

AmOnline DuitNow x TnG eWallet 2023 Campaign Terms and Condition
Campaign Period: 1 August 2023 to 31 October 2023

REMINDER: Eligible Participant(s) (as defined below) is hereby reminded to read and understand the Terms and Conditions below which is available at www.ambank.com.my/eng/terms-and-conditions. If the Eligible Participant(s) does not understand any of the Terms and Conditions below, the Eligible Participant(s) is advised to discuss with the Bank's authorized representative.

1. Definition

- i. For the purpose of these Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context state otherwise:

- 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 any reference to 'AmBank Group' in these Terms and Conditions herein, shall include all or any entity within AmBank Group.
- AmOnline** : Refers to AmBank's Internet banking services offered by the Bank to its customers to perform banking transactions via the Internet in accordance with 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** : Refers to "**AmOnline DuitNow x TnG eWallet 2023**" organized by the Bank in accordance with the Terms and Conditions stated herein.
- CASA/CASA-i** : Refers to AmBank Savings Accounts/ Savings Accounts-*i* and Current Account/ Current Account-*i* (hereinafter collectively known as "**Participating Accounts**")
- Retail Individual Customers** : Refers to new and existing individual customers of the Bank that have a valid CASA/CASA-*i* with the Bank.
- Prior Notice** : Refers to notices issued by the Bank to customers within seven (7) calendar days and published on the Bank's website at www.ambank.com.my.

2. Campaign Period

- i. The Campaign shall take effect from 00:00 hours (GMT+8) on **1 August 2023** to 23:59 hours (GMT+8) on **31 October 2023** (both dates inclusive) ("**Campaign Period**").
- ii. The Bank reserves the right to give Prior Notice to change the Campaign Period as it deems appropriate for the purpose of this Campaign.

3. Eligibility

- i. Retail Individual Customers with Participating Accounts are eligible to participate in this Campaign, except for the categories of persons/entities listed in Clause 3(ii) below (hereinafter known as the "**Eligible Participant**").
- ii. The following persons/entities are **NOT** eligible to participate in this Campaign:
 - a) Customers whose Participating Accounts have been terminated, suspended, cancelled, or become dormant within the Campaign Period; and/or
 - b) Customers whose Participating Accounts have been deemed to be delinquent or is not in good standing as determined by AmBank at its sole and absolute discretion; and/or
 - c) Small medium enterprise/banking/commercial and corporate customers which may include but are not limited to sole proprietorships, partnerships, public listed companies, private limited companies, charitable/non-profit organizations, societies, and professional partnerships; and/or
 - d) Customers who have been declared bankrupt or wound-up, or have had legal proceedings of similar nature instituted against them, or have been declared as being of unsound mind; and/or
 - e) Individuals below the age of 18 years.
- iii. By participating in this Campaign, the Eligible Participant represent and confirm that he/she does not fall within the categories of persons/entities excluded in Clause 3(ii) above.

4. Prizes

- a) The Eligible Participant stands a chance to win the following prizes ("**Prizes**") under this Campaign:

Campaign Cycles	Category	Prize	Number of Winners
1 Aug 2023 - 31 Oct 2023	Overall Prize	Enhanced Touch 'n Go Card	Fifty (50) Winners
1 Aug 2023 – 31 Aug 2023	Monthly Prize	Cash Back RM10	Six Hundred (600) Winners
1 Sept 2023 – 30 Sept 2023			Six Hundred (600) Winners
1 Oct 2023 – 31 Oct 2023			Six Hundred (600) Winners

5. Mechanism

i. Overall Prize - Enhanced Touch 'n Go Card

Eligible Participant may earn entries ("**Entry Point**") to stand a chance to win the **Enhanced Touch 'n Go Card** by performing the following transactions during the Campaign Period: -

