

Terms and Conditions
PayWinCelebrate (1 November 2018 – 30 April 2019)

1. 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 the AmBank Group.

“**Bank**” refers to AmBank Berhad (Company No: 8515-D) or AmBank Islamic Berhad (Company No: 295576-U), and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

The term “**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. The term “**Related Corporations**” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

“**Campaign**” means “**PayWinCelebrate (1 November 2018 – 30 April 2019)**” Campaign organized by the Bank in accordance with the Terms and Conditions as herein stipulated.

“**AmOnline**” means AmBank’s Internet Banking services offered by AmBank Group to their customers to perform banking transactions via Internet in accordance to the Terms and conditions at <https://ambank.amonline.com.my/>

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

“**Lazada**” refers to the online shopping website at <https://www.lazada.com.my>

“**Eligible Customer**” means the AmBank and/or AmBank Islamic’s customer, as the context so requires, that is eligible under Clause 3.

“**Entry(ies)**” means the eligible entries earned by fulfilling the criteria in clause 4.3 which entitles Eligible Customer to qualify for the campaign prizes.

“**Transaction**” means the purchase of goods and services, regardless of Transaction Category or Merchant Category Code (MCC), which is incurred for personal consumption.

“**Qualified Transaction**” means AmBank retail transactions, **excluding** transactions which are subsequently cancelled or refunded, disputed, unauthorised, or fraudulent transactions, cash withdrawal transactions, quick cash transactions, betting, gaming, balance transfer, instalment payment plans or transactions which are under special corporate arrangement where rebate is applicable.

“**Prior Notice**” means notice by the Bank of certain facts or a particular state of affairs of at least twenty-one (21) calendar days.

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“Retail Banking Customers” refers to individual customers of AmBank/AmBank Islamic under Retail Banking.

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

The **Campaign Period** is from 1 November 2018 until 30 April 2019 (both dates inclusive) or such other period(s) as may be determined at the sole and absolute discretion of the Bank with at least twenty-one (21) calendar days prior notice.

3. Eligibility

3.1 Eligible Customers as recorded in the Bank’s system which falls under either one of the following categories shall be eligible to participate in this Campaign.

- a) Customers of the Bank with Current or Savings Account/-i
- b) Customers of the Bank with Debit Card
- c) Customers of the Bank with AmOnline

3.2 The eligible Current/Savings/-i under this campaign are as follows:

- a) TRUE Transact Current Account
- b) TRUE Transact Account-i
- c) Basic Current Account/-i
- d) AmStar Extreme Account
- e) AmStar Current Account
- f) Family First Everyday Current Account
- g) Everyday Account-i (Family First Solution-i)
- h) TRUE Savers Account/-i
- i) Basic Savings Account/-i
- j) Everyday Savings Account
- k) Family First Everyday Savings Account
- l) Special Savings Account-i (Family First Solution-i)

3.3 The following categories of persons shall NOT be eligible to participate in the Campaign:

- a) Non-individual customers that include:
 - (i) Sole-proprietorships/Partnerships; and/or
 - (ii) Small Medium Enterprises (SMEs) with turnover of up to RM25 million annually; and/or
 - (iii) Non-profit Organisations/Charitable Bodies/Societies
- b) Permanent and/or contract employees of AmBank Group (including its subsidiaries and related corporations Companies) and their immediate family members (spouses, children and parents); and/or
- c) Representatives, vendors and/or agents (including advertising and promotion agents) of AmBank Group (including its subsidiaries and related corporation’s companies) and their immediate family members (spouses, children and parents).

