

**Extension: AmBank Credit Card Acquisition Campaign**  
**“AmBank BonusLink Acquisition Campaign” Terms and Conditions**  
**Campaign Period: 15 October 2021 to 31 December 2021**

**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 authorized personnel.**

The “**Bank**” means **AmBank (M) Berhad** [Registration No.: 196901000166 (8515-D)] (“AmBank”). The Terms and Conditions herein are to be read together with the Terms and Conditions of the Bank’s relevant Credit Card agreement(s) (including the Bank’s Visa/UnionPay Agreement) (collectively referred to as (“**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 inside or outside 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.

“**Associate Corporations**” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 where applicable.

“**Prior Notice**” refers to notice 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)

### **Campaign**

1. The “**Campaign**” means this “**AmBank BonusLink Acquisition Campaign**” is organized by the Bank in accordance with the Campaign Terms and Conditions as stipulated herein.

### **Campaign Period**

2. The Campaign shall run from **15 October 2021 to 31 December 2021** (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 who during the Campaign Period applies for any one of the following Participating Credit Card as a Principal cardholders for the following Credit Card:
  - (a) **AmBank Credit Card:** AmBank BonusLink Visa Signature Card and AmBank BonusLink Visa Platinum Card  
**(Collectively known as “Participating Credit Card(s)”)**
4. The following persons are **NOT** eligible to participate in this Campaign:
  - (a) existing AmBank Credit Card cardholder(s)
  - (b) a former AmBank Credit Card Cardholder(s) whose credit card was cancelled less than twelve (12) months prior to the start of the Campaign Period and re-applying for a Principal AmBank BonusLink Credit Card under this Campaign;
  - (c) cardholder(s) of AmBank Business Platinum card, AmBank M-Card, AmBank Cosway card and insurance card;

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- (d) Any newly approved AmBank BonusLink Credit Card that has been suspended, cancelled or terminated during the Campaign Period
- (e) a cardholder who is in default of payment of sums due or suspected of committing any fraudulent, unlawful and illegal acts in relation to the cardholder’s Credit Card account, and/or any other facilities or services with the Bank;
- (f) cardholders who have participated or are participating in any other concurrent AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any channels either by AmBank/ AmBank Islamic or authorised third parties.

**Qualifying Criteria**

- 5. The Campaign is made available to the Eligible Cardholder(s) who must fulfill the following criteria during the Campaign Period as provided below:-
  - (a) Apply for a Principal Participating Credit Card and;
  - (b) Activate and Spend a minimum of Ringgit Malaysia One Thousand Only (RM1,000) on the newly approved BonusLink Visa Credit Card within sixty (60) calendar days from the approval date.
- 6. AmBank reserves the right to approve or reject applications and/or to request for any further supporting documents. For the avoidance of doubt, AmBank has the discretion to determine whether the supporting documents are sufficient for the purpose of processing the application submitted to AmBank.

**Campaign Offer**

- 7. Subject to the Terms and Conditions herein, the Eligible Cardholder(s) whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before **31 December 2021** will be entitled to the following Campaign Offer(s) set out in the table below provided the Eligible Cardholder(s) fulfils the respective qualifying criteria as stated in Clause 5:-

<b>Eligible Cardholders</b>	<b>Campaign Offers</b>	<b>Qualifying Criteria</b>	<b>Rewards Cap</b>
Any Principal AmBank BonusLink Visa Signature & Platinum Card	<b>2,500 BonusLink Points</b>	Apply & Activate within 60 calendar days to receive <b>2,500 BonusLink Points</b>	Maximum Points PerCardholder is capped at <b>23,000 BonusLink Points</b>
	<b>20,500 BonusLink Points</b>	Apply, Activate and spend a minimum of RM1,000 within 60 calendar days from card approval date to receive <b>additional 20,500 BonusLink Points</b>	

Note: Each Eligible Cardholder is only entitled **to enjoy the promotion privileges of only one campaign** at any one time.

- 8. For the purpose of this Campaign, “**Eligible Spend**” means all retail transactions (including online transactions) for the purchase of any goods or services (local and international) with the use of any newly approved Participating Credit Card applied during the Campaign Period and may, at the Bank’s discretion, include e-wallets transactions or transactions carried out with e-commerce merchants using the approved Credit Card as below:-

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Eligible MCCs	E-Wallet/ E-Commerce Merchants
5311 & 7298 / 5812 & 5814	Fave Pay/ Fave
4121, 4789, 5734, 6540 & 7399	Grab Taxi / Grab Pay
4784	Touch n’ Go
5499 & 5811	Foodpanda
5310, 5964 & 6540	Lazada
6540	Boost / Big Pay
5964	Shopee
5691 & 5699	Zalora

Transactions outside Malaysia will be converted to Ringgit Malaysia on the date the item is received and/or processed. The exchange rate may differ from the published daily rate due to market fluctuation. The conversion rate is as determined by Visa International unless the calculation is different.

