

## Terms and Conditions

### AmBank/AmBank Islamic and Coway Campaign 2022 ("the Campaign")

**Campaign Period: 1 August 2022 to 30 September 2022**

**REMINDER: The Eligible Cardholder (as defined below) is hereby reminded to read and understand the Terms and Conditions of the Campaign as stated below (the "Campaign Terms and Conditions") which is available at [www.ambank.com.my](http://www.ambank.com.my). If the Eligible Cardholder does not understand any of the Campaign Terms and Conditions below, the Eligible Cardholder is advised to discuss with the Bank's staff or authorized representatives.**

The Campaign Terms and Conditions 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 discrepancies or inconsistencies between the Campaign Terms and Conditions and the Cardholder(s) Agreement, the Campaign Terms and Conditions shall prevail in so far as it concerns the Campaign.

"**AmBank Group**" refers to all 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 the Campaign Terms and Conditions herein shall include all or any entities 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.

"**Bank**" refers to both **AmBank (M) Berhad** (Company Registration No.: 196901000166 (8515-D) ("AmBank") and **AmBank Islamic Berhad** (Company Registration No.: 199401009897 (295576-U) ("AmBank Islamic").

"**Coway**" refers to Coway (Malaysia) Sdn. Bhd. (Company Registration No.: 200601015668 (735420-H)), who is in the business of, inter alia, retailing home appliances and products including but not limited to water purifiers, air purifiers, outdoor water filters, bidets and mattresses (collectively referred to as "Coway Products").

"**Existing to Bank ("ETB") Cardholders**" means an existing Bank cardholder who holds a Participating Card(s) (as defined below) as of 1 August 2022 (the commencement date of Campaign Period);

"**New to Bank ("NTB") Cardholders**" means a new Bank cardholder who does not have any Participating Cards (as defined below) as of 1 August 2022 (the commencement date of the Campaign Period) and applied for the Participating Card(s) during the Campaign Period (as defined in Clause 2 herein);

"**Recurring Payment**" means an auto-debit payment method where cardholders authorize the merchant to deduct funds from their accounts automatically for the goods and services provided to them on an ongoing basis.

"**Prior Notice**" refers to notices issued by the Bank to its customers within five (5) calendar days from the date the same is issued and published on the Bank's website at [www.ambank.com.my](http://www.ambank.com.my).

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

### The Campaign

1. The "**Campaign**" means this "**AmBank/AmBank Islamic and Coway Campaign 2022**" organized by the Bank in accordance with the Campaign Terms and Conditions as provided herein.

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#### Campaign Period

- The Campaign shall run from **1 August 2022 to 30 September 2022** (both dates inclusive) ("**Campaign Period**") or such other period as may be determined by the Bank with Prior Notice.

#### Eligibility

- Subject to Clause 4, all Eligible Cardholder(s) may participate in the Campaign. "Eligible Cardholder(s)" is defined as any individual including employees, whether permanent or contractual, within the AmBank Group, who has applied for any one of the following participating AmBank Visa Credit Card/AmBank Islamic Visa Credit Card-i as a principal cardholder during the Campaign Period as well as Existing AmBank Credit Cardholders who holds a principal or supplementary AmBank Credit Card/Credit Card-i:

(a) **AmBank Credit Card:** AmBank SIGNATURE Priority Banking World Mastercard, AmBank SIGNATURE Priority Banking Visa Infinite, AmBank World Mastercard, AmBank Visa Infinite, AmBank Visa Signature Card, AmBank Platinum Card, AmBank Cash Rebate Visa Platinum Card AmBank Gold Card, AmBank TRUE Visa Card, AmBank BonusLink Visa Signature, AmBank BonusLink Visa Platinum, AmBank BonusLink Visa Gold, AmBank CARZ Card

(b) **AmBank Islamic Credit Card-i:** AmBank Islamic SIGNATURE Priority Banking World Mastercard-i, AmBank Islamic SIGNATURE Priority Banking Visa Infinite-i, AmBank Islamic World Mastercard-i, AmBank Islamic Visa Infinite Card-i, AmBank Islamic Visa Signature Card-i, AmBank Islamic Al-Taslif Platinum Card-i, AmBank Islamic Al-Taslif Gold Card-i, AmBank Islamic CARZ Card-i

**((a) and (b) above shall collectively be known as "Participating Cards for ETB Campaign Mechanic").**

(c) **AmBank Credit Card:** AmBank SIGNATURE Priority Banking Visa Infinite, AmBank Visa Infinite, AmBank Visa Signature Card, AmBank Platinum Card, AmBank Cash Rebate Visa Platinum Card, AmBank BonusLink Visa Signature, AmBank BonusLink Visa Platinum,

(d) **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 Platinum Card-i, AmBank Islamic CARZ Card-i

**((c) and (d) above shall collectively be known as "Participating Cards for NTB Campaign Mechanic").**

(collectively known as the "**Participating Cards**").

