

AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card Welcome Offer Campaign
“The Metal Welcome Gift Offer” Terms and Conditions
Campaign Period: 15 March 2023 to 31 May 2023

REMINDER: The Eligible Cardholder (as defined below) is hereby reminded to read and understand the Terms and Conditions below which is available at www.ambank.com.my. If the Eligible Cardholder does not understand any of the Terms and Conditions below, the Eligible Cardholder is advised to discuss with the Bank’s staff or authorized representative.

This Amended Terms and Conditions for AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card Welcome Offer Campaign will supersede the existing Terms and Conditions with effect from 21 March 2023.

- **Clause 6** has been added in **blue font** to reflect the changes in **Qualifying Criteria**

The “**Bank**” means AmBank (M) Berhad 196901000166 (8515-D) (“AmBank”). The Terms and Conditions herein are to be read together with the terms and conditions of the Bank’s Credit Card agreement (“**Cardholder Agreement**”). In the event of any discrepancy or inconsistency between the Campaign’s Terms and Conditions (“**Terms and Conditions**”) and the Cardholder(s) Agreement, the Campaign’s Terms and Conditions shall prevail in so far as it concerns the Campaign.

“**AmBank Group**” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated within 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.

“**Prior Notice**” refers to notices issued by the Bank to customers within five (5) calendar days and published on the Bank’s website at www.ambank.com.my.

“**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.

“**Related Corporations**” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

Campaign

1. The “**Campaign**” means “**The Metal Welcome Gift Offer**” organized by the Bank in accordance with the Campaign’s Terms and Conditions as provided herein.

Campaign Period

2. The Campaign shall run from **15 March 2023 to 31 May 2023**, both dates inclusive (“**Campaign Period**”) or such other period as may be determined by the Bank with Prior Notice.

Eligibility

3. “**Eligible Cardholder(s)**” is defined as any individual including staff, whether permanent or contractual within the AmBank Group, who during the Campaign Period:
 - (a) applies for AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card as a principal cardholder; and
 - (b) must be a AmBank SIGNATURE Priority Banking Primary Accountholder who has Assets Under Management (AUM) above Ringgit Malaysia Two Million (RM2,000,000.00).

The criteria to be AmBank SIGNATURE Priority Banking member and AUM recognition is available at:

https://www.ambank.com.my/ambank/SiteAssets/SitePages/prioritybanking/pribanking_welcome/AmSignaturePriorityTnC.pdf

4. The following persons are **NOT** eligible to participate in this Campaign:

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- (a) Any newly approved AmBank/AmBank Islamic Credit Card/Credit Card-I that has been suspended, cancelled or terminated during the Campaign Period; or
 - (b) A cardholder who is in default of payment(s) due or suspected of committing fraud, unlawful and illegal acts in relation to the cardholder’s AmBank/AmBank Islamic Credit Card/Credit Card-I account, and/or any other facilities or services with the Bank.
5. An Eligible Cardholder may apply for AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card to participate in this Campaign, via the following methods:
- (a) face-to-face/in person application at any of the AmBank’s branches; or
 - (b) through the Bank’s direct sales.

Qualifying Criteria

6. The participants of this Campaign must fulfill the following criteria during the Campaign Period:
- (a) Must be a AmBank SIGNATURE Priority Banking Primary Accountholder who has AUM above Ringgit Malaysia Two Million (RM2,000,000.00); and
 - (b) Has applied for the AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card and the application is duly approved by the Bank and **perform minimum one (1) transaction within thirty (30) calendar days from the card approval date**
- (Collectively known as “Qualifying Criteria”)
7. The Bank reserves the right to approve or reject any applications and/or to request for any further supporting documents. For the avoidance of doubt, the Bank has the right to determine whether the supporting documents are sufficient for the purpose of processing the application submitted to the Bank.

Campaign Offer

8. Subject to the Terms and Conditions herein, the Eligible Cardholder, whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before **30 June 2023**, the Eligible Cardholder will be entitled to receive one (1) unit of **Royal Selangor Koi Wealth Bowl** as a Welcome Gift, upon fulfillment of all the Qualifying Criteria as stated in Clause 6. Welcome Gift is capped at 400 units ONLY and the Welcome Gift will be honoured to Eligible Cardholder who fulfilled the Qualifying Criteria on a first-come, first-served basis, according to the credit card activation time stamp as recorded in the Bank’s system.

