

AmBank Debit Card x Lazada 11.11 Our Biggest sale of the year
Promotion Period: 11 November 2023 – 13 November 2023

REMINDER: Eligible Customer(s) (as defined below) is hereby reminded to read and understand the terms and conditions and/or updated terms and conditions (if any) below which are available at www.ambank.com.my. If the Eligible Customers do not understand any of the terms and conditions stated herein, the Eligible Customer(s) are advised to discuss with any of the Bank's authorised representative.

1 Definition

- 1.1 For the purpose of these terms and conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

“**AmBank Group**” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated within or outside of Malaysia, existing now or in the future and reference to ‘AmBank Group’ in these terms and conditions herein, shall include all or any entity within AmBank Group.

“**Bank**” refers to AmBank (M) Berhad (‘AmBank’) [Company No.: 196901000166 (8515-D)], company incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Promotion**” refers to this “**AmBank Debit Card x Lazada 11.11 Our Biggest Sale of the year**” organised by the Bank and Lazada in accordance with the terms and conditions stipulated herein.

“**Promotion Period**” shall commence on 11 November 2023 (00:00 GMT+8) and ends on 13 November 2023 (23:59 GMT+8). The Bank reserves the right to vary or amend the duration of the Promotion Period with Prior Notice.

“**Debit Card**” refers to the AmBank Debit Mastercard and/or TRUE by AmBank Debit Mastercard issued by the Bank.

“**Prior Notice**” refers to the notice by the Bank of certain facts or of a particular state of affairs of at least three (3) calendar days.

“**Lazada User**” refers to user with a Lazada account.

- 1.2 Words denoting persons shall include living persons and, if and where applicable, body or persons incorporated or unincorporated. Words importing the singular shall also include the plural and vice-versa. Words importing the masculine gender shall include the feminine and neuter gender.
- 1.3 “**Associate Corporations**” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013, where applicable. “**Related Corporations**” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

2 Eligibility

- 2.1 The Promotion is opened to all new and existing Debit Card cardholder(s) of the Bank (including AmBank Group employees) who is also a Lazada User (hereinafter referred to as “**Eligible Customer(s)**”).
- 2.2 Enrollment is not required for the purpose of participation in this Promotion.

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3 Promotion Mechanics

3.1 The Promotion Mechanic is as specified in the table below:

Promotion Period	Promotion
11 November 2023 – 13 November 2023	<p>Ringgit Malaysia Eleven (RM11) off with minimum spending of Ringgit Malaysia One Hundred (RM100) in a single transaction on Lazada App where payment is made using AmBank Debit Card.</p> <ul style="list-style-type: none">• Eligible Customers must enter promo code “AMB11LZD” upon checkout to enjoy Ringgit Malaysia Eleven (RM11) OFF.• Promotion is valid with a minimum spend of Ringgit Malaysia One Hundred (RM100) on the total net purchase price of your purchase in a single transaction (excluding shipping/courier charges) made using AmBank Debit Card on Lazada Application.• Promotion is valid for the first five hundred forty-two (542) redemptions throughout the Promotion Period, on a first-come, first-served basis.• Promotion is valid for one (1) time redemption for each Lazada User account. Note that certain products are excluded from the Promotion.• The promo code of “AMB11LZD” is applicable for single use only and may be stacked with other brands', sellers' and Lazada campaign collectible vouchers that are not offered by the Bank.• Promotion is valid for Lazada app checkouts with AmBank Debit Card only.

4 General

- 4.1 By participating in this Promotion, the Eligible Customer(s) and/or any party related herein consent and agree to be bound by the terms and conditions herein, and the terms and conditions herein shall be read together with the General Terms and Conditions for Accounts and Services and AmBank Debit MasterCard Terms and Conditions. The Eligible Customer(s) is required to log on to the Bank’s official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any Promotion updates or the latest terms and conditions, if any.
- 4.2 The Promotion offer is not valid with any other promotions of the Bank.
- 4.3 The Bank shall have, at any time, the right to cancel, terminate or suspend this Promotion with Prior Notice.
- 4.4 The Bank shall have 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 Promotion Period with Prior Notice.
- 4.5 Any notice issued by the Bank shall be posted on the Bank’s official website at www.ambank.com.my or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- 4.6 The Bank shall have the right to cancel the participation of or disqualify any Eligible Customer(s) from participating in this Promotion if in the Bank’s opinion:

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- a) The said Eligible Customer(s) has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Promotion Period;
or
 - b) The Eligible Customer(s) has breached or will potentially breach the terms and conditions herein.
- 4.7 Unless expressly stated otherwise, the terms and conditions herein set forth, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for this Promotion.
- 4.8 The Bank's decision on all matters relating to the eligibility of the customers for the participation in the Promotion shall be final and binding on all participating Eligible Customer(s). No correspondence, query, appeal or protest shall be entertained by the Bank.
- 4.9 The Bank is not liable for any loss or damages suffered, such as loss of income or profit, or any indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties, arising out of or in connection with the Promotion, save and except where such loss or damages were directly caused by the Bank's gross negligence, willful default or fraud.
- 4.10 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer(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, each of which is beyond the control of neither Party or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.
- 4.11 The Bank shall not be responsible or liable for any failure by any Eligible Customer(s) to participate in the Promotion at any time due to any network, communication or system error, interruption and/or failure.
- 4.12 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 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.
- 4.13 The Bahasa Malaysia version of the terms and conditions stipulated herein is also available at www.ambank.com.my/eng/terms-and-conditions.
- 4.14 For any assistance in relation to this Promotion, the Eligible Customer(s) may contact the Bank's Contact Centre operating daily from 7.00 a.m. to 11.00 p.m., Monday to Sunday by calling 03-2178 8888 or e-mail to customer@ambankgroup.com.