

Terms and Conditions
AmRewards Campaign 2.0
Campaign Period: 1 January 2022 – 28 February 2023

This Amended Terms and Conditions for AmBank Islamic Berhad: AmRewards Campaign will supersede the existing Terms and Conditions with effect from 8 August 2022

- **Clause 6 (E) & Clause 6 (F)** has been added in **blue font** to reflect the campaign requirement for entries allocation.

REMINDER: The 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 (“Terms and Conditions”). If the Eligible Customers do not understand any of the Terms and Conditions below, the Eligible Customers are advised to discuss with the Bank’s staff or authorised representatives.

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 of 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 the Internet Banking services offered by AmBank Group to its customers to perform banking transactions via the Internet in accordance with the terms and conditions stipulated at <https://ambank.amonline.com.my>.

“**AmWafeeq SA-i**” means AmWafeeq Savings Account-i opened and maintained with the Bank.

“**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.

“**Bank**” refers to AmBank Islamic Berhad [Registration No.: 199401009897 (295576-U)], company incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Baseline**” refers to the Monthly-Average-Balance (MAB) for the month prior Campaign Period. It can be computed by the summation of the daily closing balance of the month in the Eligible Customer’s AmWafeeq Savings Account-i, divided by number of days of the same month.

“**Campaign**” refers to the **AmRewards Campaign 2.0** organised by the Bank in accordance with the terms and conditions as stipulated herein.

“**DuitNow QR**” refers to payment via the “Scan QR” function on AmOnline mobile application linked to the Eligible Customer(s) AmWafeeq SA-i.

“**Day**” refers to Monday to Friday, and when the registered office of the Bank is open, unless stated otherwise.

“**Entries**” refers to the eligible Entries earned by fulfilling the criteria in clause 4.2 which entitles Eligible Customer to qualify for the Campaign prizes.

“**Fresh Funds**” refer to monies or funds that are:

- (a) not transferred from any of the Bank’s/AmBank Group’s existing deposit accounts;

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- (b) transferred by the way of Interbank GIRO (IBG) or Interbank Fund Transfer (IBFT) from another bank /financial institution into the AmWafeeq Savings Account-i;
- (c) deposit made by way of cash or cheque(s) into the Eligible Customer's AmWafeeq Savings Account-i.

Note: Cheque(s) issued from other bank(s) are subject to clearance and will only be considered as deposits by the Eligible Customers after the cheque(s) have been cleared and will only be considered good if not returned and dishonoured.

“Incremental MAB” refers to the MAB for the month minus the Baseline.

“Monthly Average Balance (MAB)” refers to the sum of all the daily closing balance of deposits in the Eligible Customer's AmWafeeq Savings Accounts-i, divided by the number of days in the same month.

“Prior Notice” refers to notice by the Bank of certain facts or a particular state of affairs of at least three (3) calendar days on the Bank's website at www.ambank.com.my.

“Satellite Branch” refers to AmBank Group's branches which provide basic banking needs, i.e. opening of account, term deposits renewal, placement and redemption, remittance and enquiries.

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. Campaign Period

This Campaign **shall commence on 1 January 2022 and ends on 28 February 2023** both dates inclusive (**“Campaign Period”**). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice. The Campaign will be subjected to immediate revision should there be any changes to the Overnight Policy Rate (OPR).

3. Eligibility

- 3.1 All individual customers who are the primary account holders who hold an active AmWafeeq Savings Account-i (herein referred to as **“Eligible Customer”**) with the Bank during the Campaign Period shall be automatically registered to participate in this Campaign.
- 3.2 This Campaign is only applicable to AmWafeeq Savings Account-i (herein referred to as the **“Participating Account”**).
- 3.3 In order to participate in this Campaign, all the accounts must be valid and in good standing as may be determined by the Bank.
- 3.4 Eligible Customer(s) whose Participating Account is/are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Prize(s), will not be entitled to any Prizes(s) under this Campaign.
- 3.5 The following categories of persons shall **NOT** be eligible to participate in this Campaign:
 - (a) Non-individual customers including, but not limited to:
 - Sole-proprietorships/partnerships; and/or
 - Small and medium enterprises (SMEs); and/or
 - Non-profit organisations/charitable bodies/societies

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- (b) Employees of AmBank Group are not eligible to participate in this Campaign.
- (c) Customers whose account(s) with the Bank are dormant or deemed inactive or who have breached any other agreements with the Bank;
- (d) Customers whose account(s) deemed to be unsatisfactorily conducted, invalid or cancelled

