

Terms and Conditions

AmBank (M) Berhad: Labur ASNBV & Menang dengan AmOnline Campaign Campaign Period: 1 July 2022 to 30 September 2022

This Amended Terms and Conditions for AmBank (M) Berhad: Labur ASNBV & Menang dengan AmOnline Campaign will supersede the existing Terms and Conditions with effect from 1 August 2022

- **Clause 4.1(a) Table 1 & Clause 4.4 Table 2** has been added in blue font to reflect the campaign requirement for entries allocation.

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

1. **Definition**

For the purpose of this 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 inside 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.

"AmOnline" means the Internet Banking and Mobile Banking services offered by AmBank Group to its customers to perform banking transactions via the Internet or mobile banking application in accordance with the terms and conditions stipulated at <https://ambank.ambank.com.my>.

"Bank" collectively means AmBank (M) Berhad ("AmBank") [Company No. 196901000166 (8515-D)], incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having the registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

"Calendar Day" means Monday to Sunday, including public holiday.

"Campaign" means the **Labur ASNBV & Menang dengan AmOnline Campaign** organised by the Bank in accordance with the terms and conditions stipulated herein.

"Current Account/Savings Account (CASA) or Current Account/Savings Account-i (CASA-i)" means deposit account maintained by the Eligible Customer with the Bank.

"Cooling-Off Period" means six (6) business days given to the investors to reconsider if they want to continue investing in the selected ASNB Variable Price Fund and or otherwise. A Eligible Customer refers to Customer who is investing ASNB Variable Price Fund for the first time, has the right to request for a refund of his/her investment in the said ASNB Variable Price Fund during the cooling-off period prescribed in each deed or prospectus of the relevant Fund which in any case should not be fewer than six (6) business days (with "business days" being as per the

definition of the same in the deed or prospectus) from the date of receipt of application and investment amount by the unit trust management company (“Cooling-Off Period”) provided always that such notice of withdrawal is received by the Bank no later than the relevant cut-off time (as may be specified by the Bank) on a business day within the Cooling-Off Period stated in the relevant deed or prospectus. All such request for a refund shall be subject to applicable laws and the terms and conditions of the relevant Manager or ASNB Variable Price Fund.

“**Cooling-Off Right**” means the right given to the investors/Eligible Customer who is investing in any ASNB Variable Price Fund managed by ASNB for the first time, to obtain a refund of his/her investment if he/she so requests within the Cooling-off Period. Please refer to the Prospectus/Supplementary Prospectus for eligibility of Cooling-Off Right.

“**Day**” means business day at the registered office of the Bank is open, unless stated otherwise.

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

“**Entries**” refers to the 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 certain facts or of a particular state of affairs of at least three (3) Calendar Days.

“**Prospectus / Supplementary Prospectus**” means the offering document of the relevant ASNB Variable Price funds issued by ASNB that invested by the Eligible Customer.

“**Sales Charge**” means the upfront cost that an investor/Eligible Customer incurs upon subscription/purchase of a ASNB Variable Price Fund.

“**Variable Price Fund**” means any variable price fund managed by ASNB namely, ASN, ASN Equity 2, ASN Equity 3, ASN Equity 5, ASN Equity Global, ASN Imbang 1, ASN Imbang 2, ASN Imbang 3 Global, ASN Sara 1, ASN Sara 2 and will include any variable price funds managed by ASNB in the future.

Words denoting person 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.

2. Campaign Period

This Campaign will commence on 1 July 2022 till 30 September 2022 (both dates inclusive) (“Campaign Period”) or such other period as may be determined by the Bank with Prior Notice to the Eligible Customers.

3. Eligibility

3.1 This Campaign is open to all individual customer aged 18 years and above and for own ASNB account only. To be eligible, the Eligible Customer must fulfill the following criteria:

- i) An existing AmOnline Banking user, AND

- ii) An existing unit holder of ASNB Fund, AND
- iii) Has an active AmBank / AmBank Islamic Current/Savings Account.

3.2 Notwithstanding the above, the following are **NOT** be eligible to participate in this Campaign:

- (a) Non-individual customers (for example: companies, corporate bodies, associations, clubs, schools, societies, non-profit organisations, sole proprietors, partnerships and professional practices duly registered or incorporated in or outside of Malaysia);
- (b) Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
- (c) Any other person(s) as the Bank may decide to exclude, at its discretion.

