100 (One Hundred Ringgit Malaysia) to qualify for 10 (Ten) entries.
- iii. Eligible Customer shall maintain an Incremental Monthly Average Balance of RM500 (Five Hundred Ringgit Malaysia) and above in the Eligible Participating Product type (refer to clause 3.3) in any of the Contest month to qualify for 1 (One) entry.
- iv. Incremental Monthly Average Balance shall be measured at customer's level, regardless of the number of Junior Savings Account the Eligible Customer holds with the Bank. For example, if the Eligible Customer holds an AmGenius Account and a Savers' G.A.N.G. Account, the Incremental Monthly Average Balance shall be measured based on both of the accounts.

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- v. Incremental Monthly Average Balance is defined as additional deposits in the Eligible Customer's Junior Savings Accounts. The formula is the Daily Average Balance ("DAB") of the Junior Savings Accounts during the Contest Period, minus the closing balance in the Junior Savings Accounts a day before the Contest Period starts. For New-to-Product Eligible Customers who open a Junior Savings Account during the Contest Period, the baseline to calculate the Monthly Average Balance is RM0.00 (Ringgit Malaysia Zero). The formula is as stated below:

Customer Type	Formula
New-to-Product	First Month Account Opened: Baseline RM0.00 $\frac{\text{Sum of Daily End Day Balance in a month}}{\text{Number of Days since account opened}} = \text{Incremental Deposit}$
	Subsequent Months: $\frac{\text{Sum of Daily End Day Balance in a month}}{\text{Number of Days in a month}} = \text{DAB}$
	$\text{DAB} - \text{Closing DAB in First / Previous Month} = \text{Incremental Deposit}$
Existing-to-Product	First Month stated on 1 December 2018: $\frac{\text{Sum of Daily End Day Balance in a month}}{\text{Number of Days in a month}} = \text{DAB}$
	$\text{DAB} - \text{Closing DAB 30 November 2018} = \text{Incremental Deposit}$
	Subsequent Month: $\frac{\text{Sum of Daily End Day Balance in a month}}{\text{Number of Days in a month}} = \text{DAB}$
	$\text{DAB} - \text{Closing DAB in Previous Month} = \text{Incremental Deposit}$

**c. Count the Camels**

- i. Eligible Customer shall count the number of camels in a provided picture in order to qualify for the Contest and as an additional effort to win the Contest.
- ii. Picture of the "Count the Camel" will be made available in the Contest flyer, the Bank branches, AmBank's official website or social media such as AmBank's Facebook page and AmBank's Instagram.
- iii. Method of answering the total number of camels counted is via Short Message Service (SMS) submission by typing JUNIOR<space>Answer in numeric<space>Eligible Customer's 12 digits NRIC/MyKid without space and send to "66300".
- iv. Sending the answer by way of SMS shall be considered as automatic enrolment and interest in participating in the Contest. Eligible Customers who do not send the SMS will not be qualified for the Contest Prizes. Each Eligible Customer is entitled to send the answer via SMS 1 (One) time only during the Contest period.
- v. Upon successfully receiving a valid SMS from an Eligible Customer, an acknowledgement notification will be issued by the Bank via SMS which will read as follows:  
[RM0.00 AmBank/AmBank Islamic: Thank you for participating in our Junior Saver's Contest. We will process your submission and entries.T&C apply.](#)

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- vi. Eligible Customers who had send an invalid SMS will receive the following reply from the Bank: [RM0.00 AmBank/AmBank Islamic: Invalid format. Please resend in valid format before 31/04/19: JUNIOR<space>Answer in numeric<space>12 digits NIRC/MyKid to 66300.](#)
- vii. There will be no reply whatsoever issued by the Bank if the SMS number used by the Eligible Customer is not as stated herein.

