

Terms and Conditions
AmBank New-to-Priority Acquisition Campaign
Campaign Period: 15 December 2023 – 31 March 2024

REMINDER: The Eligible Client (as defined below) is hereby reminded to read and understand the terms and conditions below and any updated terms and conditions (if any) which will be available at <https://www.ambank.com.my/eng/terms-and-conditions>. If the Eligible Client do not understand any of the terms and conditions stated herein or the updated terms and conditions (if any), the Eligible Client 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 expressions shall have the meanings assigned to them except where the context otherwise requires:

“**Bank**” refers to **AmBank (M) Berhad** [Company No.: 196901000166 (8515-D)] (AmBank) and AmBank Islamic Berhad (‘AmBank Islamic’) [Registration Company No.: 199401009897 (295576-U)], companies incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

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

“**Eligible WM Product(s)**” means the following wealth management products:-

- (a) Unit Trust (UT)/Shariah Compliant Unit Trusts;
- (b) Amanah Saham Nasional Berhad Variable Price Fund Unit Trust (ASNBV);
- (c) Amanah Saham Nasional Berhad Fixed Price Fund (ASNBF);
- (d) Direct Bond/Sukuk;
- (e) Structured Products;
- (f) Dual Currency Investment (DCI); and
- (g) Bancassurance/Bancatakaful.

“**Prior Notice**” means notice by the Bank of at least five (5) calendar days.

“**Campaign**” means the “**AmBank New-to-Priority Acquisition Campaign**” organised by the Bank in accordance with the terms and conditions stipulated herein.

“**AUM**” means an individual principal Asset Under Management in any Conventional and/or Islamic deposits and/or investment i.e. Savings Account/Savings Account-i + Current Account/Current Account-i + Fixed Deposit (FD)/Term Deposit (TD) + investments inclusive of Bancassurance/Bancatakaful held with the Bank.

“**AmSPB**” means AmBank SIGNATURE Priority Banking.

“**AmSPP**” means AmBank SIGNATURE Priority Private.

“**New-To-Priority Client**” means a new member of AmBank SIGNATURE Priority Banking or AmBank SIGNATURE Priority Private who is not a member six (6) months prior to the Campaign Period.

“**CASA/CASA-i**” means Current or Saving Account/Current or Savings Account-i.

“**Fresh Funds**” means monies or funds that are:-

- (a) not transferred from any of the Bank's existing deposit and/or investment accounts;
- (b) transferred by the way of Interbank GIRO (IBG) or Interbank Fund Transfer (IBFT) from another banks/financial institution into the Eligible Client's CASA/CASA-i;
- (c) deposit made by way of cash or cheque(s) into Eligible Client's CASA/CASA-i.

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“**Product Holding**” means combination of any of the following products:

- i. CASA/CASA-i
- ii. Fixed Deposit/Term Deposit
- iii. Wealth Management inclusive of Bancassurance/Bancatakaful
- iv. AmSPB Credit Card/Credit Card-i

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.

The term “**Associate Corporations**” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 which includes any corporation in which the company holds not less than twenty per cent but not more than fifty per cent of the voting shares or the Islamic Financial Services Act 2013, where applicable. The term “**Related Corporations**” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016 which include the holding company or a subsidiary or a subsidiary of the holding company of the first company.

2 Campaign Period

- 2.1 The Campaign shall **commence on 15th December 2023 and end on 31st March 2024**, both dates are inclusive (“**Campaign Period**”) and such Campaign Period may be varied by the Bank with Prior Notice.

3 Eligible Client

- 3.1 The Campaign is open to AmBank/AmBank Islamic client (“**Eligible Client**”).

4 Campaign Mechanics

- 4.1 Subject to this Clause 4 and Clause 5 below, the Eligible Client will be entitled for the following ‘Gift Reward’ if the Eligible Client has satisfied the required conditions below:-

Segment	Condition(s)	Gift Reward
Every successful Priority Banking or Priority Private membership sign Up	1. The Eligible Client shall successfully sign-up AmSPB or AmSPP membership during the Campaign Period; 2. The Eligible Client shall maintain AUM with the Bank and at the end of the Campaign Period, the total of such AUM shall be Ringgit Malaysia Two Hundred Thousand (RM200,000.00) or equivalent; 3. The Eligible Client has two (2) Product Holding with the Bank at the end of Campaign Period; and 4. The Eligible Client has transacted/signed up any of Eligible WM Product(s) during Campaign Period.	Two (2) units of Apple Air Tag worth Retail Price of Ringgit Malaysia One Hundred Forty-Nine (RM149) per unit