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4. Mechanics

4.1 No registration is required to participate in this Campaign.

4.2 The Campaign Period consists of six (6) months (“**Campaign Month**”) defined as follows:

Campaign Month	Period
November 2018	1 November 2018 – 30 November 2018
December 2018	1 December 2018 – 31 December 2018
January 2019	1 January 2019 – 31 January 2019
February 2019	1 February 2019 – 28 February 2019
March 2019	1 March 2019 – 31 March 2019
April 2019	1 April 2019 – 30 April 2019

4.3 The six (6) Campaign Months consist of twelve (12) bi-weeks (“**Campaign Bi-Weekly**”) defined as follows:

Campaign Month	Period
November 2018	1 November 2018 – 15 November 2018
	16 November 2018 – 30 November 2018
December 2018	1 December 2018 – 15 December 2018
	16 December 2018 – 31 December 2018
January 2019	1 January 2019 – 15 January 2019
	16 January 2019 – 31 January 2019
February 2019	1 February 2019 – 15 February 2019
	16 February 2019 – 28 February 2019
March 2019	1 March 2019 – 15 March 2019
	16 March 2019 – 31 March 2019
April 2019	1 April 2019 – 15 April 2019
	16 April 2019 – 30 April 2019

4.4 All Eligible Customers who fulfil the following Qualified Transactions during the Campaign Period shall be entitled to earn Entries as tabulated below:

Qualified Transactions	Number of Entries
Register for a Current or Savings Account/-i with initial deposit of RM100	5
Register for a Debit Card	5
Register for AmOnline	5
Register for DuitNow	5
Perform an incremental of RM500 for Current or Savings Account/-i's average monthly balance	1
Perform a Debit Card transaction with minimum RM20	1
Perform a transaction via AmOnline with minimum RM20	1
Perform a transaction via DuitNow with minimum RM20	1

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Example:

If customer A registers for AmOnline, customer A earns 5 entries. If customer A also performs 2 Debit Card transactions with a minimum of RM20 for each transaction, there will be 2 entries rewarded to the customer. In total, the customer earns 7 entries.

4.5 Throughout the Campaign Period, there will be additional entries to be given out for selected transactions carried out on a specific date or period. The additional details and eligibility for these bonus entries will be announced prior to such occasions within a notice period of at least five (5) calendar days via AmBank's official Facebook account.

4.6 To be qualified for the Grand Prize, the Eligible Customer must hold a minimum of 30 entries.

4.7 All Qualified Transactions must be transacted via the Eligible Customer's who are the primary accountholders of Current/Savings/-i /Debit Card/AmOnline account within the Campaign Period based on the Bank's system date and time to be in the running to win the prizes as specified in Clause 5. The Bank is not responsible in any manner whatsoever for any late posting to Eligible Customer's account by merchants and/or third party which may result in the Eligible Customer's Qualified Transaction being omitted from the Campaign.

4.8 To the extent permitted by law and the Bank not being in breach of this Campaign or is negligent, the Bank shall have the right at its absolute discretion to vary/revise/amend the selection mechanism/process as it deems fit at any time with at least twenty-one (21) calendar days Prior Notice.

5. Prizes

5.1 The following are the prizes to be won, subject to the maximum as stated below for each category of prizes:

Category	Prize	Number of Winners	Total Number of Winners
Grand Prize	Lazada e-voucher worth RM20,000	1	1
Monthly Prize	Lazada e-voucher worth RM3,500	5 for every month	30
Bi-Weekly Special Prize	Lazada e-voucher worth RM200	5 for every 2 weeks	60

5.2 Eligible Customers that have won the Monthly Prize or Bi-Weekly Special Prize are still in the running to win the Grand Prize. However, the Eligible Customer can only win either one (1) Monthly Prize or Bi-Weekly Special Prize.

5.3 The prizes are non-transferable to any third party and non-exchangeable for up-front cash, credit or any such other kind.

6 Winners Selection

(A) Grand Prize - Lazada e-voucher worth RM20,000

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- 6.1 The Bank's algorithm system shall assign to each and every Entry earned by all Eligible Customers during the Campaign Period its respective unique serial number, which is then used for sorting all Entries in an ascending numeric order. Following this sorting, each Entry is numbered sequentially starting from 1 for the serial number with the lowest value ("Sequential Number").
- 6.2 Following the numbering as stated in Clause 6.1, the total number of Entries are divided by ten (10) to return the multiplier value for shortlisting ten (10) Eligible Customers ("Potential Grand Prize Winners").

Example: 1,000 total Entries is divided by 20 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples: 200th, 300th until 100th Entry shall be the shortlisted Potential Grand Prize Winners.

