

**Terms and Conditions**  
**AmOnline Cashless Year-End Campaign**  
**Campaign Period: 15 October 2022 - 31 January 2023**

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

**Definition**

**“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 AmBank Group.

**“AmOnline”** means AmBank's Internet banking services offered by the Bank to its customers to perform banking transactions via the Internet in accordance to the terms and conditions which are available at <https://ambank.amonline.com.my/>

**“Bank”** refers to AmBank (M) Berhad [Registration No.: 19690100016 (8515-D)] or AmBank Islamic Berhad (Registration No.: 199401009897 (295576-U)], both incorporated in Malaysia and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

**“Campaign”** means **“AmOnline Cashless Year-End Campaign”** organised by the Bank in accordance with the terms and conditions as stipulated herein.

**“CASA/CASA-i”** means Current Account/Savings Accounts and Current Account-i/Savings Account-i.

**“Customers”** refers to new and existing individual customers of the Bank that has a valid CASA/CASA-i with the Bank.

**“DuitNow”** means an electronic funds transfer service to send or receive money securely and instantly to mobile numbers or National Registration Identity Card (NRIC) numbers.

**“DuitNow QR”** refers to a service provided by the Bank that allows AmOnline Mobile users to make payments to a Merchant for goods and services obtained and/or purchased, and/or to perform a transfer to a Beneficiary using a unique two-dimensional Quick-Response (QR) code generated by the Beneficiary. This service is available via AmOnline mobile application.

**“DuitNow QR Payment to Merchants (P2M)”** refers to payments by the Customer into the Merchant's account using DuitNow QR. Customer makes payment by scanning the Merchant's QR Code using AmOnline.

**“DuitNow QR Peer-to-Peer (P2P)”** refers to the electronic money transfer made using the DuitNow QR from one person to another via AmOnline.

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“**Eligible Transaction**” refers to Active user with DuitNow ID to perform minimum ten (10) transactions using **DN P2P fund transfer or DNQR fund transfer or DNQR payment to any participating bank or eWallet** with a minimum transaction amount of Ringgit Malaysia Ten (RM10) for monthly prizes and for Newly registered ID with DuitNow (NRIC or phone number) to perform minimum one (1) transaction using **DN P2P fund transfer or DNQR fund transfer or DNQR payment to any participating bank or eWallet** with a minimum transaction amount of Ringgit Malaysia Five (RM5) for overall prizes.

“**National Addressing Database**” or “**NAD**” refers to the central addressing repository at PayNet that links a bank account to identifiers of an accountholder such as mobile number, NRIC or passport number; and facilitates payment to a Recipient by referencing the Recipient’s identifiers.

“**Proxy**” or “**DuitNow ID**” means a registered identifier in NAD which is linked to a customer’s bank account with the Bank. For DuitNow, Proxies are commercially known as DuitNow IDs.

“**Recipient**” means a customer who has registered in NAD for the purpose of receiving an incoming DuitNow transaction.

“**Serial Number**” refers to a unique identifier assigned incrementally or sequentially to each eligible transaction.

**Interpretation:** Save where the contrary is indicated, any reference in this terms and conditions to:

- (a) words denoting the singular number shall include the plural number also and vice-versa;
- (b) words denoting the neuter or masculine gender shall include the feminine gender and the masculine or neuter gender, as the case may be;
- (c) “Associate Corporations” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 and Islamic Financial Service Act 2013, where applicable; and
- (d) “Related Corporations” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

### **Campaign Period**

The Campaign will commence on **15 October 2022 - 31 January 2022** (both dates are inclusive) (“**Campaign Period**”) or such other periods as may be determined at the discretion of the Bank with prior notice of at least **five (5) calendar days**’ (“**Prior Notice**”) to Eligible Customers (as defined below) before such other period takes effect.

### **Eligibility**

1. Campaign is open to all existing and new **INDIVIDUAL** and **SOLE PROPRIETOR** Customers who are CASA/CASA-i accountholders of the Bank and who have registered for both AmOnline and DuitNow ID with the Bank prior to or during the Campaign Period. For the avoidance of doubt, this Campaign is not applicable to other non-individual customers hereinafter referred to as ‘**Eligible Customers**’.

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2. Employees of AmBank Group are **eligible** to participate in this category.

**Mechanics**

**Monthly Prizes** Eligible Customers to perform minimum ten (10) transactions using **DN P2P fund transfer or DNQR fund transfer or DNQR payment to any participating bank or eWallet** with a minimum transaction amount of Ringgit Malaysia Ten (RM10) for Monthly Prizes.

**Overall Prizes**

Eligible Customers with Newly registered ID with DuitNow (NRIC or phone number) to perform minimum one (1) transaction using **DN P2P fund transfer or DNQR fund transfer or DNQR payment to any participating bank or eWallet** with a minimum transaction amount of Ringgit Malaysia Five (RM5) for overall prizes.

**Prizes:**

List of prizes as per table below:

**Table 1: Prize Category**

| Categories     | Cash Prize | Total Number of Winners |
|----------------|------------|-------------------------|
| Monthly Prizes | RM100      | 20                      |
| Overall Prizes | RM5        | 10,000                  |

**a) Monthly Prizes**

1. Eligible Customer with the highest volume of transactions will be rewarded.
2. Each Eligible Customer is entitled to win only **One (1) Monthly Prizes** throughout the Campaign Period.
3. Successful winners will be selected via the Bank's algorithm system within sixty (60) business days after end of the Campaign Period.
4. The Bank will not entertain any request from the Eligible Customers to transfer the Prize to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
5. The Eligible Customers' CASA/CASA-i must not be dormant or closed throughout the Campaign Period and at the point the Prize is credited into the Eligible Customers' CASA/CASA-i.
6. The Prize is non-transferable to any third party and non-exchangeable for up-front cash, credit or any such other kind.

