

**AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card CNY Angpow Campaign**  
**“The Metal – RM688 CNY Angpow” Terms and Conditions**  
**Campaign Period: 15 January 2023 to 14 February 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](http://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.**

### **Definition**

For the purpose of this terms and conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

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](http://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 – RM688 CNY Angpow”** 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 January 2023 to 14 February 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) Holds AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card (**“Eligible Card”**) as a principal cardholder; and
  - (b) must be a Primary Accountholder of AmBank SIGNATURE Priority Banking who has Assets Under Management (AUM) above Ringgit Malaysia Two Million (RM2,000,000.00).
4. The following persons are **NOT** eligible to participate in this Campaign:
- (a) Any cardholder with newly approved AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card 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.

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**Campaign Criteria**

5. Subject to the Terms and Conditions herein, Eligible Cardholders of this campaign must fulfill the following criteria during the Campaign Period to be eligible for CashBack of Ringgit Malaysia Six Hundred Eighty-Eight (RM688) (“**CNY Angpow**”):
- (a) Holds AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card as a principal cardholder; and
  - (b) Must be a Primary Accountholder of AmBank SIGNATURE Priority Banking who has Assets Under Management (AUM) above Ringgit Malaysia Two Million (RM2,000,000.00); and  
*The total aggregate AUM (in RM and RM equivalent) of the Eligible Cardholder at the last day of the campaign period, 14 February 2023, will be used to determine the Cashback (CNY Angpow) which the Eligible Cardholder is entitled to.*
  - (c) Perform a single transaction of minimum Ringgit Malaysia Two Thousand Eight Hundred Eighty-Eight (RM2,888) for dining spend (“**Eligible Transaction**”) with the AmBank SIGNATURE Priority Banking The Metal Visa Infinite Credit Card.
  - (d) Eligible Cardholder shall be entitled to one (1) cashback “CNY Angpow” throughout the campaign period. (Collectively known as “**Qualifying Criteria**”)
6. The merchants’ category code (MCC) and the merchants’ description name or any transaction details, tagging or identifications assigned by the merchants’ acquiring bank refer to business establishments or retailers who have agreed to allow the purchase of its goods and services to be charged to credit cards and shall be consistent with the records in the Bank’s system. Any discrepancies between the MCC and the merchant’s description name or any transaction details, tagging or identifications assigned by the merchants’ acquiring bank with the records in the Bank’s system may result in the Eligible Cardholder(s) being omitted from the Cashback entitlement under this Campaign.
7. The Bank shall not be held responsible for any assignment of the Merchant Category Code (MCC) and transaction record that may result in non-posting of the Cashback for retail transactions. The Cardholder(s) shall not be entitled to claim for any compensation against the Bank for such non-posting of the Cashback due to the assignment of the MCC and transaction record by the respective merchant’s acquiring bank.
8. The following transactions are **excluded** from the definition of Eligible Transaction:
- (a) quasi-transactions for betting and/or gaming;
  - (b) on-going monthly instalments under the existing AmFlexi-Pay Program/Easy Payment Plan/Balance Transfer/Quick Cash;
  - (c) corporate bill payments or corporate GIRO transactions;
  - (d) cash advance / deposit / withdrawal transactions;
  - (e) any fees or charges imposed by the Bank;
  - (f) trade financing transactions;
  - (g) transactions which are under any special corporate arrangements where rebates are applicable;
  - (h) transactions which are not defined in Clause 5 (read together with clause 6); and
  - (i) transactions which are subsequently cancelled, disputed, refunded, or transactions which are unauthorized, suspicious or fraudulent in any nature/subsequently discovered to be unauthorized, suspicious or fraudulent in any nature.
  - (j) E-wallet transactions from the following e-wallet service providers:

MCC	E-wallet service providers
4121, 4789, 5734, 6450, & 7399	Grab Pay
4784	Touch ‘n Go
6540	Boost/Big Pay

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9. The maximum total allocated Cashback for this Campaign is capped at Ringgit Malaysia Three Hundred and Fifty Thousand (RM350,000). Notwithstanding, each Eligible Cardholders is eligible for the Cashback of up to Ringgit Malaysia Six Hundred and Eighty-Eight (RM688). The Eligible Cardholders who carry out the Eligible Transactions will receive the Cashback on a first-come, first-served basis, according to the transaction stamp as recorded in the Bank’s system.

**Fulfillment of Cashback “CNY Angpow”**

10. The Cashback will be credited into the respective Eligible Cardholder’s Eligible Card account within twelve (12) weeks from the end of the Campaign month and the Cashback will be reflected in his/her card statement.
11. 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](http://www.ambank.com.my) for the purpose of announcing the Eligible Cardholders entitlement for the Cashback.

**General Terms and Conditions**

12. 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.
13. 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.
14. 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.
15. The Bank’s decision on all matter relating to the Campaign is final and binding on all Eligible Cardholder(s). No further correspondence or appeal will be entertained.
16. 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.
17. 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.
18. 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

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and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders with 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 cashback “CNY Angpow” 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.
19. 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.
20. 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.
21. The Bahasa Malaysia version of the Terms and Conditions is also available. In the event if 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.
22. For any assistance and/or feedback in relation to this Campaign, the Eligible Cardholder(s) may contact the Bank’s AmBank SIGNATURE Priority Banking contact centre at +603-2178 6600, Monday to Sunday from 7am to 11pm or email to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com).
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