- 6.3 An Eligible Customer can only be shortlisted once for the Grand Prize. In the event the same Eligible Customer is shortlisted more than once for the Grand Prize, the Eligible Customers shall only be shortlisted based on his/her lowest Sequential Number. The Eligible Customer's other Entry(ies) shall be disregarded and the Eligible Customer with the next-in-line Sequential Number shall be shortlisted instead, as exemplified below:

Example: Based on Clause 6.2: If the 200th and 300th Entries are from the same Eligible Participant, then he shall only be shortlisted based on the 200th Entry. For the 300th Entry which is not selected, the next-in-line shortlisted Potential Grand Prize Winners which is the 400th Entry, shall be shortlisted instead.

- 6.4 The shortlisted Potential Grand Prize Winners with the lowest Sequential Number shall be contacted for a recorded question and answer session via telephone call at their mobile numbers maintained in the Bank's system, between 8.45am to 5.45pm from Monday to Thursday and between 8.45am to 4.45pm on Friday (except public holidays), within twelve (12) weeks from the end of the Campaign Period, at the sole and absolute discretion of the Bank.

6.5 The shortlisted Potential Grand Prize Winners shall be required to answer two (2) questions 6.5 correctly and in the fastest time ("Phone Q&A") to be confirmed as the winner of the Grand Prize ("Grand Prize Winner"). The Bank shall make three (3) attempts to contact the Potential Grand Prize Winners. If the first contact attempt fails due to reasons such as no answer, mobile number not in service, no connection or any reasons whatsoever, then the Bank shall make the other two (2) attempts within two (2) calendar days at the next available time at the Bank's absolute discretion. If the final attempt also fails, then the shortlisted Potential Grand Prize Winners shall be disqualified and not be eligible to win the Prize. The next-in-line Potential Grand Prize Winners with the lowest Sequential Number from the list in Clauses 6.1 and 6.2 shall then be promoted to win the Grand Prize.

- 6.6 To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential Grand Prize Winners which are not completed, disconnected, not answered or proceeded with due to the unavailability of the said Eligible Customer at the appointed date and time and/or due to any other reasons whatsoever.

(B) Monthly Prize - Lazada e-voucher worth RM3,500

(C) Bi-Weekly Special Prize - Lazada e-voucher worth RM200

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6.7 The Bank's algorithm system lists all Entries earned by all Eligible Customers during each Campaign Day based on its respective Sequential Number as explained in Clause 6.1.

6.8 Following the numbering as stated in clause 6.1, the total number of Entries for each Campaign Month are divided by five (5) to return the multiplier value for shortlisting five (5) Eligible Customers ("Potential Monthly Prizes Winner").

Example: 1,000 Total Entries is divided by five (5) to return the multiplier value of 200, which means that the Eligible Customers with the 200th and its multiples: 200th, 205th until 1,000th Entry shall be the shortlisted Potential Monthly Prize Winners.

6.9 Total number of Entries for each Campaign Month are divided by five (5) to return the multiplier value for shortlisting five (5) Eligible Customers ("Potential Bi-Weekly Special Prizes Winner").

Example: 1,000 Total Entries is divided by five (5) to return the multiplier value of 200, which means that the Eligible Customers with the 200th and its multiples: 200th, 205th until 1,000th Entry shall be the shortlisted Potential Bi-Weekly Special Prizes Winners.

6.10 An Eligible Participant can only be shortlisted once for the Monthly Prizes or Bi-Weekly Special Prizes. In the event the same Eligible Participant is shortlisted more than once for the Monthly Prizes or Bi-Weekly Special Prizes, the Eligible Participant shall only be shortlisted based on the Eligible Participant's lowest Sequential Number. His/her other Entry(ies) shall be disregarded and the Eligible Participant with the next-in-line Sequential Number shall be shortlisted instead, as exemplified below:

Example: Based on Clause 6.8: If the 200th and 205th Entries are from the same Eligible Customer, then he shall only be shortlisted based on the 2400th Entry. For the 205th Entry which is not selected, the next-in-line shortlisted Potential Monthly Prizes or Bi-Weekly Special Prizes Winner shall be shortlisted instead.