- The following persons are **NOT** eligible to participate in the Campaign:

- Cardholders of corporate cards, commercial cards, debit cards or insurance cards issued by the Bank;
- Any newly approved AmBank Credit Card/AmBank Islamic Credit Card-i that has been suspended, cancelled or terminated during the Campaign Period; or

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- (c) Any cardholder who is in default of payment(s) to the Bank; or any cardholder who has committed or suspected of committing any fraudulent or illegal activities in relation to the cardholder's AmBank Credit Card/AmBank Islamic Credit Card-i account, and/or any other facilities or services with the Bank.
  - (d) NTB 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.
  - (e) Cardholders whose AmBank Credit Card/AmBank Islamic Credit Card-i that have made any recurring payments to Coway between **1 May 2022 and 31 July 2022** will not be eligible to receive any Cashback from this Campaign.
5. Any Eligible Cardholder may participate in the Campaign by submitting an application to the Bank at this website [www.ambank.com.my/coway](http://www.ambank.com.my/coway) (the "Campaign Webpage") within the Campaign Period.

### Qualifying Criteria

6. To qualify for the Campaign, the participant shall during the Campaign Period, fulfil the following criteria:-
- (a) Apply for the Participating Card(s) from the Bank and activate the same upon approval (to become an Eligible Cardholder); and
  - (b) Use any of the Participating Card(s) to purchase any Coway Products (on a rental scheme) and subscribe with Coway under the participant's name, wherein at least two (2) recurring rental fee payments shall be made from the Campaign Period until 31 January 2023 and
  - (c) \*Secure an appointment with Coway to ensure that his/her Coway Product purchased is installed on or before **31 October 2022**,
  - (d) Similarly for existing cardholders, the participant may contact Coway to switch recurring payment to an AmBank Credit Card/Credit Card-i ("**Participating Cards**") as payment card in order to be eligible to participate in the Campaign. Cardholders must authorize Coway to sign up their AmBank Credit Cards to make recurring payments from the said Participating Cards.

(collectively known as the "**Qualifying Criteria**").

**\*Coway shall arrange for the installation of Coway Products purchased based on the date of appointment made by the participant and shall in no event be responsible to ensure that such Coway Product is installed by 31 October 2022, unless the Participant secures an appointment.**

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.

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#### Campaign Offer

8. Subject to the Campaign Terms and Conditions, upon fulfilling the Qualifying Criteria stipulated in Clause 6 herein, the participants shall be entitled to the cashback as set out in the table below ("**Cashback**"):-

Type of Card(s)	Type of Cardholder	Campaign Mechanics	Reward Criteria
Any Participating Cards	Existing to Bank ("ETB") Cardholders	<b>ETB Campaign Mechanic</b> ETB Cardholders who utilise their Participating Cards for recurring rental fee payments with Coway will receive <b>RM50 Cashback</b>	<p>i) Only valid for ETB Cardholders.</p> <p>ii) ETB Cardholders must subscribe to the auto-debit payment method with Coway for their Coway Products using any one of the Participating Cards and authorise Coway to make recurring deductions from the said Participating Cards.</p> <p>iii) ETB Cardholders must contact Coway to sign up for the auto-debit payment method using a Participating Card, or switch their existing credit card issued by another bank to a Participating Card with AmBank.</p> <p>iv) The RM50 Cashback will only be granted to eligible ETB Cardholders upon two (2) successful recurring transactions of minimum RM50 each for two (2) months made to Coway for the same Coway Product via auto-debit method latest by <b>31 January 2023</b>.</p> <p>v) Each ETB Cardholder is entitled to a one-time Cashback only, on a first-come, first-served basis.</p> <p>vi) The campaign is limited to the first 1,000 units of RM50</p>

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			<p>Cashback throughout the campaign period.</p> <p>vii) ETB Cardholders must give their prior consent for AmBank/AmBank Islamic to share their personal details including their Participating Card's details to Coway for the purposes of verifying that the Rewards Criteria are fulfilled.</p>
Any Participating Cards	New to Bank ("NTB") Cardholders	<p><b><u>NTB Campaign Mechanic</u></b>  NTB Cardholders who utilise their Participating Cards for recurring rental fee payments with Coway will receive <b>RM150 Cashback</b></p>	<p>i) Only valid for NTB Cardholders.</p> <p>ii) NTB Cardholders must subscribe to the auto-debit payment method with Coway for all products under their name using any one of the Participating Cards and authorise Coway to make recurring deductions from the said Participating Cards.</p> <p>iii) NTB Cardholders must provide required information at the Campaign Webpage to apply for a Participating Card. The Bank's telesales team will contact NTB Cardholders to complete the application form and request for a copy of their NRIC and income document for submission purposes.</p> <p>iv) The RM150 Cashback will only be granted to eligible NTB Cardholders upon two (2) successful recurring transactions of minimum RM50 each for two (2) months made to Coway for the same Coway Product via</p>