3.3 Eligible Customer(s) whose bank's account(s) is/are dormant, suspended, cancelled or terminated or deemed inactive for any reason during the Campaign Period or prior to receiving the Prize(s), will not be entitled to any Prizes(s) under this Campaign.

4. Campaign Mechanics

4.1 The Campaign will run based on lucky draw basis ("Lucky Draw"). To participate in this Campaign, the Eligible Customers are required to meet or fulfill the below qualifying criteria to be eligible for the lucky draw:

- (a) The Eligible Customers who meet the criteria as specified below shall be entitled to earn lucky draw Entries to win prizes ("Entries") during the Campaign Period:

Table 1: Entries Allocation

Eligibility		
No.	Transaction / Description	Number of Entries
1.	Link own's ASNB Account via AmOnline	5 Entries
2.	Invest in ASNB Variable Price Fund with cumulative investment amount of minimum RM500 & less than RM5,000	1 Entry
3.	Invest in ASNB Variable Price Fund with cumulative investment amount of minimum RM5,000 & less than RM50,000	10 Entries
4.	Invest in ASNB Variable Price Fund with cumulative investment amount of minimum RM50,000 & less than RM100,000	20 Entries
5.	Invest in ASNB Variable Price Fund with cumulative investment amount of minimum RM100,000 & above	40 Entries
6.	<p><Merdeka Special Booster> for Lucky Draw Entries (for investment placed from 1 August 2022 – 31 August 2022)</p> <p><i>For example, if total investment of RM50,000 is made during this "Merdeka Special Period" i.e. 1 August – 31 August 2022, the number of entries will be doubled up with additional 65 Entries, hence (20 Entries x 2) + 65 = 105 Entries.</i></p>	Double Entries + Additional 65 Entries

- (b) The Eligible Customer(s) to link the ASNB account via AmOnline and invest in the following ASNB Variable Price Funds (“Selected Investment”) as below during the Campaign Period:

No.	Fund Name	Fund Provider
1.	ASN	Amanah Saham Nasional Berhad (ASNB)
2.	ASN Equity 2	
3.	ASN Equity 3	
4.	ASN Equity 5	
5.	ASN Equity Global	
6.	ASN Imbang 1	
7.	ASN Imbang 2	
8.	ASN Imbang 3 Global	
9.	ASN Sara 1	
10.	ASN Sara 2	

Selected Investment includes new ASNB Variable Price Funds to be issued by Permodalan Nasional Berhad (PNB) and distributed by AmBank if any.

- (c) The new investment except switching from an existing investment in ASNB Variable Price fund(s) must be done via AmOnline Banking website or mobile banking application.
- 4.2 Lucky draw Entries accumulated during the Campaign Period will be computed based on a total investment amount in ASNB Variable Priced Fund(s) via AmOnline.
- 4.3 Linking of ASNB account via AmOnline without any investment made or not meeting minimum Ringgit Malaysia Five Hundred (RM500) in total investment during the Campaign Period will not be entitled for the Lucky Draw Entries in this Campaign.

4.4 The number of Lucky Draw Entries given and fulfilment are based on accumulated basis and not per transaction basis. The entitlement for the number of Lucky Draw Entries is illustrated as below:

Table 2: Illustration on Entitlement of the Lucky Draw Entries

Scenario	Transaction Date	Transaction Performed & Descriptions	Investment Amount (RM)	Eligibility & Criteria Met	Total Eligible Investment Amount (RM)		No. of Entries Earned for the Lucky Draw	
				Merdeka Special Booster	Eligible for Merdeka Special Booster	Not Eligible for Merdeka Special Booster	Computation / Remarks	TOTAL
Scenario 1	2 August 2022	Link own's ASNB Account via AmOnline	-	-	RM10,000	RM5,000	5 Entries + (10 Entries x 2) + 65 Entries + 10 Entries	100 Entries
		Invest in Selected Investment	RM10,000	✓				
	5 September 2022	Invest in Selected Investment	RM5,000	-				
Scenario 2	15 July 2022	Link own's ASNB Account via AmOnline	-	-	RM80,000	RM50,500	5 Entries + 1 Entry + (20 Entries x 2) + 65 Entries + 10 Entries	121 Entries
		Invest in Selected Investment	RM500	-				
	1 August 2022	Invest in Selected Investment	RM30,000	✓				
	22 August 2022	Invest in Selected Investment	RM50,000	✓				
	1 September 2022	Invest in Selected Investment	RM50,000	-				
Scenario 3	3 August 2022	Link own's ASNB Account via AmOnline	-	-	RM500,000	-	5 Entries + (40 Entries x 2) + 65 Entries	150 Entries
		Invest RM500,000 in Selected Investment in multiple transactions of RM500 each	RM500,000	✓				
Scenario 4	15 July 2022	Link own's ASNB Account via AmOnline and invest in Selected Investment	RM200	-	-	-	Not eligible as total investment amount does not meet the minimum requirement.	

