

**Terms and Conditions**  
**Looong-e-vity Angpow 2024 Campaign**  
Campaign Period: 24 January 2024 – 29 February 2024

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

**Definition**

**“AmBank Group”** refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated inside or outside 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 AmBank's Internet banking services offered by the Bank to its customers to perform banking transactions via the Internet in accordance with the terms and conditions which are available at <https://ambank.amonline.com.my/>

**“Bank”** refers to AmBank (M) Berhad [Registration No.: 19690100016 (8515-D)] or AmBank Islamic Berhad (Registration No.: 199401009897 (295576-U)), both incorporated in Malaysia and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

**“Campaign”** means **“Looong-e-vity Angpow 2024 Campaign”** organised by the Bank in accordance with the terms and conditions as stipulated herein.

**“CASA/CASA-i”** means Current Account/Savings Accounts and Current Account-i/Savings Account-i maintained with the Bank.

**“Eligible Transaction”** in Clause 1.2 shows the eligible transfers that must be performed by the Eligible Customers to stand a chance to win the Prizes of this campaign.

**“Eligible Customers”** means the users of a registered AmOnline account. Employees of AmBank Group are **NOT** eligible to participate in this campaign.

**“DuitNow”** means an electronic funds transfer service to send or receive money securely and instantly to mobile numbers or National registration Identity Card (NRIC) numbers.

**“DuitNow QR Transfer”** refers to a service provided by the Bank that allows AmOnline app users to make payments and/or perform a transfer to a Beneficiary using a unique two-dimensional Quick-Response (QR) code generated by the Beneficiary.

**“DuitNow QR Peer-to-Peer (P2P)”** refers to the electronic money transfer made using the DuitNow QR from one person to another person via AmOnline.

**Interpretation:** Save where the contrary is indicated, any reference in this terms and conditions to:

- (a) words denoting the singular number shall include the plural number also and vice-versa;
- (b) words denoting the neuter or masculine gender shall include the feminine gender and the masculine or neuter gender, as the case may be;
- (c) “Associate Corporations” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 and Islamic Financial Service Act 2013, where applicable; and
- (d) “Related Corporations” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

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**1. Campaign Mechanics**

**1.1 Campaign Duration**

The Campaign will commence on **24 January 2024 – 29 February 2024** (both dates are inclusive) (“**Campaign Period**”) or such other periods as may be determined at the discretion of the Bank with prior notice of at least **five (5) calendar days’** (“**Prior Notice**”) to Eligible Customers (as defined below) before such other period takes effect.

**1.2 Eligible Transactions**

Eligible Customers are required to perform DuitNow QR P2P and/or DuitNowQR Transfer with a minimum amount of Ringgit Malaysia Ten (RM10.00) per transaction via AmOnline to any participating banks or eWallets during the Campaign Period.

Each Eligible Transaction will earn the Eligible Customer one entry in order to be in the running to win the Lucky Draw Prize.

**1.3 Campaign Mechanics & Prizes**

The Campaign and prizes to be won is summarized in Table 1 below: -

<b>Customer Segment</b>	<b>Mechanics</b>	<b>Entry</b>	<b>Prize(s)</b>
Eligible Customers	Perform a DuitNow QR P2P and/or DuitNowQR Transfer with a minimum amount of Ringgit Malaysia Ten (RM10.00) per transaction.	1x entry per successful transfer	2x Samsung A54 5G Phone

**Table 1: Campaign Mechanics.**

For the avoidance of doubt, each winner can only win a maximum of one (1) Prize per Eligible Customer.

**2. Eligibility**

2.1 This Campaign is open to all existing and new individual customers who are CASA/CASA-i accountholders of the Bank and who have registered for both AmOnline and DuitNow with the Bank prior or during the Campaign Period.

2.2 Employees of AmBank Group are **NOT** eligible to participate in this campaign.

**3 Lucky Draw Prizes**

3.1 Each Eligible Customer is entitled to win only one (1) Prize during the Campaign Period.

3.2 Successful winners will be selected via the Bank’s system within sixty (60) business days after the end of the Campaign Period.

3.3 The Bank will not entertain any request from the Eligible Customers to transfer the Prize to other accounts maintained with the Bank or any other financial institution or any third party’s accounts.

3.4 The Eligible Customers’ CASA/CASA-i must not be dormant or closed throughout the Campaign Period and during the winner selection point as well as when the Prize is being awarded to the Eligible Customer.