3.6 The deposits made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

4. Campaign Mechanics

4.1 The Campaign shall run according to the following periods and their corresponding dates:

Campaign Period Month	Date
1	1 January 2022 – 31 January 2022
2	1 February 2022 – 28 February 2022
3	1 March 2022 – 31 March 2022
4	1 April 2022 – 30 April 2022
5	1 May 2022 – 31 May 2022
6	1 June 2022 – 30 June 2022
7	1 July 2022 – 31 July 2022
8	1 August 2022 – 31 August 2022
9	1 September 2022 – 30 September 2022
10	1 October 2022 – 31 October 2022
11	1 November 2022 – 30 November 2022
12	1 December 2022 – 31 December 2022
13	1 January 2023 – 31 January 2023
14	1 February 2023 – 28 February 2023

4.2 Eligible Customer(s) who meet the qualifying criteria as specified below shall be entitled to earn entries to win prizes (“Entries”) during the Campaign Period:

Table 1: Entries Allocation

No.	Description	Numbers of Entries
1	OPEN New AmWafeeq SA-i opening via AmOnline / branch within the Campaign period with minimum Month End Balance (‘MEB’) of RM500 during account opening month	10 Entries (One Off bonus)
2	DEPOSIT - Account with MAB up to RM5,000, every incremental MAB ¹ of RM100	5 Entries (each Campaign Period Month)
3	DEPOSIT - Account with MAB above RM5,000, every incremental MAB ¹ of RM100	10 Entries (each Campaign Period Month)
4	DEPOSIT – Incremental MAB ² balance above RM30,000 in March 2022	Additional 300 Entries (One Off bonus)
5	EARMARK - Every RM10,000 for 3 months in AmWafeeq SA-i	50 Entries (each Campaign Period Month)

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6	EARMARK - Every RM10,000 for 6 months in AmWafeeq SA-i	150 Entries (each Campaign Period Month)
7	PAY via Debit Card/DuitNow QR with minimum 3 transactions in total per month	10 Entries (each Campaign Period Month)
8	REGISTER for AmOnline	10 Entries (One Off bonus)
9	LINK Tabung Haji Account via AmOnline	20 Entries (One Off bonus)
10	[Chinese New Year Special Booster] (from 1 February 2022 to 28 February 2022) Every Incremental MAB ³ of RM100	Double Entries + Additional 88 Entries (One off bonus)
11	[Kaya Raya Special Booster] (from 1 May 2022 to 31 May 2022) Every Incremental MAB ⁴ of RM100	Double Entries (One Off Bonus)
12	[65th Merdeka Special Booster] (from 1 August 2022 to 31 August 2022) For Incremental MAB ⁵ of RM650 or RM6,500	Additional 65 Entries or 650 Entries (One Off bonus)

Note¹: The Incremental MAB will be calculated based on customer's MAB of AmWafeeq SA-i for the month benchmarked against MAB of Dec 2021.

Note²: The Incremental MAB will be calculated based on customer's MAB of AmWafeeq SA-i for March 2022 minus MAB of Jan 2022. In the event customer's incremental MAB is more than Ringgit Malaysia Thirty Thousand (RM30,000), eligible customer shall be entitled for one off bonus of additional 300 Entries.

Note³: Account incremental balances will be calculated based on customer's MAB of AmWafeeq SA-i for the month of Feb 2022 MAB minus Jan 2022 MAB.

Note⁴: Account incremental balances will be calculated based on customer's MAB of AmWafeeq SA-i for the month of May 2022 MAB minus April 2022 MAB.

Note⁵: Account incremental balances will be calculated based on customer's MAB of AmWafeeq SA-i for the month of August 2022 MAB minus July 2022 MAB. Net Incremental MAB of RM650 will be rewarded an additional 65 Entries while Net Incremental MAB of RM6,500 will be rewarded an additional 650 Entries.

- 4.3 Incremental MAB refers to the difference in the MAB during the Campaign Period as compared to the MAB of Baseline.
- New to Bank Customer: Baseline = "0"
 - Existing to Bank Customer: Baseline = MAB of December 2021.

Illustration 1:

- i. A new to Bank Eligible Customer opens an AmWafeeq SA-i via AmOnline in Campaign Period Month 1 and place Ringgit Malaysia Five Thousand (RM5,000) upon account opening. Customer's Baseline MAB is RM0.