**d. Contest's Winner Selection Mechanism**

For the Contest Prizes, the shortlisted Eligible Customers will be extracted as per below:

- i. The Eligible Customer(s) will be mapped with the SMS answer sent by the Eligible Customer. Eligible Customer who answers the number of camels counted correctly shall be listed amongst the shortlisted Eligible Customers.
- ii. Eligible Customers shall get the Entries according to the Contest rules as stated under Clause 3.3 b.
- iii. Every entry shall be assigned with a unique identifier which is not duplicated and not in sequential order. This unique identifier shall be generated by a Statistical Software Application (SAS).
- iv. The total number of entries shall then be sorted in ascending order for the Grand Prize, 1<sup>st</sup> Prize and 2<sup>nd</sup> Prize.
- v. A list of Shortlisted Eligible Customers shall be generated using the SAS sampling function programme.
- vi. In the event of duplication in the names of winners, the next in line in the shortlisted list will be the winner.
- vii. Selection of Potential Winners will be conducted within 90 (ninety) days from the last date of the Contest Period or at any time as deemed fit and appropriate by the Bank.
- viii. The Bank shall have the rights and absolute discretion to vary/revise/amend the selection criteria/mechanism/process as it deems fit and necessary at any time.
- ix. The winners' names shall be published at [www.ambank.com.my](http://www.ambank.com.my) website or any other method of communication or in any form of media that the Bank, at its absolute discretion, shall choose.
- x. The Bank shall not be held liable in the event the Shortlisted Eligible Customer(s) cannot be contacted for whatsoever reason.
- xi. At the time of selection until and including the day the Contest Prizes are given out, subject to the satisfaction of the Bank, the relevant Junior Savings Account of the winner MUST remain open, active and valid, failing which, the Bank in exercising its sole and absolute discretion, shall disqualify such winner. Active status means there must be at least 1 (one) customer originated transaction within the past 12 (twelve) months (e.g. Over-the-Counter transaction ("OTC"), Standing Instruction ("SI") and Self-Service Machine transactions) being carried out by the accountholder, failing which, the Eligible Customer(s) shall be disqualified.

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**e. Contest Prize Redemption**

- i. Prize winners of the Contest shall be required to attend and participate in a Prize Giving Ceremony in order to redeem the Contest Prize and/or any promotional events organised by the Bank at any date and time that shall be determined by the Bank.
- ii. The winner shall be notified by the Bank with a Contest Prize Confirmation Letter which shall be addressed to the Trustee of the winners based on the winner's details maintained in the Bank's record with regards to the specific date, time and place where the Prize Giving Ceremony and/or any promotional events will be held by the Bank within thirty (30) days from the date of announcement of the winner(s) at [www.ambank.com.my](http://www.ambank.com.my) or at any time as the Bank deems fit and appropriate.
- iii. The Bank shall contact the Trustee of the winner to confirm the attendance to the Prize Giving Ceremony via telephone calls at the Trustee's contact number maintained in the Bank's system or any other form of communications as deemed appropriate by the Bank.
- iv. In the event the winner and/or Trustee are not able to attend the Prize Giving Ceremony, the winner and/or Trustee are not allowed to nominate a proxy or representative to attend the event and this shall result in the forfeiture of the Prize(s) and the next in line in the shortlisted list will be the winner.
- v. The winners and/or Trustees attending the Prize Giving Ceremony are required to adhere to any rules and regulations set by the Bank.
- vi. Prize(s) will be given or issued in the name of the winners and is non-transferable to any third party and non-exchangeable for cash, credit or any such kinds.
- vii. The winners shall bear and be responsible for ALL incidental costs relating to accepting the Prize(s) including but not limited to any applicable taxes, insurance/takaful payments, registration fees, processing fees, administrative fees, fuel charges, and all other incidental expenses.
- viii. In the event that the winners withdraw the incremental monies or close the account during the term of the Contest Period or during the fulfilment of the Contest Prizes, for any reason whatsoever, the winners will be automatically disqualified.
- ix. The Bank shall not be held liable for any additional request such as additional traveling packages and/or any additional cost for the Contest prizes, tax, incidental cost, charges and/or damages caused by the prize and non-fulfilment by any of its agents/distributors.
- x. The Bank shall not be liable nor shall it accept any form of liability of whatsoever nature and howsoever arising or suffered by the winners (including negligence) with respect to death, injury, any losses, damages or accidents arising from the use of the prize won by the winners.
- xi. The Bank expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral with respect to the quality or suitability of the prize(s). The Bank will also bear no responsibility for resolving disputes with the manufacturer or supplier of the prize(s) and the winners are to deal directly with the traveling agency or manufacturer or suppliers for all warranty information.
- xii. The Bank reserves the right to disqualify the winner and forfeit the Prize if such person has committed fraudulent or wrongful acts in relation to his/her account.

