



Specific Terms & Conditions AmPartner Account

The following Specific Terms and Conditions shall be specifically applicable to AmPartner Account opened and maintained with AmBank (M) Berhad. Eligible Accountholder is reminded to read and understand these Specific Terms and Conditions together with the General Terms and Conditions of Accounts and Services which can be accessed at www.ambank.com.my.

1 Definitions

1.1 For the purpose of these Specific Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

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

"AmPartner Accountholder(s)" refers to the person who has opened the AmPartner Account with the Bank.

"Joint Account" means an Account opened and operated by two/more natural persons.

"Specific Terms and Conditions" means terms and conditions specifically applicable to a particular Account and/or Service.

"Monthly Average Balance" means total end-of-day balance of the month divided by total no of days for the month.

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.

2 Eligibility

2.1 AmPartner Account is open to all individual Malaysians citizens, residents, permanent residents and non-residents with minimum age of 18 years old and above.

2.2 AmPartner Accountholder is eligible to collect BonusLink Points if the following criterias are fulfilled. ("Eligible Accountholder")

- Submitted their BonusLink Membership Number to the Bank.
- Maintain a minimum Monthly Average Balance (MAB) of Ringgit Malaysia Five Hundred (RM500) in AmPartner Account.

3 Points Collection Structure

3.1 Eligible Accountholder(s) can collect BonusLink Points based on the following structure.

Account	Criteria	BonusLink Points Entitlement
AmPartner Account	Minimum Monthly Average Balance of RM500 (Five Hundred Ringgit Malaysia)	0.03 BonusLink points for every RM1.00 of Monthly Average Balance.



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4 Calculation of BonusLink Points

Formula:

Total End-Of-Day Balance of the Months ÷ Total No. of Days in the Month × 0.03
= Total BonusLink Points

Example:

Time Period	Calculation	MAB (RM)
Deposit balance from 1 July 2019 - 5 July 2019	RM500 X 5 days	2,500
Deposit balance from 6 July 2019 - 10 July 2019	RM1,000 X 5 days	5,000
Deposit balance from 11 July 2019 - 20 July 2019	RM800 X 10 days	8,000
Deposit balance from 21 July 2019 - 31 July 2019	RM2,000 X 11 days	22,000
Total Deposit Balance		37,500
No. of Days in July		31
Monthly Average Balance (MAB)		1,209
BonusLink Points	1,209 X 0.03	36

Eligible Customer is entitled to collect 36 BonusLink Points for July 2019 based on above example.

5 Submission of Bonuslink Membership Number & Points Fulfillment

- 5.1 Submission of BonusLink Membership Number only need to be done ONCE per account. AmPartner Accountholder(s) can submit their BonusLink Membership Number to the Bank at ambank.com.my/AmPartner.
- 5.2 Eligible Accountholder (s) can start collecting BonusLink Points from the month of BonusLink Membership Number is submitted to the Bank. (e.g. Eligible Accountholder can start collecting BonusLink Points from July 2019 onward if BonusLink Membership Number is submitted to the Bank in July 2019.)
- 5.3 If there are multiple submissions received for the same AmPartner Accountholder, the BonusLink Membership Number in the first submission will be used for points awarding.
- 5.4 For Joint Account, only either one of the AmPartner Accountholders who submitted their BonusLink Membership Number will be receiving the BonusLink points. In the event both AmPartner Accountholders submitted their BonusLink Membership Number, the points will be awarded to the primary AmPartner Accountholder.
- 5.5 Points calculation will be performed on the 1st and be credited by 15th of the following month (e.g. BonusLink points for April 2019 will be credited by 15 May 2019.)
- 5.6 AmPartner Accountholder(s) shall ensure that:
 - The 12 digits National Registration Identity Card Number (NRIC) provided to the Bank must be the same registered with BonusLink.
 - The 16 digits BonusLink Membership Number provided to the Bank must be the same as registered with BonusKad Loyalty Sdn. Bhd.
- 5.7 Any inconsistency between the 12 digits National Registration Identity Card Number (NRIC) and/or 16 digits BonusLink Membership Number, will result in unsuccessful awarding of BonusLink points and the BonusLink points will be forfeited due to the mismatch.
- 5.8 The Bank will not entertain any request from the Eligible Accountholder (s) to exchange the BonusLink points with cash.



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- 5.9 The BonusLink membership account and the AmPartner Account MUST be in good standing and MUST NOT be in breach of any of the General Terms & Conditions of Accounts & Services, and/or be invalid or cancelled within Bank's definition, otherwise, the BonusLink points will be forfeited.

6 Others & General

- 6.1 No cheque book will be issued for this product.
- 6.2 By signing up for this Product, the AmPartner Accountholders agree and allow the Bank to disclose personal details to BonusKad Loyalty Sdn. Bhd. for the purpose of points awarding.
- 6.3 Any notice to be given by the Bank shall be posted in the Bank's official website at 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.
- 6.4 All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
- 6.5 The AmPartner Accountholders are required to log on to the Bank's corporate website for product updates at <http://www.ambank.com.my/eng/terms-and-conditions> for the latest terms & conditions, if any.
- 6.6 In the event of any discrepancies or conflict in the interpretation of this Specific Terms and Conditions, the English and Bahasa Malaysia versions of each of this Specific Terms and Conditions shall be construed as equivalent and each of the terms and conditions stipulated shall carry the same meaning.
- 6.7 These Specific Terms and Conditions shall be additional to the Terms and Conditions of each type of the product/ accounts appearing in General Terms & Conditions. In the event of any discrepancy, ambiguity or dispute in the interpretation of these Specific Terms and Conditions and the said Terms and Conditions for each type of product/accounts appearing in the General Terms & Conditions, the said Specific Terms and Conditions for each product/accounts shall prevail.