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ii. Number of entries earned in Campaign Period Month 1 is calculated as below:

Criteria Met	No. of Entries Earned
OPEN New AmWafeeq SA-i via AmOnline within the Campaign period with minimum MEB of RM500 during account opening month	10 Entries
DEPOSIT - Account with MAB up to RM5,000, every incremental MAB of RM100	250 Entries (RM5,000 / RM100) x 5
AmOnline Registration	10 Entries
Total Entries Earned	270 Entries

Illustration 2:

- i. An existing to Bank Eligible Customer owns an AmWafeeq SA-i with Baseline MAB of RM500. During Campaign Period Month 3, the Eligible Customer have earmarked RM10,000 for 6 months in the AmWafeeq SA-i. The Eligible Customer has also linked his Tabung Haji Account via AmOnline and have utilized his Debit Card for 3 times within the period.
- ii. Number of entries earned in Campaign Period Month 3 is calculated as below:

Criteria Met	No. of Entries Earned
DEPOSIT – Account with MAB up to RM5,000, every incremental MAB of RM100	500 Entries (RM10,000 / RM100) x 5
Every RM10,000 AmWafeeq SA-i EARMARK for 6 months	150 Entries
PAY via Debit Card/DuitNow QR with minimum of 3 transactions in total per month	10 Entries
LINK Tabung Haji Account via AmOnline	20 Entries
Total Entries Earned	680 Entries

Illustration 3: [Chinese New Year Special Booster]

- i. An existing to Bank Eligible Customer owns an AmWafeeq SA-i with Baseline MAB RM5,000. During Campaign Period Month 2, the Eligible Customer deposited Ringgit Malaysia Three Thousand (RM3,000) to earn bonus entries with Chinese New Year Special Booster.
- ii. Number of entries earned in Campaign Period Month 2 is calculated as below:

Criteria Met	No. of Entries Earned
DEPOSIT - Account with MAB above RM5,000, every incremental MAB of RM100	688 Entries (RM3,000/RM100) x 10 x 2* + 88*
Total Entries Earned	688 Entries

Note: Double Entries and Additional 88 Entries under Chinese New Year Special Booster*

Illustration 4: [Kaya Raya Special Booster]

- i. An existing to Bank Eligible Customer owns an AmWafeeq SA-i with Baseline MAB of RM100. During Campaign Period Month 5, the Eligible Customer deposited Ringgit Malaysia Five Thousand (RM5,000) to earn bonus entries with Kaya Raya Special Booster.
- ii. Number of entries earned in Campaign Period Month 5 is calculated as below:

Criteria Met	No. of Entries Earned
DEPOSIT - Account with MAB above RM5,000, every incremental MAB of RM100	500 Entries (RM5,000/RM100) x 10 x 2*
Total Entries Earned	500 Entries

Note: Double Entries under Kaya Raya Special Booster.*

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Illustration 5: [65th Merdeka Special Booster]

- iii. An existing to Bank Eligible Customer owns an AmWafeeq SA-i with Baseline MAB of RM1,000. During Campaign Period Month 8, the Eligible Customer deposited Ringgit Malaysia Six Thousand Five Hundred (RM6,500) to earn bonus entries with 65th Merdeka Special Booster.
- iv. Number of entries earned in Campaign Period Month 8 is calculated as below:

Criteria Met	No. of Entries Earned
DEPOSIT - Account with MAB above RM5,000, every incremental MAB of RM100	1,300 Entries (RM6,500/RM100) x 10 + 650*
Total Entries Earned	1,300 Entries

Note: Additional 650 Entries under 65th Merdeka Special Booster.*

- 4.4 In the event that the Eligible Customer has more than one (1) AmWafeeq SA-i, the combined balances of all Amwafeeq SA-i of the primary account holder shall be calculated for the purpose of this campaign and the number of Entries shall then be computed accordingly.

Example 1:

AmWafeeq Savings Account-i	MAB (RM)
Single-name account 1	500
Primary joint-account with customer A	1,500
Secondary joint-account with customer B	2,000
Primary joint-account with customer C	900
Total	2,900

Example 2:

AmWafeeq Savings Account-i	MAB (RM)
Single-name account 1	500
Primary joint-account with customer X	1,000
Primary joint-account with customer Y	1,500
Primary joint-account with customer Z	2,000
Total	5,000

5. Prizes

- 5.1 The prizes offered and the number of winners for each category of prizes are as stated below:

Category	No. Of Winners Per Draw	Draw Month	Prize per Winner	Total No. of Winners for the Whole Campaign Period
Grand Prize	1	Feb 2023	Porsche Macan	1
Second Prize	2	Feb 2023	Luxury Swiss Watch worth RM100,000 each	2
Third Prize	5	Feb 2023	Full Set Apple Essential worth RM13,000 each	5
Mid Year Grand Prize	1	Jul 2022	BMW 320i Sports	1

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New to Bank Digital Draw	10	Jul 2022, Feb 2023	iPhone 13 worth RM 3,899 each	20
New to AmWafeeq Draw	15	Jul 2022, Feb 2023	Gold Bar (10gm) worth RM 3,250 each	30
March 2022 Special Draw	1 per branch	Mar 2022	RM 1,000 cash prize	165 (Total 165 branches)
Monthly Draw	80	<u>2022</u> Jan, Feb, Mar, Apr, May, Jun, Aug, Sep, Oct, Nov, Dec <u>2023</u> Jan	RM 200 cash prize	960

5.2 To qualify for Grand Prize, Second Prize, Third Prize and Mid Year Grand Prize Draw, the Eligible Customer is required to have minimum MAB of Ringgit Malaysia Five Thousand (RM5,000) in the final month of campaign period.

