

**AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign
“Apply, Activate & Get 30% Cashback (Part 5.0)” Terms and Conditions
Campaign Period: 1 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. 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 authorized 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) (“**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 “**Apply, Activate & Get 30% Cashback (Part 5.0)**” organized 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 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 including staff whether permanent or contractual within the AmBank Group, who during the Campaign Period applies for any one of the following participating AmBank Credit Card/AmBank Islamic Credit Card-i as a principal/supplementary cardholder:

- (a) **AmBank Credit Card:** AmBank SIGNATURE Priority Banking Visa Infinite 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 and any cards issued under the insurance program with selected insurance companies.
(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, AmBank Islamic Visa Platinum CARz Card-i.

**AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign
“Apply, Activate & Get 30% Cashback (Part 5.0)” Terms and Conditions
Campaign Period: 1 October 2021 to 31 December 2021**

(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 (except AmBank UnionPay Platinum Card & AmBank BonusLink Visa Card).
 - (b) Cardholder(s) who have cancelled their AmBank/AmBank Islamic Credit Card/Credit Card-i twelve (12) months prior to the Campaign Period and have reapplied for a new AmBank/AmBank Islamic Credit Card/Credit Card-i during the Campaign Period.
 - (c) Any newly approved AmBank/AmBank Islamic Credit Card/Credit Card-i that has been suspended, cancelled or terminated during the Campaign Period;
 - (d) 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, and/or any other facilities or services with the Bank; and
 - (e) 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 authorized agents or representative.
 - (f) Cardholder(s) of AmBank Business Platinum Card, AmBank M-Card, AmBank Cosway Card
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) through the Bank’s direct sales
 - (c) via invitation calls by the Bank’s telesales team; or
 - (d) via AmOnline by completing the electronic application form and uploading the required supporting documents.

Qualifying Criteria

6. The participants of this Campaign must fulfill the following criteria during the Campaign Period:
- (a) Apply for the principal and/or supplementary Participating Credit Card /Credit Card-i;
 - (b) Activate the newly approved Participating Credit Card/Credit Card-i; and
 - (c) Use the Participating Credit Card/ Credit Card-i on any Eligible Spend (according to Clause 10 below) within sixty (60) calendar days from the approval date.

(Collectively known as “**Qualifying Criteria**”)

AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign
“Apply, Activate & Get 30% Cashback (Part 5.0)” Terms and Conditions
Campaign Period: 1 October 2021 to 31 December 2021

7. The Bank reserves the right to approve or reject any applications and/or to request for any further 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 December 2021** and activate the Credit Card/Credit Card-i within sixty (60) calendar days from the approval date, the Eligible Cardholder will be entitled to the cashback set out in the table below upon fulfillment of all the Qualifying Criteria stated in Clause 6 (“Cashback”):-

| Types of Cards | Types of Cardholders | Campaign Mechanics | Reward Criteria |
|---|--|---|---|
| Any principal Participating Credit Card/Credit Card-i | New to Bank cardholders | <p>Tier 1: Activate and Spend any amount within 60 calendar days from approval date to be eligible for RM25 Cashback</p> <p>Tier 2: Activate & spend a minimum of RM500 (excluding e-wallet transactions) within 60 calendar days from approval date to get 30% cashback on dining, groceries and online transactions. (capped at RM125)</p> | <p>i) Cashback of RM25 is rewarded by card level</p> <p>ii) The 30% Cashback is rewarded based on cumulative spend (capped at RM125 per customer)</p> |
| Any supplementary Participating Credit Card/Credit Card-i | New to Bank and Existing to Bank cardholders | <p>Tier 1: Activate and Spend any amount within 60 calendar days from approval date to be eligible for RM25 Cashback</p> <p>Tier 2: Activate & spend a minimum of RM500 on each supplementary card within 60 calendar days from the approval date and get RM50 Cashback on each supplementary card</p> <p>(Note: Up to 3 supplementary cards only per principal cardholder)</p> | <p>i) Based on total cumulative spend on each supplementary card</p> <p>ii) Limited to a maximum three (3) supplementary cards for every principal cardholder</p> <p>iii) Maximum Cashback is capped at RM75 per Eligible Cardholder</p> |

**AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign
 “Apply, Activate & Get 30% Cashback (Part 5.0)” Terms and Conditions
 Campaign Period: 1 October 2021 to 31 December 2021**

| | | | |
|--|--|---|--|
| Principal AmBank UnionPay Platinum Credit Card /Supplementary AmBank UnionPay Platinum Credit Card | New to Bank and Existing to Bank cardholders | Activate & spend any amount within 60 calendar days from the approval date to get RM25 Cashback | i) Cashback will be credited into the Eligible Cardholders AmBank UnionPay Credit Card |
| Principal AmBank BonusLink Visa Credit Card | Existing to Bank cardholders | Activate & spend any amount within 60 calendar days from the approval date to get 5,000 BonusLink Points | NIL |

Note: Each Eligible Cardholder is only entitled **to enjoy the promotion privileges of only one (1) Campaign** at any one time.

