

Campaign Notice

AmBank (M) Berhad: Insure and Win! Campaign

REMINDER: The Eligible Customer(s) (as defined below) are hereby reminded to read and understand the conditions below which is available at <https://www.ambank.com.my/eng/terms-and-conditions>. If the Eligible Customer(s) do not understand any of the conditions stated herein, the Eligible Customer(s) are advised to discuss with the Bank's representative for this Campaign.

1. Definition

For the purpose of this Campaign Notice, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

“**Bank**” means AmBank (M) Berhad (Company No: 19690100016 (8515-D)), incorporated under the laws of Malaysia and having the registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Campaign**” means **Insure and Win! Campaign** organised by the Bank in accordance with the conditions stipulated herein.

“**Eligible Customer**” means any new and existing Individual customer to the Bank who meet all the eligibility criteria as provided in Clause 3 herein.

“**Eligible General Insurance**” means any conventional general insurance plan underwritten by Liberty General Insurance Berhad (formerly known as AmGeneral Insurance Berhad) that is distributed by the Bank.

“**Insurance Company**” means Liberty General Insurance Berhad (formerly known as AmGeneral Insurance Berhad).

“**Premium**” means total premium amount of the Eligible General Insurance plan purchased/ renewed during Campaign Period, excluding Stamp Duty and Tax.

“**Entries**” means eligible Entries earned by fulfilling the criteria in clause 4 which entitles Eligible Customer to qualify for the Campaign prizes.

“**Prior Notice**” means notice by the Bank of at least five (5) calendar days and published on the Bank's website at www.ambank.com.my.

2. Campaign Period

The Campaign commence on **20 December 2023** and end on **31 January 2024** (both dates inclusive) (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

3. Campaign Eligibility

- 3.1 The Campaign is open to all **new and existing** individual customers of the Bank who has purchased any of the Eligible General Insurance plan(s) at any AmBank branches with full Premium duly paid during Campaign Period.
- 3.2 Employees of the AmBank Group are eligible to participate in this Campaign.
- 3.3 Any cancellation, endorsement(s) performed, policy reinstatement and/or full or partial premium rebate on the Eligible General Insurance plan(s) during the Campaign Period will not be eligible for the Campaign .
- 3.4 Customer is responsible to provide a valid and accurate mobile number and full contact details during the purchase and/or renewal of Eligible General Insurance plans to be eligible for the Campaign. The same mobile number must be valid and active during the during the fulfillment of Campaign. Should customer change the mobile number during the fulfillment of the Campaign, customer may not be entitled to the reward.

4. Campaign Offer and Criteria

- 4.1 Any Individual Eligible Customer(s) purchase Eligible General Insurance plan(s) with the following criteria met shall be entitled to earn Entries, as illustrated in Table 1:-
- Min. Premium of RM 100; and
 - 1 Entry for every RM 100 Premium
- 4.2 The Entries calculation will be based on the following rounding mechanism:-

| Decimal Value | Rounding Mechanism |
|---------------|--------------------|
| 1 - 4 | Round Down |
| 5 - 9 | Round Up |

- 4.3 Example of Entries earned calculation is stipulated in Table 1 below.

Table 1

| Customer | Total Premium | Entries Entitlement Calculation | Entries Earned |
|----------|---------------|---------------------------------|----------------|
| A | RM 1,000 | = 1,000 / 100 = 10 | 10 |
| B | RM 3,520 | = 3,520 / 100 = 35.2 | 35 |
| C | RM 6,888 | = 6,888 / 100 = 68.9 | 69 |

5. Prizes

- 5.1 The prizes offered and the number of winners for each category of prizes are states below:-

| Category | Prize | Total of Winner(s) during Campaign Period |
|---------------------------------|--------------------------------------|---|
| Grand Prize | iPhone 15 Pro 256GB | 1 |
| Second (2 nd) Prize | iPad 256GB | 1 |
| Third (3 rd) Prize | Apple Watch Series 9 (GPS - 41mm) | 1 |
| Consolation Prize | RM 50 Touch 'n Go eWallet Reload Pin | 50 |