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	<ol style="list-style-type: none"> 1. The Eligible Client shall successfully sign-up AmSPB or AmSPP membership during the Campaign Period; 2. The Eligible Client shall maintain AUM with the Bank and at the end of the Campaign Period, the total of such AUM shall be Ringgit Malaysia Two Hundred Thousand (RM200,000.00) or equivalent; 3. The Eligible Client has three (3) Product Holding with the Bank at the end of Campaign Period; and 4. The Eligible Client has transacted/signed up any of Eligible WM Product(s) during Campaign Period. 	<p style="text-align: center;">Three (3) units of Apple Air Tag worth Retail Price of Ringgit Malaysia One Hundred Forty-Nine (RM149) per unit</p>
	<ol style="list-style-type: none"> 1. The Eligible Client shall successfully sign-up AmSPB or AmSPP membership during the Campaign Period; 2. The Eligible Client shall maintain AUM with the Bank and at the end of the Campaign Period, the total of such AUM shall be Ringgit Malaysia Two Hundred Thousand (RM200,000.00) or equivalent; 3. The Eligible Client has four (4) Product Holding with the Bank at the end of Campaign Period; and 4. The Eligible Client has transacted/signed up any of Eligible WM Product(s) during Campaign Period. 	<p style="text-align: center;">Five (5) units of Apple Air Tag worth Retail Price of Ringgit Malaysia One Hundred Forty-Nine (RM149) per unit</p>

4.2 Each AmSPB or AmSPP membership will be considered as a successful sign-up (“**Successful NTP**”) upon fulfillment of the criteria below:-

4.2.1 must be New-To-Priority Client;

4.2.2 must be at least 18 years old.

4.3 To be eligible for the Gift Reward above, the Eligible Client shall complete and submit the campaign fulfillment form (“**Fulfillment Form**”) to the Relationship Manager or Branch Manager of the Bank during the Campaign Period.

4.4 For Successful NTP received between 15 December 2023 to 31 January 2024, the AUM of NTP will be determined based on 31 January 2024.

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- 4.5 For Successful NTP received between 1 February 2024 to 31 March 2024, the AUM of NTP will be determined based on 31 March 2024.
- 4.6 The Eligible Client who participates in this Campaign shall not be entitled for other ongoing promotions offered by the Bank.
- 4.7 All deposits required under this Campaign must be in the form of **Fresh Funds only**.
- 4.8 The deposits made related to this Campaign are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.
- 5 Reward**
- 5.1 The total number of Gift Rewards for this Campaign is capped at Four Hundred and Eleven (411) units and it will be rewarded based on **First-Come-First-Served Basis**.
- 5.2 Subject to clause 4.1 and clause 5.1, the Eligible Client is entitled to redeem only one (1) Gift Rewards during the Campaign Period.
- 5.3 The Bank reserves the right to change or exchange the Gift Rewards into any form of Gift Rewards and Eligible Client will be notified with Prior Notice.
- 5.4 The Gift Reward will be delivered to the mailing address specified in the Fulfillment Form within Ninety (90) working days from the end of the Campaign Period.
- 5.5 If any of the Gift Reward is unclaimed after two (2) weeks or after two (2) failed delivery attempts, whichever is earlier, the Eligible Client must personally collect the Gift Reward at the address stated in the courier advice sent to the Eligible Client. Otherwise, the delivery charges for the Gift Reward must be paid by the Eligible Client as stipulated in Clause 5.10 below.
- 5.6 Any Gift Reward which is not claimed after six (6) weeks from the initial delivery date will be forfeited. The Eligible Client whose Gift Reward has been forfeited is not entitled to any payment or compensation.
- 5.7 Apple is neither participants nor sponsors for this Campaign.
- 5.8 The Gift Rewards are given on an as-is basis (including the warranty validity) and not exchangeable or transferable for cash, credit or in kind. The Gift Reward shown in the promotional website is for illustration purposes only and the actual design of such Gift Reward may differ in accordance with the production that the Bank receives from the distributor/manufacturer.
- 5.9 The fulfilment and delivery of the Gift reward is handled by JCMS ProRewards Sdn Bhd ("**JCMS**") with its registered address at 19 Jalan 51/203A, Seksyen 51, Kawasan Perindustrian Tiong Nam, 46050 Petaling Jaya, Selangor. By participating in this Campaign, the Eligible Clients agree and consent to their personal information i.e. name, contact number and mailing address being forwarded to JCMS for the purpose of delivering/collection of, the Gift Reward.
- 5.10 Upon receipt of the Gift Reward, the Eligible Client shall check the quality of the Gift Reward and the Eligible Client shall deal directly with the manufacturer based on the product warranty for any replacement, damages or defects.
- 5.11 The Eligible Client shall be responsible to pay delivery charges, service charges and/or other charges relating to the third time delivery of the Gift Reward. The Bank shall only be responsible for the delivery charges, service charges and/or other charges relating to the reward for first-time and second time delivery only.