5.3 Third Prize of Full Sets Apple Essentials includes all items of below:

Full Sets Apple Essentials
Macbook Air M1 265GB
iPad 10.2 inch 64GB
iPhone 13 128GB
Apple Watch SE
Air Pods Pro

5.4 Only New to Bank customers who open an AmWafeeq SA-i via AmOnline are eligible for New To Bank Digital Draw.

5.5 March 2022 Special Draw will be open to One Hundred and Sixty Five (165) branches of the Bank, except for the Satellite Branches as listed in the table below. Each of the branch must have opened a minimum of fifty (50) new AmWafeeq SA-i at the respective branch in order for the branch to be eligible for the March 2022 Special Draw.

No.	Satellite Branch	Grouped Branch
1.	UIA Gombak	Selayang
2.	Kuala Sepetang	Taiping
3.	Pangkor	Sitiawan
4.	Sungai Dua	Bagan Ajam
5.	Sibu Jaya	Sibu Pedada

5.6 Winners for the Monthly Draw contest shall be eligible to only one (1) prize throughout the Campaign Period and shall not qualify to be the winners for the next Monthly Draw / March 2022 Special Draw contest. However, they will still be eligible for the Grand Prize / Second Prize / Third Prize / Mid Year Grand Prize contest if they fulfil the criteria.

5.7 Winner for Mid Year Grand Prize will not be entitled for the draw of Grand Prize / Second Prize / Third Prize.

5.8 The prizes are non-transferable to any third party and non-exchangeable with credit or any such other kind.

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- 5.9 In order to be eligible as shortlisted potential winners of any category of Prizes, any Eligible Customer must maintain a minimum aggregate balance of Ringgit Malaysia Five Hundred (RM500) as at month end (i.e. the total of month end balances of all AmWafeeq SA-i of the Primary Accountholder) together with at least one (1) Entry accumulated by the Eligible Customer.

6. Winner Selection

(A) Mid Year Grand Prize

- 6.1. The Bank's system shall assign a unique serial number to each and every Entry earned by all Eligible Customers during the Campaign Period, which is then used for sorting all Entries in an ascending order. Following this, each Entry is then numbered sequentially starting from one (1) for the serial number with the lowest value ("**Sequential Number**")
- 6.2. Following the earning of Entries, the total number of Entries shall then be divided by thirty (30) to return the multiplier value for shortlisting of thirty (30) Eligible Customers for the Mid Year Grand Prize. ("**Potential Mid Year Grand Prize Winners**").

Example:

3,000 total Entries are divided by 30 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 3,000th Entries shall be shortlisted as Potential Grand Prize Winners.

- 6.3. One (1) Eligible Customer may only be shortlisted once for the Mid Year Grand Prize. In the event the same Eligible Customer is shortlisted more than once, the shortlisting shall then be based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other Entries shall be disregarded and the next Eligible Customer with the next-in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

If the 200th and 300th Entries are from the same Eligible Customer, the shortlisting shall then be based on the 200th Entry. For the Eligible Customer's 300th Entry which is not selected, the next-in-line shortlisted Potential Mid Year Grand Prize Winner, i.e. the 400th entry, shall be selected instead.

- 6.4. The shortlisted Potential Mid Year Grand Prize Winners with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call ("**Phone Q&A**") at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from 31 July 2022, at the discretion of the Bank.
- 6.5. The shortlisted Potential Mid Year Grand Prize Winners shall be required to answer one (1) question correctly to be selected as the Mid Year Grand Prize Winner. The Bank shall make three (3) attempts to contact the Potential Mid Year Grand Prize Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts within two (2) working days at the next available time at the Bank's discretion. If the final attempt also fails, then the shortlisted Potential Mid Year Grand Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential Mid Year Grand Prize Winner with the lowest Sequential Number from the list of Potential Mid Year Grand Prize Winners shall then be contacted to have an opportunity to win the Mid Year Grand Prize.

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- 6.6. If that shortlisted Potential Mid Year Grand Prize Winner fails to answer the Phone Q&A correctly, then the said shortlisted Potential Mid Year Grand Prize Winner shall be disqualified from winning and the next-in-line Potential Mid Year Grand Prize Winner shall be contacted to have an opportunity to win the Mid Year Grand Prize.
- 6.7. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential Mid Year Grand Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Mid Year Grand Prize Winner at the appointed date and time and/or due to any other such reasons.