Scenario	Transaction Date	Transaction Performed & Descriptions	Investment Amount (RM)	Eligibility & Criteria Met	Total Eligible Investment Amount (RM)		No. of Entries Earned for the Lucky Draw	
				Merdeka Special Booster	Eligible for Merdeka Special Booster	Not Eligible for Merdeka Special Booster	Computation / Remarks	TOTAL
Scenario 5	5 August 2022	Link own's ASNB Account via AmOnline and invest in Selected Investment	RM50,000	-	-	-	Not eligible as un-link and re-link of ASNB Account does not meet the Campaign criteria.	
	15 September 2022	Un-link ASNB Account via AmOnline	-					
	25 September 2022	Re-link ASNB Account via AmOnline	-					
Scenario 6	28 July 2022	Link own's ASNB Account via AmOnline	-	-	-	-	Not eligible as the investment is not performed via AmOnline.	
		Invest in Selected Investment over the counter at AmBank branch	RM100,000					
Scenario 7	10 August 2022	Link own's ASNB Account via AmOnline	-	-	-	-	Not eligible as the investment made in ASNB Fixed Price Fund is not the Selected Investment / participating fund in this Campaign.	
		Invest in ASNB Fixed Price Fund	RM300,000					
Scenario 8	1 September 2022	Link own's ASNB Account via AmOnline	-	-	-	-	Not eligible as total investment amount does not meet the minimum requirement.	
		No any investment made	-					

4.5 The Eligible Customer(s) must make successfully processed and approved ASNB Variable Price Fund / unit purchase via AmOnline web or mobile application before the cut off time, 4.00pm, on the last business day of Campaign Period to participate the Campaign. The Eligible Customer(s) are required to log on to the Bank's official website at <https://www.ambank.com.my/eng/frequently-asked-questions/amonlinefaq#19> for ASNB business operating hours or cut off time updates, if any.

4.6 The following transactions will not be eligible for this Campaign:

- i) Where cooling-off right is exercised (if any);
- ii) Refunded, cancelled or rejected applications via AmOnline;
- iii) Un-linking and re-linking of ASNB account

5. Campaign Prizes

5.1 The prizes offered and the number of winners for each category of prizes are as stated below:

Prize Category	Prize/ Descriptions	No. of Winners
The Lucky 50 Prize	<Cash prize of RM500> <i>Qualifying requirement: the Eligible Customer must have invested RM500 & above in Selected Investment via AmOnline to stand a chance to win <The Lucky 50 prize>.</i>	50
Grand Prize	<New Apple iPhone 13 Pro Max 256GB worth RM5,799 each> <i>Qualifying requirement: the Eligible Customer must have invested RM5,000 & above in Selected Investment via AmOnline to stand a chance to win the Grand Prize.</i>	3

5.2 To qualify for the Grand Prize Draw, the Eligible Customer(s) is required to have a minimum cumulative investment amount of Ringgit Malaysia Five Thousand (RM5,000) via AmOnline during the Campaign Period to stand a chance to win the Grand Prize.

5.3 Any Eligible Customer who has invested a minimum cumulative investment amount of Ringgit Malaysia Five Thousand (RM5,000) and has won the **"The Lucky 50 Prize"** are still eligible to win the Grand Prize.

5.4 The Prize is neither transferable nor exchangeable for cash, credit or any such other kind. No reservation, refund or exchange of the Prize is allowed.

5.5 AmBank reserves the right to substitute the Campaign Prizes with any other item of equivalent or similar value as it deems necessary from time to time with prior notice. AmBank's determination of the substituted Prize shall be final, conclusive and binding. No correspondence or claims will be entertained.