Criteria	Entry Point
Login to AmOnline and perform ONE (1) or more Eligible DuitNow Transaction(s) (as defined in Clause 5 (iv) below) to reload their Touch 'n Go eWallet using the eWallet's DuitNow Account Number with a minimum transaction value of RM25 for each transaction via: (a) AmOnline Mobile Application; and/or (b) AmOnline Online Banking Portal.	One (1)

- a) The Eligible Participant will earn **one (1)** Entry Point every time he/she completes the above criteria and will be in the running to win the Enhanced Touch 'n Go Card.
(1 Transaction = 1 Point)
- b) The entry points will be accumulated until the end of the Campaign Period. The **first fifty (50)** Eligible Participants with the highest number of entry points will win an Enhanced Touch 'n Go Card.
- c) Each winning participants is entitled to **one (1)** Overall Prize at the end of Campaign Period.

ii. Monthly Prize - Monthly RM10 Cash Back:

Eligible Participant also stand a chance to win the **Monthly Ringgit Malaysia Ten (RM10) Cash Back** and earn Additional Entry Point by performing the following transactions during the Campaign Period: -

Criteria	Prize and Entry Point
Login to AmOnline and perform THREE (3) or more Eligible DuitNow Transactions (as defined at Clause 5 (iv) below) to reload their Touch 'n Go eWallet using the eWallet's DuitNow Account Number with a minimum transaction value of RM25 for each transaction via: (a) AmOnline Mobile Application; and/or (b) AmOnline Online Banking portal.	RM 10 Cash back + earn additional one (1) Entry Point

- a) Eligible Participant will earn **three (3)** Entry Point + **one (1)** additional Entry Point every time they complete the above criteria. Eligible Participant will be entitled to win a Ringgit Malaysia Ten (RM10) Cash Back and also be entitled to earn **one (1)** additional Entry Point to stand a chance to win the Overall Prize. **(Every Three (3) Transaction = earn Four (4) Entry Point)**
- b) Winner will be selected based on the first **six hundred (600)** winners with the highest Entry Point of the month.
- c) Each Eligible Participant is entitled to win **one (1)** Monthly Ringgit Malaysia Ten (RM10) Cash Back at the end of each month of the Campaign Cycle.

- iii. Eligible Participant hereby acknowledge and agree that any determination by Bank as to whether any particular transaction constitutes an Eligible DuitNow Transaction (as defined in Clause 5(iv) below) shall be final, binding, and conclusive on all Eligible Participant and such determination shall not be challenged in any manner whatsoever.
- iv. The definition of “**Eligible DuitNow Transaction**” are as follows: -

Transaction	Definition
Eligible DuitNow Transaction	Successful outgoing funds transfer from Participating Accounts of the Eligible Participant(s) to Touch 'n Go eWallet Application. Eligible Participant(s) need to use the "eWallet DuitNow Account Number and transfer an amount of RM25 or more for each transaction from AmOnline to e-Wallet" via: (a) AmOnline Mobile Application; and/or (b) AmOnline Online Banking Portal.

6. Winner Selection

I. Overall Prize - Enhanced Touch ‘n Go Card

- a) At the end of the Campaign Period, the Bank will select a total of fifty (50) winners who have the highest Entry Point accumulated throughout the Campaign Period.

b) Monthly Prize - Monthly RM10 Cash Back:

- a) At the end of each month during the Campaign Period, the first six hundred (600) winners will be selected by the Bank with the highest Entry Point in that month to be eligible to win a Ringgit Malaysia Ten (RM10) Cash Back.
- b) The Bank will credit the Cash Back into the winner's Participating Accounts within thirty (30) working days after the end of each monthly Campaign Cycle.
- c) It is the winner's responsibility to keep the Participating Accounts active at least until 31 December 2023 for the purpose of crediting the Cash Back.