- 5.2 Winner who purchase and/or renew more than one (1) Eligible General Insurance plan shall be eligible for ONLY one (1) prize throughout the Campaign Period.
- 5.3 The prizes are not transferable, nor exchangeable for cash or credit or any form of legal tender or kind whether in part or in full.
- 5.4 Notwithstanding anything contained herein, the Bank reserves the right to substitute the Campaign prizes with similar type of items of equivalent retail value as and when circumstances dictate with Prior Notice to the customers.

6. Winner Selection

- 6.1 The winner(s) will be selected based on the following process:
- At the end the Campaign Period, the Bank's system shall assign an unique serial number to each and every Entry earned by all Eligible Customers during the Campaign Period, which is then used for sorting all Entries in an ascending order. Following this, each Entry is then numbered sequentially starting from one (1) for the serial number with the lowest value ("**Sequential Number**").
 - Eligible Customer will be shortlisted randomly by an automated selected system based on the total number of valid Entries tabulated during the Campaign Period under the respective Prize category ("**Shortlisted Participant**").
 - The Shortlisted Participant with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call ("**Phone Q&A**") at their mobile number provided during the purchase and/or renewal of Eligible General Insurance, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from the end of Campaign Period, at the discretion of the Bank/or Insurance Company.
 - The Shortlisted Participant shall be required to answer one (1) question correctly through Phone Q&A to be selected as Winner.
 - The Bank/or Insurance Company shall make three (3) attempts to contact Shortlisted Participant. If the first contact attempts failed due to reason such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank/ or Insurance Company shall make two (2) more

attempts within two (2) working days at the next available time at the Bank's discretion. If the final attempt also fails, then the Shortlisted Participant shall be disqualified from winning the Prize. The next-in-line with the lowest Sequential Number from the list of Shortlisted Participant shall then be contacted to have an opportunity to win the Prize.

- f. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the Shortlisted Participant which are incomplete, disconnected, unanswered, or the unavailability of the said Shortlisted Participant at the appointed date and time and/or due to any other such reasons.

7. Prize Winner

- 7.1 The Bank shall notify all Prize Winners via SMS/telephone/electronic mailer/mailler 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 Prize Winners.
- 7.2 The results of Prize Winners shall be announced in AmBank official platforms eg. AmBank Facebook or Corporate website within twelve (12) weeks after the end of Campaign Period.
- 7.3 Grand, Second and Third Prize
 - a. All winners may be required to be present at designated AmBank branch for a prize presentation session at their own costs and expenses as notified by the Bank via telephone call and/or electronic mailer with regards to the date, time and venue of the prize presentation session and/or other publicity programmes.
 - b. The Bank reserves the right to forfeit a Winner's Prize in the event that:-
 - A Winner fails to be contacted after Bank has made three (3) attempts to contact the Winner on the arrangement of such session and/or programmes; or
 - A Winner is successfully contacted but fails to attend such session and/or programmes without any valid reasons.
 - c. Any photos taken during the Prize presentation session and/or programmes shall be deemed as Bank's property and the Bank has the right to use any of the photos for all promotional/ advertising/ announcement purpose.
 - d. Upon receipt of the Prize, the Winner shall check and determine the quality of the Prize. The Winner shall deal directly with manufacturer on any issues or defects.
- 7.4 Consolation Prize: Touch 'n Go eWallet Reload Pin ("**Reload Pin**")
 - a. Reload Pin will be distributed through SMS or email notification by the Bank/or Insurance Company upon completion of Winner Selection process.
 - b. Winner must create or log on to the Touch 'n Go eWallet account to redeem the Reload Pin within the validity of the Reload Pin. The Bank and/or Insurance Company is not responsible for the activation of the reload PIN once disbursed

to the Eligible Customers. If a Reload PIN remains unused or unredeemed after the said period, the reload PIN will lapse and will not be replaced.