6. Selection of Winners and Notification

- 6.1 At the end of Campaign Period, the Bank will sum up all Lucky Draw Entries earned by each Eligible Customer to derive the total chances that Eligible Customer(s) shall have in Lucky Draw and will be shortlisted and identified accordance to the selection sequence.
- 6.2 Winners will be selected through a random draw from the pool of total Entries of the Eligible Customers via AmBank's randomizer programme for each prize category.
- 6.3 The winners will be announced within ninety (90) days after the end of the Campaign Period on AmBank's website.
- 6.4 Winners must have a valid mobile number and email address registered with the Bank to receive the winning notifications. The Bank shall notify and contact the prize winners via SMS/ telephone/ electronic mailer/ mailer/ etc based on their contact details maintained in the Bank's system. Notwithstanding the foregoing, the Bank reserves the right to use any other mediums or methods, including the Bank's website at ambank.com.my as it deems fit, for the purpose of announcing the winners. It is the responsibility of the Eligible Customer(s) to ensure that their particulars, contact/mobile number and email address registered with the Bank are valid and updated. Any such changes the Eligible Customer(s) is responsible to ensure the Bank is immediately notified.
- 6.5 All winners hereby expressly consent to their names being posted on AmBank's website, social media and/or other Bank's platforms..
- 6.6 The Prizes for the Campaign will be distributed within two (2) months after the selection of the winners is completed by the Bank or the Banks' appointed vendors, at its discretion.
- 6.7 For "The Lucky 50 Prize", the winner will receive the cash prize from the Bank via crediting of AmBank / AmBank Islamic Current/Savings Account maintained by the winner with the Bank. It is the responsibility of the Eligible Customer(s) to ensure that their Current/Savings Account maintained with the Bank is valid and active during the crediting of the cash prize. Should there be any dormant or inactive account which result to the failure of crediting of the cash prize, failing which the cash prize will be forfeited and the winner will be deemed void for the cash prize.
- 6.8 The Grand Prize winners will be notified via telephone call/ SMS and/or electronic mailer (based on the mobile number and/or email address in the Bank's record). The Grand Prize will be delivered to the Bank's branch nearest to the winners' address which to be collected by the winners at their own cost and expense within two (2) months from the date of announcement from the Bank, failing which the Grand Prize will be forfeited.
- 6.9 Notwithstanding with Clause 6.7 & 6.8, the winners may be required to attend a prize presentation ceremony and/or other publicity programmes at their own costs and expenses as and when required, and the winners consent to any disclosure of the same in any manner as determined by the Bank and as notified by the Bank via telephone call and/or electronic mailer with regards to the date, time and venue of the prize presentation ceremony and/or other publicity programmes & publications such as on the Bank's websites, social media / press release / other platforms, etc. Failure to attend the prize presentation ceremony and/or

other publicity programs shall constitute a forfeiture of the Prize. The Bank shall make three (3) attempts to contact the winner. If a winner fails to be contacted after these attempts, the Bank shall make no further attempts to contact the winner or if the winner is successfully contacted but fails to attend such ceremony and/or programmes without any valid reasons, the Bank reserves the right to forfeit the said winner's Prize.

- 6.10 For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prize/Phone (including but not limited to the validity and/or usage of the Prize/Phone and will not be responsible to replace any lost, stolen or damaged Prize/Phone. The customers will deal directly with the merchant for any queries, disputes or claims pertaining to the Prize/Phone without recourse to the Bank.
- 6.11 The Prize/Phone featured in all printed materials and/or the Bank's website and platforms is for illustration purposes only. Any props, accessories or equipment featured with the Prize/Phone in any pictorial materials are for decorative purposes and will not form part of the Prize/Phone.
- 6.12 The winners are liable and must personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation or relating to the prizes under this Campaign.