9. The following transactions are **excluded** from the Eligible Spend:
- Easy Payment Plan (EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advance and/or
  - quasi-cash transactions – (eg: betting and/or gaming transactions)
  - any form of refund; and/or
  - any disputed, unauthorised or fraudulent retail transaction; and/or
  - interest/management fee payments, late payment charges, charges for cash withdrawals, card services tax and any other form of service/miscellaneous fees.
10. All Eligible Spend must be made within the Campaign Period. The date of the Eligible Spend transacted via the Credit Card will be calculated by adding a grace period of five (5) calendar days from the end of the Campaign Period. The Bank is not responsible in any manner whatsoever for any late posting of the spending amount to Eligible Cardholder’s account caused by either the merchants and/or e-wallet service providers and/or third parties.

**BonusLink Points Reward Fulfilment**

11. Upon satisfying the Qualifying Criteria and Eligible Spend as stated in Clause 5 and 7 respectively, the Eligible Cardholder(s) will be entitled to receive the BonusLink Points via their approved BonusLink’s Credit Card account.
12. The BonusLink Points will be credited to the qualified Principal Eligible Cardholders’ account within eight (8) to ten (10) weeks **after** meeting the sixty (60) calendar days Eligible Spend from the approval date as outlined in the table below:

Credit Card Approval Date	Activate & Spend within Sixty (60) calendar days from Credit Card Approval Date	BonusLink Points Reward Period
15 October 2021 – 31 October 2021	15 October 2021– 31 December 2021	January 2022 to February 2022
1 November 2021 – 30 November 2021	1 November 2021– 31 January 2022	February 2022 to March 2022
1 December 2021 – 31 December 2021	1 December 2021– 28 February 2022	March 2022 to April 2022

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13. The Bank shall notify the Eligible Cardholders 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](http://www.ambank.com.my) for the purpose of announcing the Eligible Cardholders.
14. The BonusLink Points can only be credited to the Eligible Cardholder(s) account and the BonusLink Points are not exchangeable by the Eligible Cardholders for other gifts, credit or any other kind of products and is not transferable to any third parties.
15. At the time of crediting of the BonusLink Points as per Clause 12, all Participating Credit Card account(s) of the Eligible Cardholder must be activated and in good standing during the Campaign Period in order to be eligible for the BonusLink Points upon meeting the required criteria.
16. The Bank will not entertain any request from any Eligible Cardholder(s) or any other person to credit the BonusLink Points to the Eligible Cardholder’s other account’s or any third party’s account.
17. The Eligible Cardholder(s) are responsible to ensure that their telephone number(s) and/or email address (es) and/or mailing address(es) provided are current and updated with the Bank. In the event of non-receipt of the BonusLink Points, the Eligible Cardholder(s) are required to contact the Bank before **31 October 2022** to inquire the status of the BonusLink Points or to make a claim. No request, inquiry or claims shall be entertained after **31 October 2022**
18. The Bank reserves the right to substitute the BonusLink Points with another gift of like or similar value with Prior Notice on the Bank’s website at [www.ambank.com.my](http://www.ambank.com.my).

**General terms and conditions**

19. By participating in this Campaign, the Eligible Cardholder(s) are 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 24 from time to time.
20. The Bank shall not be responsible or liable for any failure by any Eligible Cardholder to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
21. 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, 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.
22. The Bank’s decision on all matters relating to the Campaign is final and binding on all Eligible Cardholder(s). No further correspondence or appeal will be entertained.
23. 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

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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 willful default, fraud or gross negligence of the Bank.

24. 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.
  25. The Bank reserves the right to:
    - (a) disqualify any Eligible Cardholder 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 normal/regular spending patterns, and the Bank’s decision in this matter shall be final and conclusive on all Eligible Cardholders;
    - (b) forfeit the BonusLink Points fulfillment in the circumstance where there is reversal of Eligible Spend or cancellation of Credit Card during the Campaign Period and/or at the point of fulfilment of the BonusLink Points; or non-adherence to the terms and conditions herein;
  26. By participating in this Campaign, the Eligible Cardholder give its consent to the Bank to disclose the Eligible Cardholder’s information to any third-party vendor(s) appointed by the Bank for the purpose of executing and/or fulfilling the Campaign and for avoidance of doubt, Eligible Cardholder is 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 Bank’s branches.
  27. 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.
  28. For any assistance and/or feedback related to this Campaign, the Eligible Cardholder may contact the Bank’s Contact Centre at +603-2178 8888 from 8am to 8pm Monday to Friday or email to [customer-care@ambankgroup.com](mailto:customer-care@ambankgroup.com)
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