

CHEQUE REDUCTION CHALLENGE (“CAMPAIGN”) TERMS & CONDITIONS

REMINDER: The Participants (as defined below) is hereby reminded to read and understand the terms and conditions below and the Privacy Notice which is available at www.ambank.com.my. If the Participants do not understand any of the terms and conditions below, the Participants are advised to discuss with the Bank’s staff, authorized representative or agents.

DEFINITIONS

For the purpose of this terms and conditions, the following words and expressions shall have the meanings assigned to them unless the context otherwise requires:

1. **“Bank”** collectively means AmBank (M) Berhad (‘AmBank’) [Registration No. 196901000166 (8515-D)] and AmBank Islamic Berhad (‘AmBank Islamic’) [Registration No. 199401009897 (295576-U)], both incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.
2. By participating in the Campaign, Participants are taken to have read, understood and agreed to abide by and be bound by these terms and conditions of the Campaign, the Data Protection & Privacy Notice as detailed below, and all amendments, additions, replacements, deletions and modifications hereto (**“Terms and Conditions”**) as may be made from time to time by the Bank and shall be bound by them and abide by the decision of the Bank.
3. **“Online Payment”** refers to transactions to third party with Inter Bank Giro (IBG), DuitNow, JomPAY, third party Interbank Fund Transfer (IFT) via either AmOnline, AmAccess Biz, eAmBiz or AmAccess Corporate Cash Management System.
4. **“Prior Notice”** refers to the notice issued by the Bank to its customers within fourteen (14) calendar days and published on the Bank’s website at www.ambank.com.my

CAMPAIGN

5. The **“Campaign”** means this **“CHEQUE REDUCTION CHALLENGE”** organised by the Bank in accordance with the Terms and Conditions as stipulated herein.

CAMPAIGN PERIOD

6. The **1st October 2020 until 31st December 2020**, both dates inclusive (**“Campaign Period”**) or such other period(s) as may be determined by the Bank with Prior Notice to the Participants before the new Terms and Conditions take effect.

ENTRY ELIGIBILITY

7. The participant must be an existing customer of AmBank or AmBank Islamic within the Campaign Period (“Participant”).
8. The Participants who manage to reduce the issuance of a minimum of one hundred (100) cheques **each month for a consecutive three (3) months or reduce the issuance of more than three hundred (300) cheques in three (3) months** during Campaign Period and captured by the Bank’s transaction record will be selected as a winner and will be entitled to the Prize(s). Fifty (**50**) winners will be selected throughout the Campaign Period based on the qualifying criteria in clause 10 below.

QUALIFYING CRITERIA

9. The Bank shall select the top fifty (50) Participant who reduce the issuance of at least one hundred (100) cheques per month for a consecutive period of three (3) months during the Campaign Period or reduce the issuance of more than three hundred (300) cheques within the Campaign Period. The winners will be selected based on the highest reduction of cheque issuance and performed at least ten (10) online payment transactions during the Campaign Period.

Eligibility Table:

Company/Month	Jul	Aug	Sept	*Oct	*Nov	*Dec	Eligibility
Company A	700	700	700	600	500	400	YES
Company B	700	700	700	600	600	600	NO
Company C	700	700	700	600	650	600	NO
Company D	700	700	700	0	100	0	YES

*Campaign Period

Winners Selection Illustration:

WINNER SELECTION / TOTAL CHEQUES ISSUANCE									
Company/ Month	Jul	Aug	Sept	*Oct	*Nov	*Dec	Total CHEQUES Issuance Reduced	Online Payments Performed	Winner
Company A	700	700	700	600	500	400	300	50	YES
Company B	700	700	700	600	600	600	100	20	NO
Company C	700	700	700	600	650	600	150	70	NO
Company D	700	700	700	0	100	0	600	20	YES

*Campaign Period

10. The reduction of cheques issuance must be made during the Campaign Period and comply with the entry eligibility and qualifying criteria mentioned herein, in order to be eligible for the Prize. Entries received outside the Campaign Period will be disqualified.