9. All Eligible Spend (defined in Clause 10) must be made within the Campaign Period. A grace period of five (5) calendar days from the end of the Campaign Period will be added to the date of transaction for calculation purpose. The Bank is not responsible in any manner whatsoever for any late posting of the Eligible Spend to the Eligible Cardholder’s account caused by either the merchants and/or any third parties.
10. The following transactions are categorized under the “Eligible Spend” for the Cashback:

| Category | Eligible Spend | Eligible MCCs |
|-----------|--|------------------------|
| Dining | Eating Places, Restaurants, Bars*, Cocktail Lounges*, Discotheques*, Nightclubs*, Taverns* and Fast Food Establishments (for example, Tony Romas, McDonald’s, Grand Imperial Restaurant) | 5812 / 5813* / 5814 |
| Groceries | Giant, Tesco or Lotuss Store, AEON Group (AEON, AEON Big, AEON Max Value), MYDIN, Village Grocer, Jaya Grocer, Cold Storage, Mercato, Econsave, Everrise & Servay | 5411, 5422, 5451, 5499 |
| Online | All transactions made on the internet such as:- e-commerce/online/online dining (Foodpanda, GrabFood) & internet merchants in which the Credit Card details are manually entered (not swiped/inserted to any Point Of Sales (POS) terminal of any acquiring banks) by the Eligible Cardholders | NIL |

The MCC and the transactions’ classification are assigned by Visa.If a transaction is not classified under any of the MCC above, such transaction will not be eligible for the Cashback.

*The following transactions are not applicable to AmBank Islamic Credit Card- i.

11. The following transactions are **excluded** from the Eligible Spend:
 - (a) Easy Payment Plan (EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advance; and/or
 - (b) quasi-cash transactions – (eg: betting and/or gaming transactions); and/or
 - (c) any form of refund; and/or

AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign
“Apply, Activate & Get 30% Cashback (Part 5.0)” Terms and Conditions
Campaign Period: 1 October 2021 to 31 December 2021

- (d) any disputed, unauthorised or fraudulent retail transaction; and/or
- (e) interest/management fee payments, late payment charges, charges for cash withdrawals, card services tax and any other form of service/miscellaneous fees and/or
- (f) e-wallet transactions from the following e-wallet service providers:

| E-Wallet Service Providers | Merchant Category Code (MCC) |
|-----------------------------------|-------------------------------------|
| Grab Pay | 4121, 4789, 5734, 6540 & 7399 |
| Touch ‘n Go | 4784 |
| Boost / Big Pay/ Shopee Pay | 6540 |

Cashback Entitlement

12. 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, the below illustrations apply:-

Illustration 1

- (a) If an Eligible Cardholder applies for a principal Participating Credit Card/Credit Card-i and the principal Participating Credit Card/Credit Card-i meets the minimum spend requirement of Ringgit Malaysia Five Hundred (RM500.00), the Eligible Cardholder will be entitled to the 30% Cashback based on the total spend for the three (3) categories i.e **online, groceries** and **dining** only.

Eg:

The Eligible Cardholder’s total cumulative spend is Ringgit Malaysia Two Thousand (RM2,000.00) and Ringgit Malaysia One Thousand (RM1,000.00) is spent on dining, groceries and online transactions. Only RM1,000.00 will be taken into account for the purpose of calculating the Cashback. Although the Cashback on the spent amount of Ringgit Malaysia One Thousand (RM1,000.00) is RM300.00, the Eligible Cardholder will only receive a maximum Cashback of Ringgit Malaysia One Hundred Twenty Five (RM125.00). In addition, the Eligible Cardholder will get the RM25 cashback upon activation. Total cashback of RM125 + RM25 = RM150.

