

Credit Card/Credit Card-i with Fixed Deposit (FD)/Term Deposit-i (TD-i) Pledge Campaign
Campaign Period: 1 October 2022 to 31 March 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. 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 authorised representative.

The "Bank" means both **AmBank (M) Berhad** 196901000166 (8515-D) ("AmBank") and **AmBank Islamic Berhad** 199401009897 (295576-U) ("AmBank Islamic"). The Terms and Conditions herein are to be read together with the Terms and Conditions of the Bank's relevant Credit Card/Credit Card-i agreement(s) 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 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.

"**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.

"**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.

"**Related Corporations**" shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

Campaign

1. The "**Campaign**" means this "**Credit Card/Credit Card-i with Fixed Deposit (FD)/Term Deposit-i (TD-i) Pledge Campaign**" organised by the Bank in accordance with the Campaign's Terms and Conditions as provided herein.

Campaign Period

2. The Campaign shall run from **1 October 2022 to 31 March 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** who, during the Campaign Period, applies for any one of the following participating AmBank Credit Card/AmBank Islamic Credit Card-i **as a principal cardholder**:
 - (a) **AmBank Credit Card**: AmBank SIGNATURE Priority Banking Visa Infinite Card, AmBank Metal Card, AmBank Visa Infinite Card, AmBank Visa Signature Card, AmBank UnionPay Platinum Card, AmBank Visa Platinum Card, AmBank BonusLink Visa Signature Card, AmBank BonusLink Visa Platinum Card and AmBank Cash Rebate Visa Platinum Card.
(Collectively known as "Participating Credit Card(s)")
 - (b) **AmBank Islamic Credit Card-i**: AmBank Islamic SIGNATURE Priority Banking Visa Infinite-i, AmBank Islamic Visa Infinite Card-i, AmBank Islamic Visa Signature Card-i, AmBank Islamic Al-Taslif Visa Platinum Card-I and AmBank Islamic Visa Platinum CARz Card-i.

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(Collectively known as “Participating Credit Card(s)-i”)

4. The following persons are **NOT** eligible to participate in this Campaign:
- (a) Existing AmBank/AmBank Islamic Credit Card/Credit Card-i cardholder(s) applying for another AmBank/AmBank Islamic Credit Card/Credit Card-i;
 - (b) Cardholder(s) who have cancelled their AmBank/AmBank Islamic Credit Card/Credit Card-i twelve (12) months prior to the Campaign Period and are attempting to reapply/have reapplied for a new AmBank/AmBank Islamic Credit Card/Credit Card-i during the Campaign Period;
 - (c) Cardholder(s) of AmBank Business Platinum Card, AmBank M-Card, AmBank Cosway Card and any insurance cards issued by the Bank;
 - (d) Any newly approved AmBank/AmBank Islamic Credit Card/Credit Card-i that has been suspended, cancelled or terminated during the Campaign Period;
 - (e) 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; any other facilities or services with the Bank;
 - (f) Cardholder(s) who have participated or are participating in any other concurrent AmBank/AmBank Islamic Credit Card/Credit Card-i sign-up/acquisition promotion via any other channels either organised by the Bank or any of the Bank’s authorised agents or representative.
5. An Eligible Cardholder may apply for any of the Participating Credit Card/Credit Card-i or both to participate in this Campaign via the following means:-
- (a) face-to-face/in person application at any of the Bank’s branches; or
 - (b) via invitation calls by the Bank’s telesales team; or
 - (c) via AmOnline by completing the electronic application form and uploading the required supporting documents.

Qualifying Criteria

6. The participants of this Campaign must fulfill all the following criteria during the Campaign Period:
- (a) Pledge a minimum of Ringgit Malaysia Five Thousand (RM5,000) in Fixed Deposit/Term Deposit-i (FD/TD-i); *(Credit limit is based on your FD/ TD-i amount of at 1:1 basis)*
 - (b) Apply for any of the Participating Credit Card/Credit Card-i;
 - (c) Activate and use the Participating Credit Card/Credit Card-i on any Eligible Spend (according to Clause 8 below) within sixty (60) calendar days from the approval date.

(Collectively known as “Qualifying Criteria”)

7. The Bank reserves the right to approve or reject any applications and/or to request for any additional supporting documents. For the avoidance of doubt, the Bank has the discretion to determine whether the supporting documents are sufficient for the purpose of processing the application submitted to the Bank.

Campaign Offer

8. Subject to the Terms and Conditions herein, the Eligible Cardholder, whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before **31 March 2023**, and activates the Participating Credit Card/Credit Card-i within sixty (60) calendar days from the approval date, the Eligible

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Cardholder will be entitled to the Cashback (defined below) as set out in the following table upon fulfillment of all the Qualifying Criteria stated in Clause 6:-

Types of Cards	Types of Cardholders	Campaign Mechanics	Reward Criteria
Any principal Participating Credit Card/Credit Card-i	New to Bank	Apply for any Participating Credit Card/Credit Card-i with FD/TD-i pledge and activate the Participating Card/Credit Card-i within 60 calendar days from card approval to get RM50 cashback (" Cashback ").	i) Cashback will be credited into the approved Participating Credit Card/Credit Card-i ii) The total Cashback per Eligible Cardholder is capped at RM50

Note:

- 1) Eligible Cardholder under this campaign is entitled to **enjoy the current mass acquisition campaign upon meeting the criteria of the campaign.**
- 2) FD could only be bundled with conventional credit cards, whilst TD-i could only be bundled with Islamic credit cards.
- 3) FD/TD-i preferential rate are only available for FD /TD-i made over the counter at any AmBank/ AmBank Islamic Branch

Cashback Entitlement

9. Upon satisfying the conditions in Clauses 6 and 8, respectively, the Eligible Cardholder(s) will be entitled to the Cashback as stipulated in Clause 8. For the avoidance of doubt, please refer to the illustrations below: -

Illustration 1

If an Eligible Cardholder places a FD/TD-i pledge under this Campaign and the Credit Card/Credit Card-i is not activated within sixty (60) calendar days from the date of approval, no Cashback will be rewarded.