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			<p>auto-debit method latest by 31 January 2023.</p> <p>v) Each NTB Cardholder is entitled to a one-time Cashback only, on a first-come, first-served basis.</p> <p>vi) Each Cardholder is limited to only one (1) unit of RM150 Cashback throughout the Campaign Period.</p> <p>vii) NTB Cardholders must give their prior consent for AmBank/AmBank Islamic to share their personal details including their Participating Card's details to Coway for the purposes of verifying that the Reward Criteria are fulfilled.</p>
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#### Cashback Entitlement

9. Upon satisfying the conditions as stated herein, 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 NTB Cardholder applies for any of the Participating Cards on any day in August 2022 and upon card approval, signs up for recurring rental fee payments with Coway on any day in September 2022, the said NTB Cardholder will be eligible for a sum of Ringgit Malaysia One Hundred Fifty (RM150) only Cashback subject to two (2) successful recurring payments being recorded in the Bank's system as at 31 January 2023.

##### Illustration 2

- (b) If an ETB Cardholder signs up for recurring rental fee payments with Coway on any day in September 2022, the said ETB Cardholder will be eligible for a sum of Ringgit Malaysia Fifty (RM50) only Cashback subject to two (2) successful recurring payments being recorded in the Bank's system as at 31 January 2023.

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#### Cashback Fulfilment

10. The Cashback will be issued to the Eligible Cardholders' Participating Cards account within four (4) to eight (8) weeks after 31 January 2023 as stated in the table below:-

Participating Cards Approval Date	Activate & sign up for recurring rental fee payments with Coway	Cashback Reward Period
1 August 2022 – 31 August 2022	1 August 2022 – 31 January 2023	1 February 2023 – 31 March 2023
1 September 2022 – 30 September 2022	1 September 2022 – 31 January 2023	1 February 2023 – 31 March 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](http://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' approved Participating Card's account and is not exchangeable for other gifts, 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 10, all Participating Cards' account(s) of the Eligible Cardholder(s) must be activated and in good standing upon meeting the Qualifying Criteria 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's account.
15. The Eligible Cardholder(s) 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 **31 March 2023** to inquire the status of the Cashback. No request, inquiry or claims shall be entertained after **31 March 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](http://www.ambank.com.my)

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17. By participating in the Campaign, the Eligible Cardholder(s) are bound by the Campaign Terms and Conditions, the decisions of the Bank and, any additions, variations or amendments made herein from time to time with Prior Notice.

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18. The Bank shall not be held 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.
19. To the extent permitted by law, neither the Bank nor Coway shall 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.
20. 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.
21. The Bank has the right to vary, amend, delete or add to any of the Campaign 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.
22. For the avoidance of doubt, any cancellation, termination or suspension by the Bank of the Campaign will not entitle the Eligible Cardholder(s) to any claim or compensation against the Bank or Coway 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.
23. Unless expressly stated otherwise, the Campaign Terms and Conditions herein set forth, including any amendment thereto, will prevail over and other provisions and/or representations contained in any other notices/promotions/advertising materials for the Campaign.
24. The Bank reserves the right to:
  - (a) disqualify any Eligible Cardholders to participate in the Campaign when the Eligible Cardholder has performed a Recurring Payment, 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 Recurring Payment or cancellation of the Participating Cards during the Campaign Period or in the event of any non-adherence to the Campaign Terms and Conditions herein.
25. By participating in the Campaign, the Eligible Cardholders irrevocably give their express consent to the Bank and Coway to use and process their personal data for the purpose of executing and/or fulfilling the Campaign's mechanism. The Eligible Cardholders are advised to read and understand AmBank Group's Privacy Notice, which is available on the Bank's website (<https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx>) and any of the Bank's branches.



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26. The Eligible Cardholders hereby authorise Coway to make arrangements to debit any of their Participating Cards (if there is more than one Participating Card) for all products under their name and agree that Coway is only responsible for making such arrangements but in no event that Coway shall be responsible to resolve any problems or dispute arising from the processing of any debit/charge the Participating Card's account with the Bank.
  27. Both parties agree that in the event any directives or instructions are issued to the Bank by Bank Negara Malaysia prohibiting the Campaign or related transactions under this Agreement, then this Agreement shall be terminated immediately without liability for compensation towards the Partner, provided the Bank honours all the approved cashback to the Customers prior to the issuance of such directives or instructions.
  28. All questions concerning the construction, validity, enforcement and interpretation of the Campaign 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 suits, actions or other proceedings arising out of or based on the Campaign Terms and Conditions herein.
  29. For any assistance and/or feedback in relation to the Campaign, the Eligible Cardholder(s) may contact the Bank's Contact Centre at +603-2178 8888 Monday to Sunday from 7 am to 11 pm or email to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com).
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