7. Prize Fulfillment

- i. The Bank will notify the Prize Winners of their winnings at the end of the Campaign Period/ Campaign Cycle through: (a) electronic communication display on the Bank's website at www.ambank.com.my; or any other communication platform deemed appropriate.
- ii. It is the Eligible Participant's responsibility to ensure that their information (mobile number, email address and postal address) maintained with the Bank is current and up to date. The Bank shall not be liable for any loss suffered or for any failure to fulfill the delivery of the Prize if such loss or failure is due to the Eligible Participant's information stored with the Bank being out of date or inaccurate.

- iii. The Bank may select other Eligible Participants from the waiting / reserve list if the selected Prize Winner does not cooperate when contacted, refuses to accept the Prize, dies or other reasonable reasons which would allow the Bank to select another winner from the waiting / reserve list and/or if the winner's Participating Account is not active.
- iv. **Overall Prize - Enhanced Touch 'n Go Card**
 - a) The Prize will be delivered to the Prize Winner's mailing address in Malaysia maintained with the Bank within **twelve (12)** weeks after the end of the Campaign Period by a third-party distributor/agent appointed by the Bank.
 - b) The Prize Winner hereby expressly agrees and authorizes the Bank to disclose their details (including but not limited to their name, telephone number and mailing address) to distributors/agents who may then contact the Prize Winner regarding delivery or redemption of the Prize.
- v. **Monthly Prize - Monthly RM10 Cash Back:**
 - a) The Bank will credit the Cash Back to the winner's Participating Account maintained with the Bank within thirty (30) working days after the end of each monthly Campaign Cycles.

8. Disqualification

- i. The Bank reserves the right to disqualify the participation of any Eligible Participant for the purpose of this Campaign without notification to the Eligible Participants in the event that:
 - a) the Eligible Participants' Participating Account is closed within four (4) weeks from the end of the Campaign Period; and/or
 - b) the Eligible Participants have provided untrue information or acted fraudulently in any manner during the Campaign Period; and/or
 - c) the Eligible Participants have breached any of the Terms and Conditions herein.
- ii. Eligible Participants 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 this Campaign.
- iii. Eligible Participants 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 this Campaign.
- iv. 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 DuitNow Transaction.

9. General Terms and Conditions

- i. By participating in this Campaign, the Eligible Participant consent and agree to be bound by the Terms and Conditions herein which is to be read together with the Bank's:
 - a) General Terms and Conditions for Accounts and Services; and
 - b) Specific Terms and Conditions for Commodity Murabaha-Based Current or Savings Account (applicable to CASA-i only); and
- ii. Eligible Participants are 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).
- iii. The Bank's decision on all matters relating to this Campaign is binding and final on all Eligible Participant. No further correspondence or appeal shall be entertained.
- iv. The construction, validity, enforcement and interpretation of the Terms and Conditions 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.
- v. The Bank shall not be liable to any Eligible Participants 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 damages) howsoever arising in relation to participation in this 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 and caused by the Bank's gross negligence, willful default or fraud.
- vi. The Bank reserves the right to suspend, terminate/cancel or change the duration and/or expiry of the Campaign Period at any time by giving Prior Notice to the Eligible Participants.
- vii. The Bank reserves 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, with Prior Notice.
- viii. No compensation in cash or any kind shall be given to the Eligible Participants for any losses or damages suffered or incurred by the Eligible Participants as a direct or 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 willful default of the Bank.
- ix. To the extent permitted by law, the Bank shall not be liable to the Eligible Participants 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, labor unrest, lock-out, natural disaster, riot, strike, war (whether declared or undeclared), or data processing system, electrical, telecommunication system or transmission link failure.

- x. The Bahasa Malaysia version of the Terms and Conditions herein are 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 the Terms and Conditions shall be construed as the equivalent, and each of the Terms and Conditions stipulated shall carry the same meaning.
- xi. For any assistance and/or feedback relating to this Campaign, Eligible Participants may contact the Bank's Contact Centre at 03-2178 8888 (Monday - Sunday, 7.00 a.m. to 11.00 p.m.) or e-mail to customer care@ambankgroup.com

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