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5.12 The Bank disclaims any liability, obligation or duty relating to the Gift Reward and makes no representation or warranty to the quality of the Gift Reward and shall not be responsible for any replacement, lost, stolen or defective Gift Reward. The Eligible Client is to deal directly with Apple and/or its authorised dealers for such warranty information, claim, and/or terms and conditions specific to the gift.

6 Disqualification

6.1 The Bank shall have the right to cancel the participation of or disqualify any of the Eligible Client from participating the Campaign if the Eligible Client:

6.1.1 has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or

6.1.2 has breached or potentially breached the terms and conditions stated herein.

6.2 All sales & service staff that are tagged under Retail Distribution, Branch Distribution & Consumer Segment and Retail Analytics **ARE NOT ELIGIBLE** to participate in this Campaign.

7 Liability

7.1 The Bank shall not be liable for any losses or damages, (such as loss of income, profits, goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties, that may arise whether in contract, tort, negligence or otherwise, borne in connection with this Campaign or the Bank having exercised its rights and entitlement under any of these terms and conditions, save and except where such losses and damages were directly attributable to the Bank's gross negligence, wilful default or fraud.

8 General

You are advised to read and understand the Terms and Conditions herewith, which shall be read together with the:

- a) General Terms and Conditions for Accounts and Services;
- b) Specific Terms and Conditions for Commodity Murabahah-Based Term Deposit (applicable to AmBank Islamic Term Deposit only).
- c) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to AmBank Islamic Current and Savings Account only); and
- d) Declaration and Terms and Conditions for Savings Account/Savings Account-i and/or Current Account/Current Account-i via electronic (AmOnline)

The Eligible Client is required to log on to the Bank's official website at ambank.com.my/eng/terms-and-conditions as participation in this Campaign represent your acceptance to this Terms and Conditions and the General Terms and Conditions. In the event that there is any inconsistency among all these Terms and Conditions, this Terms and Conditions contained herein shall prevail in relation to this Campaign.

8.1 This Campaign is not valid with any other Bank's promotions. No other special, additional or preferential rates shall be given under this Campaign.

8.2 The Bank shall have the right to cancel, terminate or suspend this Campaign with Prior Notice.

8.3 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 part, from time to time, including to vary the Campaign Period as it deems fit, necessary and appropriate, with Prior Notice.

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- 8.4 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.
- 8.5 Unless expressly stated otherwise, these terms and conditions shall prevail over any other provisions and/or representations contained in any other notices/advertising materials for the Campaign.
- 8.6 The Bank's decision on all matters relating to the availability of the Campaign shall be final and binding on all participating Eligible Clients.
- 8.7 To the extent permitted by law, the Bank shall not be liable to the Eligible Client 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, 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.
- 8.8 All the Campaign's Terms and Conditions stipulated herein are governed by and construed in accordance with the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Malaysia.
- 8.9 The Bahasa Malaysia version of these terms and conditions is also available at www.ambank.com.my/eng/terms-and-conditions.
- 8.10 The Eligible Client are required to log in to the Bank's corporate website at <http://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions and updates on the Campaign, if any.
- 8.11 For any assistance and/or feedback related to this Campaign, Eligible Client may contact the AmBank SIGNATURE Priority Banking contact centre at +603-2178 6600 or by e-mailing inquiries/feedback to customercare@ambankgroup.com.