

**Terms and Conditions**  
**AmOnline Referral Campaign**  
**Campaign Period: 1 May 2022 to 31 August 2022**

**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.**

**1. Definition**

1.1 For the purpose of these terms and conditions, the following words and expression 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 AmBank Group.

**"AmOnline"** means AmBank's Internet and Mobile 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"** refers to **"AmOnline Referral Campaign"** campaign organised by the Bank in accordance with the terms and conditions as stipulated herein.

**"CASA/CASA-i"** means Current Account/Savings Account/Current Account-i/Savings Account-i.

**"New Account"** refers to new CASA/CASA-i opened via AmOnline Mobile App by New-to-Bank customers.

**"Fresh Funds"** refers to monies or funds that are:

a) not transferred from any of the Bank's existing Fixed Deposit/Term Deposit-i or Current Account or Savings Account/Current Account-i or Savings Account-i (CASA/CASA-i); and

b) transferred from another bank/financial institution into the Eligible Customer's CASA/CASA-i not more than seven (7) calendar days prior to deposit placement. Deposit placements made by way of cheque(s) are subject to their clearance and will only be considered as deposit placements by the Eligible Customers after the cheques

are paid or cleared and will only be considered good if not returned or dishonoured.

**"Prior Notice"** means notice by the Bank of certain facts or of a particular state of affairs of at least twenty-one (21) calendar days.

**"Monthly Average Balance (MAB)"** refers to the sum of all the daily closing balance of deposits in the Eligible Customer's CASA/CASA-i, divided by the number of days in the same month.

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

**"Retail Individual Customers"** refer to individual customers of the Bank under Retail Banking.

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

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- (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.

**2. Campaign Period**

- 2.1 The Campaign shall commence on **1 May 2022 to 31 August 2022** (both dates are inclusive) (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period at its discretion with Prior Notice.

**3. Eligibility**

- 3.1 This Campaign is open to all **Existing Retail Individual Customers** (CASA and CASA-i account holder) who has registered as an AmOnline user, share their unique referral code and successfully refer their family members and/or friends (“**Referrer**”) and **New-to-Bank Retail Individual Customers** who has successfully signed up for a **New Account** (as defined under clause 1.1) with the unique referral code from their family members and/or friends and open a AmBank CASA/CASA-i from the list of accounts below (“**Participating Accounts**”) as well as registered as an AmOnline user (“**Referees**”) subject to the terms and conditions contained herein (“**Eligible Customers**”).

- a) AmPartner Current Account;
- b) eFlex/eFlex-i Savings Account;
- c) TRUE Savers Account/TRUE Savers Account-i;
- d) AmWafeeq Savings Account-i; and
- e) AmStar Current Account/AmStar Current Account-i.

- 3.2 Employees of the AmBank Group and their immediate family members (spouse, children, parents, and siblings) are eligible to participate in this Campaign.

**4. Campaign Mechanics**

- 4.1 Ringgit Malaysia Twenty (RM20) cash will be credited into the **Referrer’s** operating CASA/CASA-i if **Referee** has successfully opened CASA/CASA-i via AmOnline Mobile App and Ringgit Malaysia Ten (RM10) cash will be credited to the **Referee’s** operating CASA/CASA-i if Referee has successfully opened CASA/CASA-i via AmOnline Mobile App subject to the following:

- (a) The CASA/CASA-i of **Eligible Customers** must not be dormant or closed and a minimum MAB of RM100 needs to be maintained in **Eligible Customers** CASA/CASA-i during the **Campaign Period** and at the point of the **Ringgit Malaysia Twenty (RM20)** and **Ringgit Malaysia Ten (RM10)** respectively is credited into the **Eligible Customers** CASA/CASA-i.
- (b) The total reward allocation is limited to Ringgit Malaysia Sixty Thousand (RM60,000) only (“**Campaign Total Reward Allocation**”). The reward shall be given on a first-come, first served basis based on Monthly

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Average Balance captured in the Bank's system. Once the **Campaign Total Reward Allocation** has been reached, there will be no further reward given to **Eligible Customers** under this Campaign. The Bank does not have any obligation to inform Eligible Customers should the reward allocation reach the **Campaign Total Reward Allocation** in Table 1.

Table 1: Campaign Total Reward Allocation

<b>Period of Referee Open CASA/CASA-i via AmOnline Mobile App</b>	<b>Cash Amount to be credited to Referrer's CASA/CASA-i</b>	<b>Cash Amount to be credited to Referee's CASA/CASA-i</b>	<b>Cash to be credited to Eligible Customer's CASA/CASA-i by</b>	<b>Campaign Total Reward Allocation</b>
1 May 2022 – 30 June 2022	RM20	RM10	31 August 2022	RM60,000
1 July – 31 August 2022	RM20	RM10	31 October 2022	

**5 General**

- 5.1 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 following at [www.ambank.com.my/eng/terms-and-conditions](http://www.ambank.com.my/eng/terms-and-conditions):
- General Terms and Conditions for Accounts and Services,
  - Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/ Savings Account-i (applicable for CASA-i only), and
  - Terms and Conditions of AmOnline Referral Campaign.
- 5.2 The Campaign offer is not valid with any other promotions of the Bank. No other special, additional or preferential rates shall be given under the Campaign.
- 5.3 The Bank shall have, at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice without assigning any reason.
- 5.4 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 Campaign 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 right to cancel the participation of or disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:
- The Eligible Customer has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or
  - The Eligible Customer has breached or potentially breached the terms and conditions herein.

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- 5.7 Unless expressly stated otherwise, these terms and conditions shall prevail over any other provisions and/or representations contained in any other notices/campaign/advertising materials for the Campaign.
- 5.8 The Bank's decision on all matters relating to the eligibility of the Campaign shall be final and binding on all the participating Eligible Customers.
- 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 Campaign 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 and 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 Campaign 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 campaign updates at [www.ambank.com.my/eng/terms-and-conditions](http://www.ambank.com.my/eng/terms-and-conditions) for the latest terms and conditions, if any.
- 5.13 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 equivalent and each of the terms and conditions stipulated shall carry the same meaning.
- 5.14 For any assistance and/or feedback relating to this Campaign, Eligible Customers may contact the Bank's Contact Centre at 03-21788888 (Monday - Friday, 7.00 a.m. to 11.00 p.m.) or e-mail to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com).