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**4 Special Gift Category**

Special Gift Category is open to New-to-Product and Existing-to-Product Customers under this Contest. The requirements are as stated below:

<b>Gift Type</b>	<b>Earmarking Amount</b>	<b>Earmarking Period</b>	<b>Quantity</b>
13" Backpack	RM 1,000	3 months	1,000 units
17" Trolley Bag	RM 5,000	3 months	1,000 units

- i. New-to-Product and Existing-to-Product Customer shall **deposit a minimum of RM1,000 (One Thousand Ringgit Malaysia) in any of the Eligible Product Types and Earmark for 3 (three) months** to entitle for 1 (One) unit of Backpack.
- ii. New-to-Product and Existing-to-Product Customer shall **Deposit a minimum of RM5,000 (Five Thousand Ringgit Malaysia) in any of the Eligible Product Types and Earmark for 3 (three) months** to entitle for 1 (One) unit of Trolley Bag.
- iii. There are **1,000 (one thousand) units of each Gift Type which shall be given on a first-come, first-served basis** and subject to the stock availability, and limited to 1 (one) Gift from each Gift Type for each Eligible Customer throughout the Contest Period.
- iv. The Special Gift will be available for collection by the Eligible Customer within 60 (Sixty) days after the 3 (three) months earmarking period is completed. The gift is redeemable at the account opening branch upon the successful account opening as stipulated in the Contest terms and conditions.
- v. Eligible Customer who fails to collect the Special Gift from the branch where the deposit is made after 30 (thirty) days from the date the announcement of the Special Gift Recipients List is made on AmBank official website, the Eligible Customer shall be deemed to have forfeited the Gift.
- vi. The Bank reserves the full right to add, remove or substitute any Special Gift with items of similar retail value with Prior Notice to the Eligible Customer.
- vii. In the event that the Eligible Customer withdraws the deposit before the completion of 3 (three) Months Earmarking Period, Eligible Customer will not be entitled to the Special Gift.
- viii. Eligible Customer is not allowed to choose the design, color, type or whatsoever of the Special Gift. The Bank's decision shall be final and no correspondence or appeal will be entertained.
- ix. The Special Gift is non-transferable to any third party and non-exchangeable for cash, credit or any such kinds.
- x. The Special Gift to be given under this Contest is subject to the following conditions:
  - (a) The Bank is not responsible to replace any Special Gift lost, damaged or stolen in the course of its collection and/or after its receipt by the recipient;
  - (b) The Bank makes no representation or warranties with respect to the Special Gift, and in particular, makes no warranties with respect to the quality of the Special Gift, the value or suitability for any purpose; and;
  - (c) The Bank is not affiliated with the organisation whose product is given out as Special Gift in this Contest.

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**5 General**

- 5.1 By participating in this Contest, 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:
- (a) The General Terms and Conditions for Accounts and Services; and
  - (b) Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/Savings Account-i.
- 5.2 The Contest offer is not valid with any other promotions of the Bank. No special, additional or preferential rates shall be given under the Contest.
- 5.3 The Bank shall have, at any time whatsoever, the right and absolute discretion to cancel, terminate or suspend this Contest with Prior Notice without assigning any reason.
- 5.4 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 Contest Period as it deems fit, necessary and appropriate with Prior Notice.
- 5.5 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) or its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- 5.6 The Bank shall have the absolute right to cancel the participation of or disqualify any Eligible Customer from participating in the Contest if it finds or determines that:
- (a) The said Eligible Customer has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Contest Period; or
  - (b) The Eligible Customer has breached or will potentially breach the terms and conditions herein.
- 5.7 Unless expressly stated otherwise, these terms and conditions shall prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for the Contest.
- 5.8 The Bank's decision on all matters relating to the eligibility of the Contest shall be final and binding on all the participating Eligible Customer.
- 5.9 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 Promotion or 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 & conditions, and even if the Bank has been advised of the possibility of such damages in advance, all such damages are expressly excluded.
- 5.10 The Bank shall not be liable for any default in respect of the Contest 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.
- 5.11 All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
- 5.12 The Eligible Customer is required to log on to the Bank's corporate website for promotion updates at <http://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.