(B) Grand Prize

- 6.8. Following Clause 6.1, the total number of Entries shall then be divided by thirty (30) to return the multiplier value for shortlisting of thirty (30) Eligible Customers for the Grand Prize. (“**Potential Grand Prize Winners**”).

Example:

3,000 total Entries are divided by 30 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 3,000th Entries shall be shortlisted as Potential Grand Prize Winners.

- 6.9. One (1) Eligible Customer may only be shortlisted once for the Grand Prize. In the event the same Eligible Customer is shortlisted more than once, the shortlisting shall then be based on the Eligible Customer’s lowest Sequential Number. The Eligible Customer’s other Entries shall be disregarded and the next Eligible Customer with the next-in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

If the 200th and 300th Entries are from the same Eligible Customer, the shortlisting shall then be based on the 200th Entry. For the Eligible Customer’s 300th Entry which is not selected, the next-in-line shortlisted Potential Grand Prize Winner, i.e. the 400th entry, shall be selected instead.

- 6.10. The shortlisted Potential Grand Prize Winners with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call at their mobile numbers maintained in the Bank’s system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from the end of the Campaign Period, at the discretion of the Bank.
- 6.11. The shortlisted Potential Grand Prize Winners shall be required to answer one (1) question correctly to be selected as the Grand Prize Winner. The Bank shall make three (3) attempts to contact the Potential Grand Prize Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts within two (2) working days at the next available time at the Bank’s discretion. If the final attempt also fails, then the shortlisted Potential Grand Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential Grand Prize Winner with the lowest Sequential Number from the list of Potential Grand Prize Winners shall then be contacted to have an opportunity to win the Grand Prize.

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- 6.12. If that shortlisted Potential Grand Prize Winner fails to answer the Phone Q&A correctly, then the said shortlisted Potential Grand Prize Winner shall be disqualified from winning and the next-in-line Potential Grand Prize Winner shall be contacted to have an opportunity to win the Grand Prize.
- 6.13. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential Grand Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Grand Prize Winner at the appointed date and time and/or due to any other such reasons.

(C) Second Prize

- 6.14. Following Clause 6.1, the total number of entries shall then be divided by forty (40) to return the multiplier value for the shortlisting of forty (40) Eligible Customers for the Second Prize (“**Potential Second Prize Winners**”)
- 6.15. Two (2) Eligible Customer may only be shortlisted once for the Second Prize. In the event the same Eligible Customer is shortlisted more than once for the Second Prize, the shortlisting shall only be based on the Eligible Customer’s lowest Sequential Number. The Eligible Customer’s other Entries shall be disregarded and the next Eligible Customer with the next in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

4,000 total Entries are divided by 40 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 4,000th Entries shall be shortlisted as Potential Second Prize Winners.

- 6.16. An Eligible Customer may only be shortlisted once for the Grand Prize or Second Prizes. In the event the same Eligible Customer is shortlisted more than once for the Grand Prize or Second Prize, the Eligible Customer shall only be shortlisted based on the Eligible Customer’s lowest Sequential Number. The Eligible Customer’s other shortlisted Entries shall be disregarded and the next Eligible Customer with the next-in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

If the 200th Entry and 300th Entry for the Potential Second Prize Winner are from the same Eligible Customer, then the Eligible Customer shall only be shortlisted as a Potential Second Prize Winner based on the Eligible Customer’s 200th Entry. For the Eligible Customer’s 300th Entry which is not selected, the next-in-line shortlisted Potential Second Prize Winner shall be shortlisted instead.

- 6.17. The shortlisted Potential Second Prize Winners with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call at their mobile numbers maintained in the Bank’s system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from the end of the Campaign Period, at the discretion of the Bank.
- 6.18. The shortlisted Potential Second Prize Winners shall be required to answer one (1) question correctly to be selected as the Second Prize Winner. The Bank shall make three (3) attempts to contact the Potential Second Prize Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts within

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two (2) working days at the next available time at the Bank's discretion. If the final attempt also fails, then the shortlisted Potential Second Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential Second Prize Winner with the lowest Sequential Number from the list of Potential Second Prize Winners shall then be contacted to have an opportunity to win the Second Prize.

- 6.19. If that shortlisted Potential Second Prize Winner fails to answer the Phone Q&A correctly, then the said shortlisted Potential Second Prize Winner shall be disqualified from winning and the next-in-line Potential Second Prize Winner shall be contacted to have an opportunity to win the Second Prize.
- 6.20. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential Second Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Second Prize Winner at the appointed date and time and/or due to any other such reasons.