Illustration 2

- (b) If an Eligible Cardholder applies for a principal Participating Credit Card and Credit Card-i and both the card meet the minimum spend of Ringgit Malaysia Five Hundred (RM500.00) the Eligible Cardholder will be entitled to the 30% Cashback based on the total spend for the three (3) categories i.e **online, groceries** and **dining** only. The 30% Cashback will be rewarded based on the cumulative spend of both Participating Credit Card and Credit Card-i respectively.

Eg:

If the Eligible Cardholder spend Ringgit Malaysia Two Hundred Fifty (RM250) on his Principal Credit Card and Ringgit Malaysia Two Hundred Fifty (RM250) on his Credit Card-i and (RM250) is spent on the three (3) categories i.e dining, online and groceries. The 30% Cashback will be rewarded based on the card cumulative spend of both Participating Credit Card and Credit Card-i based on the three (3) categories. Hence the total Cashback payout would be Ringgit Malaysia Seventy Five (RM75) i.e. 30% x RM250. In addition, the Eligible Cardholder will get Ringgit Malaysia Twenty Five (RM25) for each card upon activation of his Principal Credit Card and Credit Card-i. Total cashback is RM75 + RM25 + RM25 = RM125.

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

**AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign
 “Apply, Activate & Get 30% Cashback (Part 5.0)” Terms and Conditions
 Campaign Period: 1 October 2021 to 31 December 2021**

Illustration 3

- (c) If an Eligible Cardholder applies for a supplementary Participating Credit Card/Credit Card-i and the supplementary Participating Credit Card/Credit Card-i meets the minimum spend requirement of Ringgit Malaysia Five Hundred (RM500.00), the Eligible Cardholder will be entitled to receive Ringgit Malaysia

Twenty Five (RM25) Cashback upon activation and Ringgit Malaysia Fifty Ringgit (RM50) upon meeting the Ringgit Malaysia Five Hundred (RM500) minimum spend. Hence the total Cashback rewarded will be Ringgit Malaysia Seventy Five (RM75) .

Illustration 4

- (d) An existing principal AmBank Credit Card cardholder may apply for another AmBank BonusLink Visa Card to be eligible for the Five Thousand (5,000) BonusLink Points rewards as set out in Clause 8 above provided the Eligible Cardholder activates and spend any amount with the AmBank BonusLink Visa Card within sixty (60) calendar days from the approval date.

Illustration 5

- (e) A new or existing AmBank Credit Card cardholder may apply for another principal AmBank UnionPay Platinum Card to be eligible for an additional Ringgit Malaysia Twenty Five (RM25) Cashback as set out in Clause 8 above provided that the Eligible Cardholder activates and spend any amount with the newly applied AmBank UnionPay Platinum Card within sixty (60) calendar days from the approval date.

Cashback Fulfillment

13. The Cashback will be issued to the qualified Eligible Cardholders’ applied principal and/or supplementary Credit Card/Credit Card- i within eight (8) to ten (10) weeks after meeting the Qualifying Criteria 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 2021 – 31 October 2021 | 1 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 |

14. 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.
15. The Cashback can only be issued to the Eligible Cardholders’ principal and/or supplementary Credit Card/ Credit Card-i approved during the application and the Cashback is not exchangeable for other gift, credit or any other kind of products and is not transferable to any third parties.

**AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign
“Apply, Activate & Get 30% Cashback (Part 5.0)” Terms and Conditions
Campaign Period: 1 October 2021 to 31 December 2021**

16. At the time of receipt of the Cashback according to Clause 13, 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 stated in Clause 6.
17. The Bank will not entertain any request from any Eligible Cardholder(s) or any other person to credit the Cashback to any third party.
18. 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 June 2022** to inquire the status of the Cashback. No request, inquiry or claims shall be entertained after **30 June 2022**.
19. The Bank reserves the right to substitute the Cashback with another gift of the like or similar value at its discretion with Prior Notice on the Bank’s website at www.ambank.com.my

General Terms and Conditions

20. 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.
21. 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 network, communication or system error, interruption and/or failure.
22. 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.
23. 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.
24. 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.

**AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign
“Apply, Activate & Get 30% Cashback (Part 5.0)” Terms and Conditions
Campaign Period: 1 October 2021 to 31 December 2021**

25. 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.
26. The Bank reserves the right to:
- (a) disqualify any Eligible Cardholders 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; 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 herein.
27. By participating in this Campaign, the Eligible Cardholders 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.
28. 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.
29. 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 Monday to Friday from 8am to 8 pm or email to customercare@ambankgroup.com.
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