

AmBank SIGNATURE Priority Banking Visa Infinite Credit Card-i**TERMS AND CONDITIONS**

The following terms and conditions are to be read together with the terms and conditions of the AmBank Islamic Cardholder Agreement (the "Agreement") and shall be applicable to Cardholders who opted for AmBank SIGNATURE Priority Banking Visa Infinite Credit Card-i. If you do not understand any of the terms and conditions, kindly seek clarification from the Bank's authorised representative. In the event of any discrepancy or inconsistency between these terms and conditions and those contained in the Agreement, these terms and conditions shall prevail in so far as they apply to AmBank SIGNATURE Priority Banking Visa Infinite Credit Card-i.

1. All the expression herein shall have the designated meanings, unless the context otherwise requires:-

AmSPB	means AmBank SIGNATURE Priority Banking segment
AmSPB membership	means the AmSPB Membership given to cardholders with the criteria consists of the following and may be revised from time to time: a. The Primary Accountholder who has Assets Under Management (AUM) of RM200,000 and above with the Bank. b. The Primary Accountholder who has an Investment portfolio of RM150,000 and above with the Bank. c. The Primary Accountholder who has a single approved Mortgage limit of at least RM1,000,000 and above with the Bank under the Primary Accountholder's name attached with the condition to top-up the AUM for RM200,000 and above within 6 months. * The Customers who do not meet the Membership criteria determined at point of his/her/its application for Membership may be considered by the Bank and the Membership criteria may be revised from time to time at the Bank's discretion and assessment.
AUM	means Asset Under Management; means the total deposits of the Customer in the Bank which include Current Account/Current Account-i, Savings Account/Savings Account-i or Fixed Deposit/Term Deposit (including Foreign Currency

Account/Foreign Currency Account-i) and Investment products, whether Conventional or Islamic

Bank	means (i) AmBank (M) Berhad; or (ii) AmBank Islamic Berhad, whichever is applicable
AmSPB VI CC-i	Means AmBank SIGNATURE Priority Banking Visa Infinite Credit Card issued by AmBank Islamic Berhad and designated as Visa Infinite card with Visa branding to Cardholder (and shall include any Supplementary Card); whichever is applicable
AmSPB VI CC-i Cardholder	means the Cardholder who has applied and is issued with a AmSPB VI Card bearing his/her name, whom is the lawful and authorised user of the AmSPB VI CC-i, and includes both Principal and Supplementary Cardholders unless otherwise stated
Supplementary Cardholder	means Supplementary Cardholder who has applied and is issued a Supplementary AmSPB Visa Infinite Credit Card-i by the Bank at the request of the Principal AmSPB VI CC-i Cardholder
Cash Back	means the rebate that is earned by the Cardholder in respect of eligible Transactions charged to the AmSPB VI CC-i
Special Cash Back	means the rebate that is earned by the cardholder in respect of the special category transactions charged to the AmSPB VI CC-i
Eligible Transactions	Applicable to any retail spending only. Management Fees, Cash Advance fees, balance transfers, quasi cash, other fees and charges imposed by the Bank and outstanding balances brought forward from the previous month are excluded from eligible transactions computation. Eligible Transactions are not applicable for the following transactions: <ol style="list-style-type: none">1) any purchase at petrol stations;2) any payment for charity under the designated Merchant Category Code (MCC) 8398; and3) any government-related payments under the designated MCC below:- 9211, 9222, 9223, 9311, 9399, 9402, 94054) any transactions from JomPay or related payments without MCC code or MCC 0000 regardless of brand, for personal consumption of a natural person, and it cannot be used for business and commercial purchases
Special category transactions	The category of transactions that given additional cash rebate based on AUM tiering. It is the first Ringgit Malaysia Twenty Thousand (RM20,000) on retail spending only. The retail transaction excludes: <ol style="list-style-type: none">1) any purchase at petrol stations;2) any payment for charity under the designated Merchant Category Code (MCC) 8398; and3) any government-related payments under the

designated MCC below:- 9211, 9222, 9223, 9311, 9399, 9402, 9405

- 4) any transactions from JomPay or related payments without MCC code or MCC 0000
- 5) Quasi Cash transaction MCC (which excludes all Quasi Cash and e-Wallet transactions including, but not limited to; BigPay, Touch'nGo, Boost, GrabPay, Setel, Lazada, Shopee, and Wise (example: betting and / or gaming transactions) (including, but not limited to MCC: 4784, 4829, 6010, 6011, 6012, 6050, 6099, 6051, 6211, 6529. 6530, 6531, 6532, 6533, 6534, 6535. 6540)

regardless of brand, for personal consumption of a natural person, and it cannot be used for business and commercial purchases

Programme Merchant Category Code or "MCC"

means the assignment for each merchant and transaction record is subject to classification by the respective acquiring banks (the bank which maintains the merchant's bank account and processes payments on behalf of the merchants) and it is the responsibility of the particular acquiring bank to assign the MCC and transaction record to the relevant transaction.