(D) Third Prize

- 6.21. Following Clause 6.1, the total number of entries shall then be divided by fifty (50) to return the multiplier value for the shortlisting of fifty (50) Eligible Customers for the Third Prize ("Potential Third Prize Winners")

- 6.22. Five (5) Eligible Customer may only be shortlisted once for the Third Prize. In the event the same Eligible Customer is shortlisted more than once for the Third Prize, the shortlisting shall only be based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other Entries shall be disregarded and the next Eligible Customer with the next in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

5,000 total Entries are divided by 50 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 5,000th Entries shall be shortlisted as Potential Third Prize Winners.

- 6.23. An Eligible Customer may only be shortlisted once for the Grand Prize / Second Prizes / Third Prize. In the event the same Eligible Customer is shortlisted more than once for the Grand Prize / Second Prize / Third Prize, the Eligible Customer shall only be shortlisted based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other shortlisted Entries shall be disregarded and the next Eligible Customer with the next-in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

If the 100th Entry and 500th Entry for the Potential Third Prize Winner are from the same Eligible Customer, then the Eligible Customer shall only be shortlisted as a Potential Third Prize Winner based on the Eligible Customer's 100th Entry. For the Eligible Customer's 500th Entry which is not selected, the next-in-line shortlisted Potential Second Prize Winner shall be shortlisted instead.

- 6.24. The shortlisted Potential Third Prize Winners with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from the end of the Campaign Period, at the discretion of the Bank.

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- 6.25. The shortlisted Potential Third Prize Winners shall be required to answer one (1) question correctly to be selected as the Third Prize Winner. The Bank shall make three (3) attempts to contact the Potential Third Prize Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts within two (2) working days at the next available time at the Bank's discretion. If the final attempt also fails, then the shortlisted Potential Third Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential Third Prize Winner with the lowest Sequential Number from the list of Potential Third Prize Winners shall then be contacted to have an opportunity to win the Third Prize.
- 6.26. If that shortlisted Potential Third Prize Winner fails to answer the Phone Q&A correctly, then the said shortlisted Potential Third Prize Winner shall be disqualified from winning and the next-in-line Potential Third Prize Winner shall be contacted to have an opportunity to win the Third Prize.
- 6.27. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential Third Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Third Prize Winner at the appointed date and time and/or due to any other such reasons.

(E) New to Bank Digital Draw

- 6.28. Following Clause 6.1, the total number of entries shall then be divided by one hundred (100) to return the multiplier value for the shortlisting of one hundred (100) Eligible Customers for the New to Bank Digital Prize ("Potential New to Bank Digital Draw Winners")
- 6.29. Ten (10) Eligible Customer may only be shortlisted once for the New to Bank Digital Prize. In the event the same Eligible Customer is shortlisted more than once for the New to Bank Digital Prize, the shortlisting shall only be based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other Entries shall be disregarded and the next Eligible Customer with the next in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

10,000 total Entries are divided by 100 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 10,000th Entries shall be shortlisted as Potential New to Bank Digital Prize Winners.

- 6.30. An Eligible Customer may only be shortlisted once for the New to Bank Digital Prize. In the event the same Eligible Customer is shortlisted more than once for the New to Bank Digital Prize, the Eligible Customer shall only be shortlisted based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other shortlisted Entries shall be disregarded and the next Eligible Customer with the next-in-line Sequential Number shall

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be shortlisted instead, as demonstrated below:

Example:

If the 100th Entry and 500th Entry for the Potential Third Prize Winner are from the same Eligible Customer, then the Eligible Customer shall only be shortlisted as a Potential Third Prize Winner based on the Eligible Customer's 100th Entry. For the Eligible Customer's 500th Entry which is not selected, the next-in-line shortlisted New to Bank Digital Prize winner shall be shortlisted instead.

- 6.31. The shortlisted Potential New to Bank Digital Prize Winners with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from the end of the Campaign Period, at the discretion of the Bank.
- 6.32. The shortlisted Potential New to Bank Digital Prize Winners shall be required to answer one (1) question correctly to be selected as the New to Bank Digital Prize Winner. The Bank shall make three (3) attempts to contact the Potential New to Bank Digital Prize Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts within two (2) working days at the next available time at the Bank's discretion. If the final attempt also fails, then the shortlisted Potential New to Bank Digital Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential New to Bank Digital Prize Winner with the lowest Sequential Number from the list of Potential Third Prize Winners shall then be contacted to have an opportunity to win the New to Bank Digital Prize.
- 6.33. If that shortlisted Potential New to Bank Digital Prize Winner fails to answer the Phone Q&A correctly, then the said shortlisted Potential New to Bank Digital Prize Winner shall be disqualified from winning and the next-in-line Potential New to Bank Digital Prize Winner shall be contacted to have an opportunity to win the New to Bank Digital Prize.
- 6.34. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential New to Bank Digital Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential New to Bank Digital Prize Winner at the appointed date and time and/or due to any other such reasons.

