

# AmBank Contact Centre Terms & Conditions

**REMINDER: You are advised to read and understand the terms and conditions below. If you do not understand the terms and conditions below, you are advised to discuss with the Bank's staff or authorized representative.**

These terms and conditions govern your use of the AmBank Contact Centre Services made available by AmBank (M) Berhad (hereinafter referred to as "the Bank").

1. Upon your acceptance of AmBank Contact Centre terms and conditions, your mobile number in the Bank's system will be registered for Transaction Authorization Code (TAC) by our Contact Centre, Customer Service Executive (CSE). The TAC registration will take effect immediately upon successful registration in the Bank's Customer Relationship Management system (CRM). You may perform various self-service transactions and service request via CSE upon successful validation of TAC.
2. You agree that the services rendered by AmBank Contact Centre ("AmBank Contact Centre Services") shall be made available to you upon the Bank verifying the TAC and your personal details (hereinafter referred to as "Security Details") provided by you as being correct. Upon verification of your Security Details, any oral instructions issued by you shall be deemed authentic.
3. You must notify the Bank if there are any changes to your personal details including your mobile number, at any point of time to avoid any disruption to your usage of the AmBank Contact Centre Services.
4. The Bank shall not be held liable for any loss or damage if an invalid or expired TAC is entered while performing the transactions via phone banking services or the CSE.
5. This AmBank Contact Centre Services are only available to individual or joint accountholders of the Bank, who hold an existing account(s) that can be operated with one or more than one signatory who are above 18 years old.
6. The Bank may record your conversations with CSE. In the event of any disputes between you and the Bank, you agree to the use of such recordings and transcripts including its use as evidence by the Bank in any legal proceedings. The Bank is not required or obliged to store copies of such recordings or transcripts.
7. You hereby agree that the Bank's records shall be conclusive evidence of your dealings with the Bank in connection with AmBank Contact Centre Services. You hereby agree not to object to the admission of the Bank's records as evidence in any legal proceedings on the basis that such records are not originals, are not in writing or are documents produced by a computer.
8. The Bank does not warrant that the services will be available or uninterrupted during the times specified however, in the event of any technical failures, the Bank shall endeavor to restore AmBank Contact Centre Services as soon as reasonably practicable.
9. The Bank may suspend your use of AmBank Contact Centre Services at any time without prior notice in the event of fraudulent or suspicious activities.
10. The Bank is under no obligation to honour your payment instructions if there are insufficient funds in your account. You are responsible for ensuring there are sufficient funds in your account, and you undertake to indemnify the Bank for any overdrawing in your account(s) when your account has insufficient funds.
11. You acknowledge that the Bank, with prior notice, shall be entitled to levy or impose service charges or transaction fees and/or vary such fees from time to time in respect of the service rendered to you. You hereby authorise the Bank to debit your account with such fees, commission and charges that are payable by you. [Click here to view our fees and charges.](#)
12. For joint-account holders, all terms and conditions herein (including any amendment or variation hereafter) shall be binding on you jointly and severally.

13. The cut-off time for all banking instructions to the Banks' CSE is 4.30pm on any Working Day. Any banking instructions received by the CSE after that time shall be processed the next Working Day. "Working Day" means a day when the banks are open for business and excludes Saturdays, Sundays and public holidays.
14. The instructions of self-service transactions through the Interactive Voice Response (IVR) can only be performed and fulfilled within the Contact Centre operations hours, which is 7am till 11pm, every day.
15. The Bank shall not be liable for any loss, damage, expense, liability or claim whatsoever and however caused on the part of any person(s), including but not limited to the following, save where such loss, damages, expense, liability or claim are caused by the Bank's gross negligence, willful default or fraud:
  - i. any loss or unauthorised use of your Security Details;
  - ii. any unauthorised use of the services;
  - iii. any breakdown or malfunction of the services equipment;
  - iv. any error(s) in transmission of your instruction(s) through the telephone or other modes;
  - v. any delay in delivery or non-delivery of any documents or materials;
  - vi. any delay or refusal to execute your instruction(s);
  - vii. any direct, indirect or consequential loss (including but not limited to loss of profits or contracts whether foreseeable by the Bank or not) arising out of or related to the utilization of AmBank Contact Centre Services.
16. You may verbally instruct the Bank, at any time, to terminate your use of AmBank Contact Centre Services, which shall take effect immediately. Your obligation to pay all costs, charges, expenses and amounts accrued up to the date of termination shall survive the termination.
17. Any written notice and other communication required under these terms and conditions or which concern the AmBank Contact Centre Services shall be deemed served on you on the 5<sup>th</sup> day after posting or if delivered by hand, on the day it is delivered, if delivered by e-mail, on the date the e-mail is sent.
18. In addition to the above said terms and conditions, the prevailing rules, regulations and terms and conditions of the Bank governing products/services shall also apply and be binding on you save that in the case of conflict with these terms and conditions, the latter shall prevail.
19. The Bank may from time to time introduce new, additional or enhanced services. By utilising such new, additional or enhanced service(s) as and when such service(s) become available, you shall be bound by the terms and conditions and any rules and regulations in force governing each of such service(s) thereon.
20. Any written notice and communication from you to the Bank shall be sent by either through postal communication, or via telephone or email to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com)
21. These Terms and Conditions herein are not exhaustive and the Bank reserve the right to add, delete, vary or amend these Terms and Conditions at any time by providing notice of at least 21 calendar days. The changes shall be governed by and construed in all respects in accordance with the laws of Malaysia.

Last update: 13/8/2021