Fulfillment of Welcome Gift

9. The Royal Selangor Koi Wealth Bowl will be given to the qualified Eligible Cardholder within eight (8) to ten (10) weeks from the credit card activation date as outlined in the table below:

Royal Selangor Koi Wealth Bowl Fulfillment Period

AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card Approval Date	Royal Selangor Koi Wealth Bowl Fulfillment Period
15 March 2023 – 31 March 2023	May 2023 to June 2023
1 April 2023 – 30 April 2023	June 2023 to July 2023
1 May 2023 – 31 May 2023	July 2023 to August 2023

10. The Bank shall notify the Eligible Cardholder(s) via SMS/telephone/electronic mailer/mailer based on their contact details maintained in the Bank’s system. Notwithstanding the foregoing, the Bank reserves the right to use any other medium or method, including the Bank’s website at www.ambank.com.my for the purpose of announcing the Eligible Cardholder(s) who are qualified for the Welcome Gift.

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11. The Welcome Gift can only be given to the principal cardholder of AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card and the Welcome Gift is not exchangeable for other gift, credit or any other kind of products and is not transferable to any third parties.
12. The Bank will not entertain any request from any Eligible Cardholder(s) or any other person to give the Welcome Gift to any third party.
13. The Eligible Cardholders are responsible to ensure that their telephone numbers and/or email addresses and/or mailing addresses provided are current and updated with the Bank. In the event of non-receipt of the Welcome Gift, the Eligible Cardholder(s) are required to contact the Bank before **31 August 2023** to inquire the status. No request, inquiry or claims shall be entertained after **31 August 2023**.
14. The Bank reserves the right to substitute the Royal Selangor Koi Wealth Bowl with another gift of the like or similar value with Prior Notice on the Bank’s website at www.ambank.com.my.

General Terms and Conditions

15. By participating in this Campaign, the Eligible Cardholder(s) agree to be bound by the Campaign’s Terms and Conditions, the decisions of the Bank and, any addition, variation or amendment made pursuant to Clause 19 from time to time with Prior Notice.
16. The Bank shall not be responsible or liable for any failure by any Eligible Cardholder(s) to participate in the Campaign at any time caused by any network, communication or system error, interruption and/or failure.
17. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholder(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 including 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, epidemic, pandemic each of which is beyond the control of the Bank or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.
18. The Bank’s decision on all matter relating to the Campaign is final and binding on all Eligible Cardholder(s).
19. The Bank has 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 with Prior Notice before the changes take effect. For the avoidance of doubt, the cancellation, termination or suspension by the Bank of this Campaign will not entitle the Eligible Cardholder(s) to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension save where such losses or damages suffered are caused by the wilful default, fraud or gross negligence of the Bank.
20. Unless expressly stated otherwise, the Terms and Conditions herein set forth, including any amendment thereto, will prevail over and other provisions and/or representation contained in any other notices/promotion/advertising materials for this Campaign.
21. The Bank reserves the right to:
 - (a) disqualify any Eligible Cardholders to participate in the Campaign when the Eligible Cardholder has performed an Eligible Spend, in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders with

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normal/regular spending patterns, and the Bank’s decision in this matter shall be final and conclusive on all Eligible Cardholders; and/or

- (b) forfeit the Welcome Gift when there is cancellation of the AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card during the Campaign Period or non-adherence to the Terms and Conditions herein.
22. By participating in this Campaign, the Eligible Cardholders give their consent to the Bank to disclose their information to any third-party vendor(s) appointed by the Bank for the purpose of executing and/or fulfilling the Campaign’s mechanism. The Eligible Cardholder(s) are advised to read and understand AmBank Group’s Privacy Notice, which is available on the Bank’s website (<https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx>) and any of the AmBank/ AmBank Islamic branches.
23. 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.
24. The Bahasa Malaysia version of the 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 equivalent and each of the Terms and Conditions stipulated shall carry the same meaning.
25. For any assistance and/or feedback in relation to this Campaign, the Eligible Cardholder(s) may contact the Bank’s Priority Contact Centre at +603-2178 6600 (Monday to Sunday from 7am to 11pm) or email to customercare@ambankgroup.com.
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