Illustration 2

If an Eligible Cardholder uplifts his/her FD/TD-i pledge and cancels their approved Participating Credit Card/Credit Card-i during the Campaign Period, no Cashback will be rewarded.

Illustration 3

If an Eligible Cardholder holds a TD-i, his/her Eligible Card will be approved under Participating Credit Card-i.

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Cashback Fulfillment

10. The Cashback will be credited to the qualified Eligible Cardholders' principal Participating Credit Card/Credit Card-i within eight (8) to ten (10) weeks after meeting the Qualifying Criteria, within sixty (60) calendar days from the approval date as outlined in the table below:

Participating Credit Card/ Credit Card-i Approval Date	Activate & Spend within sixty (60) calendar days from the Participating Credit Card/ Credit Card-i Approval Date	Cashback Reward Period
1 October 2022 – 31 October 2022	1 October 2022– 31 December 2022	January 2023 to February 2023
1 November 2022 – 30 November 2022	1 November 2022– 31 January 2023	February 2023 to March 2023
1 December 2022 – 31 December 2022	1 December 2022– 28 February 2023	March 2023 to April 2023
1 January 2023 – 31 January 2023	1 January 2023– 31 March 2023	April 2023 to May 2023
1 February 2023 – 28 February 2023	1 August 2023– 30 April 2023	May 2023 to June 2023
1 March 2023 – 31 March 2023	1 March 2023 - 31 May 2023	June 2023 to July 2023

11. The Bank shall notify the Eligible Cardholder(s) 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 for the purpose of announcing the Eligible Cardholder(s) who are qualified for the Cashback.
12. The Cashback can only be issued to the Eligible Cardholders' principal Participating Credit Card/Credit Card-i which is approved during the Campaign, and the Cashback is not exchangeable by the Eligible Cardholder(s) for other gift, credit or any other kind of products and is not transferable to any third parties.
13. At the time of receipt of the Cashback according to Clause 12, all Participating Credit Card/Credit Card-i account(s) of the Eligible Cardholder(s) must be activated and in good standing upon meeting the Qualifying Criteria as stated in Clause 6.
14. The Bank will not entertain any request from any Eligible Cardholder(s) or any other person to credit the Cashback to any third party.
15. The Eligible Cardholders are responsible to ensure that their telephone numbers and/or email addresses and/or mailing addresses provided are current and updated with the Bank. In the event of non-receipt of the Cashback, the Eligible Cardholder(s) are required to contact the Bank before **30 September 2023** to inquire the status of the Cashback. No request, inquiry or claims shall be entertained after **30 September 2023**.
16. The Bank reserves the right to substitute the Cashback with another gift of the like or similar value with Prior Notice on the Bank's website at www.ambank.com.my

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17. Only the Fixed Deposit/Term Deposit-i is protected by PIDM up to RM250,000 for each depositor.

General Terms and Conditions

18. 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 23 from time to time with Prior Notice.
19. You are advised to read and understand the terms and conditions herewith and the General Terms and Conditions available at <http://www.ambank.com.my/eng/terms-and-conditions> as participation in this Campaign represents your acceptance to these terms and conditions and the General Terms and Conditions.
20. With effect from 1 January 2019, all FD/TD-i placements which are withdrawn before maturity will have NO interest/profit payable
21. For TD-i Account, the Eligible Customer shall provide *ibra'* (rebate) to the Bank in the event of early or partial withdrawal in accordance with the Specific Terms and Conditions for Commodity Murabahah-based Term Deposit as published on our website at <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/CMTDSPECIFICnC.pdf>.
22. For FD Account, these Terms and Conditions shall be read together with the General Terms and Conditions of Accounts and Services available at <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/TCAccountsAndServicesEng.pdf>
23. 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 interruption and/or failure of network, communication or system error.
24. 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.
25. 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.
26. 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.

* Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

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27. 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.
28. The Bank reserves the right to:
- (a) disqualify any Eligible Cardholder(s) to participate in the Campaign when the Eligible Cardholder has performed any transaction 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; and/or
 - (b) forfeit the Cashback when there is reversal of Eligible Spend or cancellation of the Participating Credit Card/Credit Card-i during the Campaign Period or non-adherence to the Terms and Conditions stated herein.
29. By participating in this Campaign, the Eligible Cardholder(s) 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' website (<https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx>) and any of the AmBank/ AmBank Islamic branches.
30. 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 stated herein.
31. The Bahasa Malaysia version of the Terms and Conditions are 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 Condition shall be construed as equivalent and each of the Terms and Conditions stipulated shall carry the same meaning.
32. For any assistance and/or feedback in relation to this Campaign, the Eligible Cardholder(s) may contact the Bank's Contact Centre at +603-2178 8888 from 7.00 a.m. to 11.00 p.m., Monday to Friday or email to customercare@ambankgroup.com.
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