**b) Overall Prizes**

1. First ten thousand (10,000) Eligible Customer will be rewarded.
2. Each Eligible Customer is entitled to win only **One (1) Overall Prize** per day during the Campaign Period.

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3. Successful winners will be selected via the Bank's algorithm system within sixty (60) business days after end of the Campaign Period.
4. The Bank will not entertain any request from the Eligible Customers to transfer the Prize to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
5. The Eligible Customers' CASA/CASA-i must not be dormant or closed throughout the Campaign Period and at the point the Prize is credited into the Eligible Customers' CASA/CASA-i.
6. The Prize is non-transferable to any third party and non-exchangeable for up-front cash, credit or any such other kind.

**Winner Selection**

1. At the end of the Campaign Period, the Bank will randomly select potential Prize winners from the qualifying entries of the Prizes as stipulated in Table 1.
2. The Bank's automated system shall assign a serial number to every qualifying entry earned by all Eligible Customers who perform an Eligible Transaction (qualifying entry) during the Campaign Period.
3. Winners will be drawn based on the Serial Number assigned for each Eligible Transaction (qualifying entry). This Serial Number will be used to tag the Eligible Customer that performs the Eligible Transaction (qualifying entry) and will be used to identify the winner.
4. For the Monthly Prizes, a total of twenty (20) winners will be selected via a random draw from the pool of Eligible Transactions (qualifying entries) after the end of the Campaign Period.
5. For Overall Prizes, First ten thousand (10,000) unique customers will be rewarded after the end of the Campaign Period.
6. For the avoidance of doubt, the Prize is capped according to Table 1 above throughout the Campaign Period.
7. The Prizes will be credited into the winners' CASA/CASA-i within sixty (60) business days after end of the Campaign Period.
8. By participating in the Campaign, the Eligible Customers:
  - (a) Agree that they have read, understood and agreed to be bound by the terms and conditions stated herein;
  - (b) Agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and
  - (c) Agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers. No further appeal or further correspondence will be entertained.

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**Disqualification**

1. The Bank has the right to disqualify the participation of any Eligible Customers for the purpose of this Campaign without having to notify the Eligible Customers in the event:
  - (a) the Eligible Customers' CASA/CASA-i is closed within four (4) weeks from the end of the Campaign Period; or
  - (b) the Eligible Customers have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
  - (c) the Eligible Customers have breached any of the terms and conditions stipulated herein; or
2. Eligible Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign.
3. Eligible Customers who have committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.
4. DuitNow transactions conducted between different accounts of the same account holders either from the same bank entity or different bank entity shall not qualify as an Eligible Transaction.

**General**

1. By participating in this Campaign, the Eligible Customers consent and agree to be bound by the terms and conditions herein which is to be read together with the:
  - a) General Terms and Conditions for Accounts and Services, and
  - b) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to CASA-i only).The Eligible Customers is required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any Campaign updates or the latest terms and conditions, if any.
2. The Bank's decision on all matters relating to the Campaign is binding and final and no correspondence or appeal shall be entertained.
3. 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 herein.

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4. The Bank shall not be liable to any Eligible Customers for any damage of whatsoever nature or loss suffered (including but not limited to, loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or Grand damages) howsoever arising in relation to participation in the Campaign, or the Bank exercising its rights pursuant to any of the terms and conditions herein save and except where such loss or damages were directly attributable to the Bank's gross negligence, wilful default or fraud.
5. The Bank shall have the right to suspend, terminate or cancel the Campaign at any time by giving prior notice of at least **five (5) calendar days** to the Eligible Customers on the Bank's website at [www.ambank.com.my](http://www.ambank.com.my).
6. The Bank shall have the right to vary, amend, delete or add to any of the terms and conditions specifically set out herein, in whole or in any part from time to time, with Prior Notice.
7. No compensation in cash or any kind shall be given to the Eligible Customers for any losses or damages suffered or incurred by the Eligible Customers as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the terms and conditions herein unless the same is solely due to the gross negligence and/or default of the Bank.
8. To the extent permitted by law, the Bank shall not be liable to the Eligible Customers for any losses or costs (including loss of business opportunities or profits) caused by abnormal and unforeseeable circumstances outside the Bank's reasonable control which is unavoidable, including but not limited to any accident, act of terrorist, breakdown of machinery, civil commotion, fire, industrial dispute, labour unrest, lock-out, natural disaster, riot, strike, war (whether declared or undeclared), or data processing system, electrical, telecommunication system or transmission link failure.
9. The Bahasa Malaysia version of this terms and conditions is also available. In the event of any discrepancy or conflict in the interpretation of these terms and conditions, the English and Bahasa Malaysia versions of each of these terms and conditions shall be construed as the equivalent of each other, and each of the terms and conditions stipulated shall carry the same meaning.
10. For any assistance and/or feedback relating to this Campaign, Eligible Customers may contact the Bank's Contact Centre at 03-2178 8888 (Monday - Friday, 7.00 a.m. to 11.00 p.m.) or e-mail to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com)

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