7. Investment Product Transaction

- 7.1 Investments in the ASNB Variable Price Funds using funds withdrawn from the Employees Provident Fund ("EPF") are not eligible to participate the Campaign.
- 7.2 All the existing terms and conditions, rules and regulations governing the Selected Investment transactions will apply.
- 7.3 Investment Products are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).
- 7.4 Disclaimer for investment products: Investment products are not obligations of, guaranteed or insured by the Bank and are subject to investment risks (e.g. market risk, currency risk and issuer credit risk) including the possible loss of the principal amount invested. Investors/Eligible Customers are advised to read and understand the content of the relevant documents including but not limited to prospectus or information memorandum and product highlight sheet before investing.
- 7.5 The Master Prospects of ASNB dated 1 February 2020, the First Supplementary Master Prospectus dated 20 October 2021, the Prospectus of ASN Imbang (Mixed Asset Balanced) 3 Global dated 16 September 2020, the First Supplementary Prospectus ASN Imbang (Mixed Asset Balanced) 3 Global dated 20 October 2021 and the Prospectus of ASN Equity Global dated 1 September 2021 ("Prospectuses"), have been registered with the Securities Commission Malaysia. Please read and understand the content of the Prospectuses together with the Product Highlights Sheets which are available at the ASNB website (www.asnb.com.my), branches and agents. The unit will be issued upon receipt of the registration form referred to and accompanying the Prospectuses. Before investing, please consider the risk of investing as well as the fees and charges involved. Unit prices and

distribution payable, if any, may go down as well as up. The past performance of a fund should not be taken as indicative of its future performance.

- 7.6 The Investor/ Eligible Customer should also consider all fees and charges involved before investing. Prices of units and income distribution, if any, may go down as well as up; where past performance is no guarantee and not an indication of future performance. Investors/ Eligible Customers should carefully consider whether any investment views or investment products are appropriate in view of their own investment experience, objectives, financial resources and relevant circumstances.
- 7.7 The Investor/Eligible Customer has read and understand the content of the ASNB Master Prospectus, Supplementary Prospectus (if any) (“Prospectuses”) as well as Product Highlight Sheets (“PHS”). The electronic Prospectuses and PHS are made available purely for informational and archiving purposes, though the fund may be closed. Click the below links to view the Prospectuses and PHS of each fund which is available in www.asnb.com.my;
- i. [Master Prospectus](#)
 - ii. [Supplementary Prospectus](#)
 - iii. [Prospectus ASN Imbang 3 Global](#)
 - iv. [Supplementary Prospectus ASN Imbang 3 Global](#)
 - v. [Prospectus of ASN Equity Global](#)

In the event that any new ASNB Variable Price Fund(s) is issued by PNB and distributed by AmBank during the Campaign Period, the Investor/Eligible Customer shall read and understand the Prospectuses and PHS relating to the new fund(s) which is available on www.asnb.com.my.

8. General

- 8.1 By participating in this Campaign, the Customer acknowledges that he or she has accessed, read and understood the Privacy Notice of AmBank Group which is made available at <https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx> and confirm his or her agreement to the same.
- 8.2 By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the terms and conditions herein, which has to be read together with the:
- (a) General Terms and Conditions for Accounts and Services, and
 - (b) AmOnline ASNB Terms and Conditions,
 - (c) any Campaign updates or the latest terms and conditions, if any. The Eligible Customer(s) are required to log on to the Bank’s official website at <http://www.ambank.com.my/eng/terms-and-conditions> on such updates and latest terms and conditions, if any; and
- (collectively as “Terms and Conditions”).
- 8.3 This Campaign is not valid with other campaigns of the Bank. Hence, no other special, additional or preferential rates shall be given under this Campaign.

- 8.4 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 Campaign Period with Prior Notice.
- 8.5 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 that such notice shall be deemed as delivered and notified to the Eligible Customers.
- 8.7 The Bank's decision on all matters relating to this Campaign shall be final and binding on all Eligible Customers. No further correspondence or appeal will be entertained.
- 8.8 Under no circumstances will the Bank be held liable for any of the followings:
- (a) The Bank is not 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 this 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, wilful default or fraud.
- 8.9 The Bahasa Malaysia version of this Terms and Conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>. In the event of any discrepancies 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 equivalent, and each of the terms and conditions stipulated shall carry the same meaning.
- 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 terms and conditions herein.
- 8.11 The Eligible Customers are required to log on to the Bank's official website at <https://www.ambank.com.my/eng/terms-and-conditions> for updates or the latest terms and conditions, if any.
- 8.12 For any assistance and/or feedback related to this Campaign, Eligible Customers may contact the Bank's Contact Centre at 03-2178 8888 (Monday – Sunday, 7.00a.m. to 11.00pm.) or by e-mailing inquiries/feedback to customercare@ambankgroup.com.