- c. The Bank and/or Insurance Company shall not be held responsible if the Bank and/or Insurance Company is unable to contact the Customers with the information provided by the Customers upon purchase/renewal of Eligible General insurance.
 - d. The Bank and/or Insurance Company will not entertain any requests to deliver the Reload PIN to a third party if they did not receive or have deleted/lost the Reload PIN sent based on the contact details provided by the Eligible Customer.
 - e. In the event that the Eligible Customer did not receive the Reload PIN due to the inaccurate contact information or non-contactable through adequate means possible and reasonable best efforts, the Bank and/or Insurance Company reserves the right to forfeit the Reload PIN.
 - f. The Reload PIN is valid for use on Touch 'n Go eWallet app; subjected to the terms and conditions of Touch 'n Go and the participating merchants and is not valid in conjunction with any other vouchers, offer or promotions.
 - g. The Bank and/or Insurance Company is not in any way endorsing, sanctioning, approving or supporting the use of Reload PIN or any brand or merchandise sold thereon. Any query and/or dispute on the usage of the Reload PIN must be directed to, and resolved directly with Touch 'n Go eWallet. Customers are to contact their customer service hotline at 03 5022 3888 to report any issues pertaining to the usage of the Reload PIN.
- 7.5 The Bank and/or Insurance Company disclaims any liability, obligation or duty relating to the prizes and makes no representation or warranty to the quality of the prizes and shall not be responsible to replace any lost, stolen or defective prizes due to defects in materials or workmanship by the manufacturer under warranty or otherwise. The Winner are to deal directly with the manufacturer and/or its authorised dealers for such warranty information, claim, and/or terms and conditions specific to the prizes.

8. General Terms and Conditions

- 8.1 By participating in this Campaign, the Eligible Customer(s) consent and agree to be bound by the conditions herein. 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 conditions, if any.
- 8.2 The Eligible Customer is required to sign all relevant standard documents of the Bank and comply with all terms and conditions in respect of in the relevant products under the Campaign, which are separate from these conditions.
- 8.3 The Bank shall have the right to disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:

- a. The said Eligible Customer has provided untrue information or acted fraudulently in any manner during the entry process or at any time during the Campaign Period; or
 - b. The Eligible Customer has breached conditions herein.
- 8.4 This Campaign is not valid with other campaigns of the Bank. Hence, no other special, additional promotion shall be given under the Campaign.
- 8.5 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 Campaign Period with Prior Notice. For avoidance of doubt, any cancellation, termination or suspension by the Bank of this Campaign shall not entitle the Eligible Customer to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Customer as direct or indirect result of the cancellation, termination or suspension.
- 8.6 Any notice issued by the Bank will be posted on the Bank's official website at www.ambank.com.my or any of the Bank's branches and such notice shall be deemed as delivered and notified to the Eligible Customers.
- 8.7 The Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.
- 8.8 Under no circumstances will the Bank be held liable for any of the followings:
 - a. The Bank is not be liable for any default in respect of this Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
 - b. The Bank shall not be liable to any Eligible Customer for any damage of whatsoever nature or loss suffered (such as loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages) howsoever arising in relation to participation in the Campaign, or the Bank exercising its rights pursuant to any of the Terms and Conditions herein except where such actions, claims, direct losses, damages and expenses were directly attributable to the Bank's gross negligence, willful default or fraud.
- 8.9 The Bahasa Malaysia version of this Campaign Notice is also available.
- 8.10 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 conditions herein.
- 8.11 For any assistance and/or feedback related to this Campaign, Eligible Customers may contact the Bank's Contact Centre from 7am -11pm daily by calling 03-2178 8888 or by e-mailing inquiries/feedback to customercare@ambankgroup.com.