

Terms and Conditions
By Invitation AmBank SIGNATURE Priority Banking Wealth Transfer Campaign
Campaign Period: 1 July 2023 – 31 March 2024

This Amended Terms and Conditions for By Invitation AmBank SIGNATURE Priority Banking Wealth Transfer Campaign will supersede the existing Terms and Conditions with effect from 1 October 2023.

- Clause 1 has been added in blue font to reflect the definition of AmBank SIGNATURE Priority Banking and AmBank SIGNATURE Priority Private.
- Clause 2.1 has been amended in blue font to reflect the extension of campaign period.

REMINDER: Eligible Clients (as defined below) is hereby reminded to read and understand the terms and conditions below and/or updated terms and conditions (if any) which are available at <https://www.ambank.com.my/eng/terms-and-conditions>. If the Eligible Clients do not understand any of the terms and conditions stated herein and/or updated terms and conditions (if any), the Eligible Clients are advised to discuss with any of the Bank's authorised representatives.

1 Definition

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;

- a. **"Bank"** refers to AmBank (M) Berhad [Company No.: 196901000166 (8515-D)] (AmBank) or AmBank Islamic Berhad (Registration No.: 199401009897 (295576-U)), both incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.
- b. **"Day"** means Monday to Friday, and whereby the registered office of the Bank is open, unless stated otherwise.
- c. **"Prior Notice"** means notice by the Bank of certain facts or of a particular state of affairs of at least three (3) calendar days.
- d. **"Campaign"** refers to "By Invitation AmBank SIGNATURE Priority Banking (AmSPB) Wealth Transfer Campaign" organised by the Bank in accordance with the terms and conditions stipulated herein.
- e. **"AmSPB"** refers to AmBank SIGNATURE Priority Banking.
- f. **"AmSPP"** refers to AmBank SIGNATURE Priority Private.
- g. **"Net New Transfer Value"** means total Unit Trust transferred-in within the Campaign Period minus total Unit Trust transferred-out (from AmBank to other banks).
- h. **"Cooling-Off"** means six (6) business days commencing from booking date of the investment application by the Bank for Selected Unit Trust Funds.
- 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.

2 Campaign Period

- 2.1 This Campaign shall **commence on 1 July 2023 and end on 31 March 2024**, both dates are inclusive ("Campaign Period") or when the Cash Reward has been fully redeemed, whichever comes earlier or such other period(s) as may be determined by the Bank with Prior Notice.

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3 Eligibility

- 3.1 This Campaign is open to all existing/new AmSPB or AmSPP clients with invitation who fulfill the following conditions (“**Eligible Clients**);
- a. Individuals aged 18 years old and above;
 - b. have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements;
 - c. have maintained an active Savings/Current Account/-i with the Bank as the single account holder, or the principal account holder in the case of a joint account.
- 3.2 The Eligible Wealth Management Products (“**Eligible Products**”) in this Campaign are as follows:
- i. Unit Trust (UT) except for closed ended fund, money market fund and zero sales charge product

4 Campaign Mechanics

4.1 This Campaign details are as specified below:

- a. Open to all AmSPB or AmSPP clients for Unit Trust Transfer-In (“**UT Transfer-in**”) from other banks to the Bank within the Campaign Period.
- b. Transfer-in refers to transfer of Eligible Products from any bank by the Eligible Clients to the Bank or redeem and to subscribe any Eligible Products with ZERO sales charge from any banks by the Eligible Clients to the Bank.
- c. Eligible Clients are required to maintain a minimum of the total UT Transfer-in under this Campaign for a minimum of Three (3) months from the month of the transfer.

Example:

Client	UT Transfer-in Month	UT Holding Period	Cash Reward Fulfillment Month
A	5 July 2023	Until 31 October 2023	Forty-five (45) working days from 1 November 2023
B	31 August 2023	Until 30 November 2023	Forty-five (45) working days from 1 December 2023
C	15 September 2023	Until 31 December 2023	Forty-five (45) working days from 1 January 2024

- d. For the Bank to calculate the reward value (please refer Clause 4.1e), the Bank will take into consideration the **Net New Transfer Value** and the total redemptions, including transfer out and cooling-off during the Campaign Period.
- e. Eligible Clients who satisfies all the terms and conditions set out in this Campaign will enjoy the following reward:

Tier	Net New Transfer Value (Minimum RM sales)	Cash Reward (RM)
1	1,000,000 and above	10,000
2	600,000 - 999,999	7,000
3	400,000 - 599,999	3,000
4	200,000 - 399,999	1,000

The Cash Reward will be credited into Eligible Client’s active Bank’s Savings/Current Account/-i directly subject to the conditions in this Campaign within forty-five (45) working days subject to Three (3) months UT holding period after the month of transfer.