Bank shall not be held responsible for any assignment of the MCC and transaction record that may result in non- posting of the Cash Back for retail transactions at the eligible merchants. The Cardholder(s) shall not be entitled to claim for any compensation against Bank for such non- posting of the Cash Back due to the assignment of the MCC and transaction record by the respective merchant's acquiring bank.

Maximum Cash Back RM

means the maximum amount of Cash Back

Means Ringgit Malaysia, the legal currency of Malaysia;

2. For AmSPB VI CC-i issued by AmBank Islamic Berhad, all words and expression defined in the AmBank Islamic Berhad Cardholder Agreement when used in this agreement shall have the same meaning, unless otherwise distinguished. Except as otherwise amended and supplemented herein, all the terms and conditions on AmBank Islamic Berhad Cardholder Agreement shall remain in full force and effect. AmBank Islamic Berhad Cardholder Agreement and this agreement shall form and be read as a single, integrated document. In the event of any conflict or discrepancy between the terms and conditions of the AmBank Islamic Berhad Cardholder Agreement and the terms set out herein, the terms set out herein shall prevail.
3. Bank reserves the right to determine the Cash Back accorded to each AmSPB VI CC-I for cash back and special cash back.

4. The AmSPB VI CC-i can be used any retail spending in Malaysia, regardless of brand, for personal consumption of a natural person, and it cannot be used for business and commercial purchases.
5. Bank reserves the right to deem the retail spending charged to the AmSPB VI CC-i have been made for business and commercial purchases and not awarding the Cash Back.
6. Special Cash Back earned by AmSPB VI CC-i Cardholder shall vary depending on the AUM holding of the Cardholder. Subject to such variations as may be made by the Bank, the rates for the Special Cash Back to be earned by the AmSPB VI CC-i Cardholder are as follows:

AUM with Bank as of the end of the month	First RM20,000 retail spending on special cash back	The subsequent retail transaction under special cash back category and the eligible transaction retail spending cash back	TOTAL CASH BACK under special cash rebate category
TOTAL AUM BELOW RM200,000.00	NIL	0.25%	0.25%
TOTAL AUM FROM RM200,000.00 to RM499,999.99	1.25%	0.25%	1.50%
TOTAL AUM FROM RM500,000.00 to RM1,999,999.99	3.25%	0.25%	3.50%
TOTAL AUM ABOVE RM2,000,000.00	4.75%	0.25%	5.00%

7. The AmSPB VI CC-i Cardholder will be entitled to participate in the above rates if the AMSPB VI CC-i Cardholder has the AUM with the Bank as of the end of the month.
8. The maximum Special Cash Back that may be earned per Card on a monthly basis shall be determined by the Bank as follows:

AUM with Bank as of the end of the month	First RM20,000 retail spending of the month (special cash back)	The subsequent retail transaction under special cash back category and the eligible transaction retail spending cash back (cash back)
TOTAL AUM BELOW RM200,000.00	NIL	No limit
TOTAL AUM FROM RM200,000.00 to RM499,999.99	RM250.00	No limit
TOTAL AUM FROM RM500,000.00 to RM1,999,999.99	RM650.00	No limit

TOTAL AUM ABOVE RM2,000,000.00	RM950.00	No limit
-----------------------------------	----------	----------