6.11 For each Campaign Month, the five (5) shortlisted Potential Monthly Prizes Winners and five (5) shortlisted Potential Bi-Weekly Special Prizes Winners with the lowest Sequential Number shall be contacted for a question and answer session via SMS at their mobile number maintained in the Bank's system, between 8.45am until 5.45pm from Mondays to Fridays (except public holidays), within twelve (12) weeks from the end of the Campaign Period at the sole and absolute discretion of the Bank. The shortlisted Potential Monthly Prizes Winners and shortlisted Potential Bi-Weekly Special Prizes Winners shall be required to answer a question accurately and in the fastest time via the Phone Q&A.

6.12 If a shortlisted Potential Monthly Prizes Winners or a Potential Bi-Weekly Special Prizes Winners fails to answer the SMS Q&A correctly or within the stipulated deadline in Clause 6.11, then the Eligible Participant shall be disqualified and not be eligible to win.

7 Winners

7.1 The Bank shall notify the winners via SMS/telephone/electronic mailer/mailer based on their

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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 www.ambank.com.my as it deems fit at its sole and absolute discretion, for the purpose of announcing the winners.

- 7.2 The winners of the Campaign might be required to attend the prize presentation ceremony and/or other publicity programmes at their own costs and expenses as and when required 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.
- 7.3 The Prizes shall be delivered and announced to the winners as per the timeline specified below.

(A) Grand Prize - Lazada e-voucher worth RM20,000

Campaign Period	Winner Announcement Date
1 November 2018 – 30 April 2019	15 June 2019

(B) Monthly Prize - Lazada e-voucher worth RM3,500

(C) Bi-Weekly Special Prize - Lazada e-voucher worth RM200

Campaign Month	Period
November 2018	15 January 2019
December 2018	15 February 2019
January 2019	15 March 2019
February 2019	15 April 2019
March 2019	15 May 2019
April 2019	15 June 2019

- 7.4 The Prizes are given on an 'as is' basis, which is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.
- 7.5 The winners agree and authorise the Bank to disclose their details (including but not limited to name, NRIC number, telephone number and address) to the vendor who would be contacting the winners regarding the delivery or redemption of the Grand Prize/ Monthly Prize/ Bi-Weekly Special Prize.

8 Disqualification

- 8.1 The Bank reserves the absolute right to disqualify the participation and/or transaction of any Eligible Customers for the purpose of this Campaign without having to notify the Eligible Customers in the event:
- The Qualified Transactions are received before and/or after the stipulated Campaign Period; or
 - The DuitNow has been de-registered before the notification of the winner by the Bank; or
 - The Eligible Customer's Current Account/-i and/or Savings Account/-i is in default of facilities granted at any time during the Campaign Period; or
 - The Eligible Customer's Current Account/-i and/or Savings Account/-i is closed before the notification of the winner by the Bank; or

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- e. The Eligible Customer has provided untrue information or acted fraudulently in any manner during the Campaign Period; or
- f. The Eligible Customer breaches any of the Terms and Conditions stipulated herein.

9 General

- 9.1 The Bank's decision on all matters relating to the Campaign is binding and final and no further correspondence or appeal shall be entertained. All Terms and Conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur.
- 9.2 All Eligible Customers have read and understood all the Terms and Conditions specified herein and the Bank shall have the absolute right to suspend, terminate or cancel the Campaign at any time without assigning any reason by giving Prior Notice on the Bank's website at www.ambank.com.my.
- 9.3 The Bank shall have the right and absolute discretion 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, including varying the Campaign Period as it deems fit and appropriate with Prior Notice. 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.
- 9.4 For avoidance of doubt, cancellation, termination or suspension of this Campaign by the Bank shall not entitle the Eligible Customer(s) to any claim or compensation against the Bank for any and all losses or damages suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation, termination or suspension.
- 9.5 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer(s) 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.
- 9.6 For any assistance and/or feedback relating to this Campaign, Eligible Customers can contact the Bank's 24-hour Contact Centre by calling +603-2178 8888 or via e-mail to customer@ambankgroup.com.