PRIZES

11. The one-off cashback of Ringgit Malaysia One Thousand (RM1,000.00) (“Prize”) will be credited into the respective winner’s current account/ current account-i within sixty (60) days after the end of Campaign Period.

Type of Prize(s)	Total Winners	Total Prize Value Capped
RM1,000 Cashback to each winner	50 winners	50 winners x RM1,000 = RM50,000

12. The Prize to be awarded is capped at fifty (50) winners only during the Campaign Period and the total value of the Prize is capped at Ringgit Malaysia Fifty Thousand (RM50,000.00). The Bank may at its discretion, cease awarding the Prize once the Ringgit Malaysia Fifty Thousand (RM50,000.00) is fully utilized.
13. Unless otherwise specified in the Terms and Conditions herein, no substitution or replacement of, or modification to the Prize requested by winners will be permitted.
14. The Prize is non-transferrable and non-exchangeable to any third party. Taxes, fees and other costs associated with the use of the Prize are the sole responsibility of the winner.
15. The Bank reserves the right to substitute or replace the Prize offered in this Campaign with another item of similar value with Prior Notice.

PRIVACY NOTICE

16. By participating in the Campaign, the Participants are advised to read and understand the Privacy Notice on the Bank’s website at [<https://www.ambank.com.my>] and the Participants give their consent to and authorise the Bank to collect, store, use, process their particulars (“Personal Data”) for the purpose of running the Campaign, but not limited to announcing and publishing Personal Data at the Bank’s website for advertising and publicity purposes according to the Privacy Notice.
17. The Bank may use third-party services to process the Participants’ Personal Data. All such third parties are contractually obliged not to use the Participants’ Personal Data in any other way which contravenes the applicable laws.
18. The Participants also give their consent to their respective banks to share and disclose their Personal Data to the Bank for the purpose in relation to the Campaign.
19. Under the laws of Malaysia, the rights of the Participants include:

- a) The rights to withdraw consent for the use of Personal Data at any time by contacting the Bank at the contact details mentioned below.
 - b) The rights to obtain a copy of the Personal Data which the Bank hold; and
 - c) The rights to correct inaccurate Personal Data.
20. The Bank shall take reasonable precautions to keep the Participants' Personal Data secure, and requires third party processors to do the same. However, the Bank may disclose the Participants' Personal Data if required by law, search warrant, subpoena or court order.
21. All Personal Data relating to the Campaign shall be governed and dealt in accordance with the Personal Data Protection Act 2010 and all other applicable laws in Malaysia.

GENERAL TERMS AND CONDITIONS

22. By participating in this Campaign, the Eligible Customer(s) are also advised to read and understand the below terms and conditions which are available at <https://www.ambank.com.my/eng/terms-and-conditions>.
- a) General Terms and Conditions for Accounts and Services; and
 - b) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to AmBank Islamic Current and Savings Account only).
23. The Bank shall be entitled to amend, vary, delete or add to any of these Terms and Conditions and/or to modify, cancel, terminate or suspend the Campaign at any time with giving prior notice. No compensation in cash or any kind shall be given for any losses or damages suffered or incurred by the Participants as a result of the above.
24. The Bank shall not be liable and responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by any Participants resulting directly or indirectly from this Campaign save and except for losses and damages arising directly from the Bank's gross negligence, wilful default or fraud.
25. All decisions made by the Bank in relation to the Campaign shall be final, conclusive and binding. No further correspondence, queries or appeals shall be entertained.
26. 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.
27. By participating in the Campaign, the Participants agree to be bound by the Terms and Conditions herein. The Terms and Conditions contained in the Bank's website <https://www.ambank.com.my> shall prevail over any inconsistent terms and conditions contained in any other promotional or advertising materials for the Campaign.
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 relating to this Campaign, the Participant(s) may contact the Bank's Corporate Service Contact Centre by calling 03-2178 3188 or via e-mail to amaccesscare@ambankgroup.com , customercare@ambankgroup.com