3.5 The Prize is non-transferable to any third party and non-exchangeable for up-front cash, credit or any such other kind.

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#### **4 Winner Selection**

- 4.1 At the end of the Campaign Period, the Bank will select Prize winners from the eligible entries as defined in Table 1.
- 4.2 The Bank's system will track every eligible entry earned by all Eligible Customers who performed an Eligible Transaction during the Campaign Period.
- 4.3 Prize Winners will be selected based on the criteria for each Eligible Transaction in Table 1.
- 4.4 Prize winners will be notified by the bank via phone call, AmOnline Push Notification, electronic direct mail (eDM), or electronic communication display at AmBank website at [www.ambank.com.my](http://www.ambank.com.my), whichever means the Bank may select. Winners will be required to pick up the prizes at Menara AmBank or a nearby AmBank/AmBank Islamic branch.
- 4.5 Should the winner decline or fail to accept or collect the Prize after being contacted for the 3<sup>rd</sup> time by the Bank, the said winner will immediately be disqualified, and the Prize will be given to the next Eligible Customer.
- 4.6 By Participating in the Campaign, the Eligible Customers:
  - 4.6.1 declare that they have read, understood, and agreed to be bound by the terms and conditions stated herein; and
  - 4.6.2 agree that all records of transfers captured by the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers. No further appeal or further correspondence will be entertained.

#### **5 Disqualification**

- 5.1 The Bank has the right to disqualify the participation of any Eligible Customers for the purpose of this Campaign without having to notify the Eligible Customers in the event:
  - 5.1.1 The Eligible Customers' CASA/CASA-i is closed at the point of winner selection; or
  - 5.1.2 The Eligible Customers have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
  - 5.1.3 The Eligible Customers have breached any of the terms and conditions stipulated herein; or
  - 5.1.4 Eligible Customers who have committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign.
- 5.2 Eligible Customers who have committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.

#### **6 General**

- 6.1 By participating in this Campaign, the Eligible Customers consent and agree to be bound by the terms and conditions herein which is to be read together with the:
  - 6.1.1 General Terms and Conditions for Accounts and Services, and
  - 6.1.2 Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to CASA-i only).
- 6.2 When an Eligible Customer performs a withdrawal or transfer from an existing CASA/CASA-i account insured by Perbadanan Insurans Deposit Malaysia (PIDM) to another account not insured by PIDM, the withdrawal or transfer will not be insured by PIDM.
- 6.3 Eligible Customers are required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any Campaign updates or the latest terms and conditions, if any.

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- 6.4 The Bank's decision on all matters relating to the Campaign is binding and final and no correspondence or appeal shall be entertained.
- 6.5 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 exclusive 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.
- 6.6 The Bank shall not be liable to any Eligible Customers for any damage of whatsoever nature or loss suffered (including but not limited to, loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or Grand 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 save and except where such loss or damages were directly attributable to the Bank's gross negligence, willful default or fraud.
- 6.7 The Bank shall have the right to suspend, terminate or cancel the Campaign at any time by giving prior notice of at least **five (5) calendar days** to the Eligible Customers on the Bank's website at [www.ambank.com.my](http://www.ambank.com.my).
- 6.8 The Bank shall have the right to vary, amend, delete, or add to any of the terms and conditions specifically set out herein, in whole or in any part from time to time, with Prior Notice.
- 6.9 No compensation in cash or any kind shall be given to the Eligible Customers for any losses or damages suffered or incurred by the Eligible Customers as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the terms and conditions herein unless the same is solely due to the gross negligence and/or default of the Bank.
- 6.10 To the extent permitted by law, the Bank shall not be liable to the Eligible Customers for any losses or costs (including loss of business opportunities or profits) caused by abnormal and unforeseeable circumstances outside the Bank's reasonable control which is unavoidable, including but not limited to any accident, act of terrorist, breakdown of machinery, civil commotion, fire, industrial dispute, labour unrest, lock-out, natural disaster, riot, strike, war (whether declared or undeclared), or data processing system, electrical, telecommunication system or transmission link failure.
- 6.11 For any assistance and/or feedback relating to this Campaign, Eligible Customers may contact the Bank's Contact Centre at 03-2178 8888 (Monday - Friday, 7.00 a.m. to 11.00 p.m.) or e-mail to [customer@ambankgroup.com](mailto:customer@ambankgroup.com)