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- 4.2 To be eligible for this Campaign, the Eligible Client must provide information required to the Bank within the Campaign Period by completing the AmSPB Wealth Transfer Campaign Gift Fulfillment Form (“**Campaign Fulfillment Form**”) which is available at:
- a. any of the Bank’s Branch; and/or
 - b. any Relationship Manager of the Bank
- 4.3 To be eligible for the Cash Reward in 4.1e above, Eligible Clients will be able to combine the total UT Transfer-in amount for all Eligible Products during the Campaign Period to determine the respective Cash Reward tiering that they can be entitled to, provided the conditions set out above is fulfilled from the date of Campaign Fulfillment Form signed. Any additional UT Transfer-in after submission of the Campaign Fulfillment Form shall be deemed as not eligible and therefore cannot be combined to the previous total UT Transfer-in amount.

5 Cash Reward

- 5.1 The Bank reserves the right to change or exchange into any form of rewards in an equivalent amount, and Eligible Clients will be notified by way of communications provided in this Campaign.
- 5.2 Eligible Client’s Cash Reward value will be calculated based on Net New Transfer Value and entitle for the Cash Reward as provided in the table above.

Scenario #1:

Mr Tan transferred-in a total AUM of Unit Trust worth RM600,000 in value on 2 September 2023. He has not transferred-out or redeemed any investment during the Campaign Period. At the end the Campaign Period, the Bank will base on the Net New Transfer Value to reward Mr Tan in accordance to the table provided under Clause 4.1e.

The total transferred-in Unit Trust by Mr Tan falls under Tier 2 (under Clause 4.1e). Based on the reward tier, Mr Tan will receive Cash Reward of RM7,000, credited into his account within Forty-five (45) working days from 1 January 2024.

Scenario #2:

Mr Dhanabalan had transferred-in a total AUM of Unit Trust worth RM4,000,000 in value on 1 August 2023. Within the Campaign Period, Mr Dhanabalan has a total redemption of RM2,000,000 (transfer-out and redemption). Hence, as per the Campaign criteria his Net New Transfer Value is RM2,000,000 and fall under Tier 1 (under Clause #4.1e). Therefore, he is entitled for the Cash Reward of RM10,000, credited into his account within forty-five (45) working days from 1 November 2023.

- 5.3 Eligible Clients must complete the Campaign Fulfillment Form and provide an active Bank’s Savings/Current Account/-i number for the crediting of the Cash Reward. The Savings/Current Account/-i provided must be under the name of the Eligible Client as a single account holder, or if it is a joint account, the Eligible Client must be the principal account holder.
- 5.4 The total amount of Cash Reward for this Campaign is capped at Ringgit Malaysia Thirty-Nine Thousand (RM39,000) only based on **First-Come-First-Serve basis**.
- 5.5 The duly completed AmSPB Wealth Transfer Gift Fulfillment Form (Jul 23 – Mar 24) must be received by the Bank during the Campaign Period.
- 5.6 For Eligible Clients who makes a redeem-and-subscribe Eligible Products with the Bank (with no upfront sales charge) will be required to provide an official statement or transaction receipt with the corresponding Eligible Products redemption in value from another bank along with the completed AmSPB Wealth Transfer Gift Fulfillment Form (Jul 23 – Mar 24). The Bank reserves the right to determine the acceptance of the statement or transaction receipt provided and the Bank’s decision is final.

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6 Disqualification

The Bank shall have the right to cancel the participation of or disqualify any Eligible Clients of AmSPB or AmSPP from participating in this Campaign if it finds or determines that:

- a. The said Eligible Clients has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or
- b. The Eligible Clients has breached or potentially breached the terms and conditions stated herein; or
- c. All staff that are tagged under Consumer Segment and Retail Analytics are not eligible to participate in this Campaign.

7 General

By participating in this Campaign, the Eligible Client(s) consent and agree to be bound by the terms and conditions herein, to be read together with the General Terms and Conditions for Accounts and Services, the decisions of the Bank and any addition, variation or amendment made from time to time.

The Eligible Client(s) is required to log on to the Bank's official website at <https://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.

- a. This Campaign is not valid with any other promotions of the Bank. No other special, additional or preferential rates shall be given under this Campaign.
- b. The Bank shall have, at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- c. The Bank shall not be responsible or liable for any failure by any Eligible Customer(s) to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- d. 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 varying 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 Customer(s) to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Customer(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.
- e. Any notice to be given by the Bank shall be posted in the Bank's official website at www.ambank.com.my or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- f. 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.
- g. The Bank's decision on all matters relating to the availability of this Campaign shall be final and binding on all participating Eligible Clients.
- h. To the extent permitted by law, the Bank shall not be liable to the Eligible Customer(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.

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- i. 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.
- j. UT Funds are not protected by PIDM. Investments in the UT/Shariah-compliant UT are subject to investment risks, including the possible loss of the principal amount invested. The Eligible Customers are advised to read and understand the Prospectus/Information Memorandum before investing.
- k. 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 exclusive jurisdiction of courts in Malaysia.
- l. The Bahasa Malaysia version of this Terms and Conditions is also available.
- m. The Eligible Clients are required to log in to the Bank's corporate website at <https://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions and updates on the Campaign, if any.
- n. For any assistance and/or feedback related to this Campaign, the Eligible Clients may contact the AmBank's SIGNATURE Priority Banking contact centre at +603-2178 6600 or by e-mailing inquiries/feedback to customercare@ambankgroup.com.

Acknowledged by:

Customer Signature : _____
Customer Name : _____
Date : _____