(F) New to AmWafeeq SA-i Draw

- 6.35. Following Clause 6.1, the total number of entries shall then be divided by one hundred fifty (150) to return the multiplier value for the shortlisting of one hundred fifty (150) Eligible Customers for the New to AmWafeeq SA-i Prize ("Potential New to AmWafeeq SA-i Draw Winners")
- 6.36. Fifteen (15) Eligible Customer may only be shortlisted once for the New to AmWafeeq SA-i Prize. In the event the same Eligible Customer is shortlisted more than once for the New to AmWafeeq SA-i Prize, the shortlisting shall only be based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other Entries shall be disregarded and the next Eligible Customer with the next in-line Sequential Number shall be shortlisted instead, as demonstrated below:

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Example:

15,000 total Entries are divided by 150 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 15,000th Entries shall be shortlisted as Potential New to AmWafeeq SA-i Prize Winners.

- 6.37. An Eligible Customer may only be shortlisted once for the New to AmWafeeq SA-i Prize In the event the same Eligible Customer is shortlisted more than once for the New to AmWafeeq SA-i Prize, the Eligible Customer shall only be shortlisted based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other shortlisted Entries shall be disregarded and the next Eligible Customer with the next-in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

If the 100th Entry and 500th Entry for the Potential New to AmWafeeq SA-i Prize Winner are from the same Eligible Customer, then the Eligible Customer shall only be shortlisted as a Potential New to AmWafeeq SA-i Prize Winner based on the Eligible Customer's 100th Entry. For the Eligible Customer's 500th Entry which is not selected, the next-in-line shortlisted New to AmWafeeq SA-i winner shall be shortlisted instead.

- 6.38. The shortlisted Potential New to AmWafeeq SA-i Prize Winners with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from the end of the Campaign Period, at the discretion of the Bank.
- 6.39. The shortlisted Potential New to AmWafeeq SA-i Prize Winners shall be required to answer one (1) question correctly to be selected as the New to AmWafeeq SA-i Prize Winner. The Bank shall make three (3) attempts to contact the Potential New to AmWafeeq SA-i Prize Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts within two (2) working days at the next available time at the Bank's discretion. If the final attempt also fails, then the shortlisted Potential New to AmWafeeq SA-i Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential New to AmWafeeq SA-i Prize Winner with the lowest Sequential Number from the list of Potential New to AmWafeeq SA-i Prize Winners shall then be contacted to have an opportunity to win the New to AmWafeeq SA-i Prize.
- 6.40. If that shortlisted Potential New to AmWafeeq SA-i Prize Winner fails to answer the Phone Q&A correctly, then the said shortlisted Potential New to AmWafeeq SA-i Prize Winner shall be disqualified from winning and the next-in-line Potential New to AmWafeeq SA-i Prize Winner shall be contacted to have an opportunity to win the New to AmWafeeq SA-i Prize.
- 6.41. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential New to AmWafeeq SA-i Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential New to AmWafeeq SA-i Prize Winner at the appointed date and time and/or due to any other such reasons.

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(G) March '22 Special Draw / Monthly Draw

6.42. Winners will be chosen through a random draw from a pool of total Entries which will be carried out by the Bank. The Bank shall notify the prize winners via SMS/electronic mailer/etc. based on their contact details maintained in the Bank's system. Notwithstanding the foregoing, the Bank reserves the right to use any other mediums or methods, including the Bank's website at ambank.com.my as it deems fit, for the purpose of announcing the winners.

7. Prize Winners

7.1 The results of all winners shall be announced within twelve (12) weeks from the respective closing date of Entries on the relevant Prizes for winners' computation.

7.2 All winners may be required to attend a prize presentation ceremony and/or other publicity programmes at their own costs and expenses as and when required as notified by the Bank via telephone call and/or electronic mailer with regards to the date, time and venue of the prize presentation ceremony and/or other publicity programmes. The Bank shall make three (3) attempts to contact the winner.

7.3 If a winner fails to be contacted after these attempts, the Bank shall make no further attempts to contact the winner or if the winner is successfully contacted but fails to attend such ceremony and/or programmes without any valid reasons, the Bank reserves the right to forfeit the said winner's Prize.

7.4 All cash prizes of the Monthly Draw and March '22 Special Draw shall be credited into each respective winner's AmWafeeq Savings Account-i.