9. The Cash Back and Special Cash Back shall be automatically credited to Cardholder's Card Account subject to the following conditions:
 - a) the AmSPB VI CC-i Card Account is not delinquent or the AmSPB VI CC-i Cardholder has not defaulted in payments of the amount owing under the AmSPB VI CC-i Card Account and others cards with the Bank.
 - b) the Cash Back was not accumulated due to fraudulent activities as shall be determined by the Bank.
 - c) the Cash Back was accumulated for personal consumption purchases and not accumulated due to business and commercial purchases.
 - d) such other circumstances as the Bank may determine from time to time. The Bank's records shall be conclusive evidence of the amount of Cash Back and Special Cash Back in AmSPB VI CC-i Card Account.
10. Cash Back and Special Cash Back will be awarded only in the following circumstances:
 - a) Eligible spending charged to AmSPB VI CC-i Card;
 - b) the AmSPB VI CC-i Card with valid and good credit standing;
 - c) no default in payment of the amount outstanding in the AmSPB VI CC-i Card Account;
 - d) the AmSPB VI CC-i Card Account outstanding balance did not exceed the Card Limit
 - e) the AmSPB VI CC-i Card is not suspended, cancelled or terminated by the Bank
11. Cash Back and Special Cash Back in the AmSPB VI CC-i Card Account shall immediately cease to be valid upon the occurrence of any of the following:
 - a) the cancellation of the AmSPB VI CC-i Card;
 - b) the cancellation of the AmSPB membership;
 - c) the conversion of the AmSPB VI CC-i Card to any other credit card/credit card-i issued by the Bank;
 - d) The AmSPB VI CC-i Card Account becomes delinquent. No refund, extension or compensation will be given by the Bank.
12. The Cash Back and Special Cash Back is not transferable and not exchangeable for voucher or Stored Value Credit/Card Limit or points.
13. Subject to terms and conditions mentioned herein, both the Principal and Supplementary AmSPB VI CC-i Cardholders are entitled to enjoy the Cash Back as stated above during the tenure of the AmSPB VI CC-i Card and both the Principal and Supplementary AmSPB VI CC-i Cardholders are entitled to enjoy the Special Cash Back as stated

above during the tenure of the AmSPB VI CC-i Card and qualified AmSPB membership.

14. The Bank shall have the right at its discretion to modify or amend the benefits stated above, including the mechanism for the calculation and award of Cash Back and Special Cash Back, and such modifications and amendments shall be effective on such date or dates as shall be determined by the Bank and the Bank shall give prior notice of twenty-one (21) calendar days before such modifications and amendments take effect. If the AmSPB VI CC-i Cardholder is not agreeable to the modification and amendments, the AmSPB VI CC-i Cardholder shall notify the Bank in writing of the same within twenty-one (21) calendar days from the date of notice by the Bank and the AmSPB VI CC-i Cardholder shall cancel the AmSPB VI CC-i Card and repay in full all outstanding amounts due and owing under the AmSPB VI CC-i Card. In the event the AmSPB VI CC-i Cardholder continues to maintain the AmSPB VI CC-i Card twenty-one (21) calendar days after the notice of such modifications and amendments by the Bank, the AmSPB VI CC-i Cardholder shall be deemed to have accepted such modification and amendment.
15. Cash Back earned by Principal and Supplementary AmSPB VI CC-i Cardholders will be credited to the respective Card Account every month based on the billing cycle. The total Cash Back for each account will be indicated on the monthly billing statement.
16. Special Cash Back earned by Principal and Supplementary AmSPB VI CC-i Cardholders will be credited to the respective Card Account within Twelve (12) weeks after the month end AUM standing validation and the amount is based on the month retail spending and not on billing cycle. The total Special Cash Back for each account will be indicated on the monthly statement.
17. The AmSPB VI CC-i Cardholder hereby acknowledges that there is a lapse of time between a transaction made using AmSPB VI CC-i Card and the crediting of Cash Back and Special Cash Back into his/her AmSPB VI CC-i Card Account.
18. The Bank reserves the right to refuse to reward the Cash Back and Special Cash Back if the Bank believes or suspects that any transaction is illegal, fraudulent, dishonest, refunded, disputed or unauthorised. The Bank may clawback any credited Cash Back and Special Cash Back rewarded from the Cardholder's Credit Card/Credit Card-i account if the Bank suspects or becomes aware that any of the transaction is illegal, fraudulent, dishonest, refunded, disputed and/or unauthorised.
19. Cardholder is required to check the Bank's corporate website at ambank.com.my for the most recent updates of terms and conditions from time to time.

20. Bank is entitled to amend the terms and conditions set out above from time to time by giving notice to cardholders at least twenty-one (21) calendar days.

The Cardholder is required to check the Bank's official website periodically for the most recent updates to the terms and conditions of this Agreement as any changes to this Agreement will be published on the Bank's website.

21. Bahasa Malaysia version of this agreement will be available to the Cardholder via the Bank's corporate website or upon request.

22. 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