7.5 The Winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to the New to Bank Digital Draw / New to AmWafeeq Draw / March '22 Special Draw / Monthly Draw unless stated otherwise, the Bank shall not be held liable for any tax.

7.6 The Mid Year Grand Prize and Grand Prize shall exclude vehicle registration fees, 12-months road tax, insurance/Takaful and delivery fees to Sabah / Sarawak (if any). Winners shall be responsible for any additional costs, duties, taxes and/or other incidental expenses, which may be incurred as a result of and/or related to their acceptance of the Mid Year Grand Prize or Grand Prize.

7.7 The Bank reserves the right to change or exchange the prizes rewards into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications provided in this Campaign.

7.8 The prizes are not exchangeable or transferable for cash, credit or in kind. The prizes shown in the promo website are for illustration purposes only and the actual design may differ.

7.9 The Eligible Customer shall be responsible to pay any delivery charges, service charges and/or other charges relating to any of the prizes for a second-time delivery. The Bank shall only be responsible for the delivery charges, service charges and/or other charges relating to the prizes for first-time delivery only.

7.10 The Bank disclaims any liability, obligation or duty relating to the prizes and makes no representation or warranty to the quality of the prizes and shall not be responsible to replace any lost, stolen or defective prizes due to defects in materials or workmanship by

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the manufacturer under warranty or otherwise. The Eligible Customer are to deal directly with the manufacturer and/or its authorised dealers for such warranty information, claim, and/or terms and conditions specific to the prizes.

8. Disqualifications

The Bank reserves the right to disqualify the participation and/or transaction of any Eligible Customers for the purpose of this Campaign without having to notify the Eligible Customers in the event:

- a) The selected banking transactions are received before and/or after the stipulated Campaign Period; or
- b) the Eligible Customer's AmWafeeq Savings Account-i is in default of facilities granted at any time during the Campaign Period; or
- c) the Eligible Customer's AmWafeeq Savings Account-i is closed before the notification of the winners by the Bank; or
- d) the Eligible Customer has provided untrue information, acted fraudulently or has not acted in good faith in any manner during the Campaign Period; or
- e) the Eligible Customer has breached any of the terms and conditions stipulated herein.

9. General

- 9.1 By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the below terms and conditions herewith, which shall 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 Ambank Islamic Current and Savings Account only); and
 - (c) Declaration and Term and Conditions for Savings Account/Savings Account-i and/or Current Account/Current Account-i via Electronic (AmOnline)

The Eligible Customer(s) is required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> as participation in this Campaign represents your acceptance to this Terms and Conditions and the General Terms and Conditions. In the event that there is any inconsistency among all of these Terms and Conditions, the Terms and Condition contained herein shall prevail in relation to this Campaign.

- 9.2 The Eligible Customer is required to execute all relevant documents and comply with all terms and conditions in respect of their investments in the relevant products under the Campaign, which are in addition and separate from these terms and conditions.
- 9.3 This Campaign's offer is not valid with any other promotions or campaigns of the Bank and no other special, additional or preferential rates shall be given under this Campaign.
- 9.4 The Bank shall have the right and 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 Campaign Period with Prior Notice.
- 9.5 To the extent permitted by law and the Bank not being in breach of the terms and conditions of this Campaign as contained herein, the Bank shall vary/revise/amend the selection mechanism/process/conditions of the Campaign as it deems fit at any time with Prior Notice.
- 9.6 The Bank shall have, at any time, the right and discretion to cancel, terminate or suspend the Campaign with Prior Notice.

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- 9.7 Unless expressly stated otherwise, the terms and conditions herein set forth, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for this Campaign.
- 9.8 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all the participating Eligible Customer(s).
- 9.9 The Bank is not liable for any loss or damages suffered such as loss of income or profit, or any indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties, arising out of or in connection with the Campaign, save and except where such loss or damages were directly caused by the Bank's gross negligence, wilful default or fraud.
- 9.10 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer(s) when any Force Majeure event occurs. "Force Majeure" refers to any unforeseen events and/or circumstances not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove which includes but is not limited to, natural disasters such as flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil or earth or acts of public unrest such as strikes, lock out, industrial disturbances, riots, wars, each of which is beyond the control of neither Party or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.
- 9.11 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.
- 9.12 All disputes 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 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.
- 9.13 The Eligible Customer(s) is required to log on the Bank's corporate website for any Campaign updates and refer to www.ambank.com.my/ARC2 for the latest terms and conditions, if any.
- 9.14 For any assistance and/or feedback related to this Campaign, the Eligible Customer(s) may contact the Bank's Contact Centre at 03-2178-8888 or email to customercare@ambankgroup.com