

**Terms & Conditions**  
**Senang Menang Raya Campaign**  
Campaign Period: 3 April 2023 – 31 May 2023

**REMINDER: Eligible Participants (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 Participants do not understand any of the terms and conditions stated herein, the Eligible Participants 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 expression 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 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 "Senang Menang Raya 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.

**"New Account"** refer to new CASA/CASA-i opened via AmOnline mobile application by New-to-Bank customers.

**"Retail Banking"** refers to consumer banking that caters to individual customers.

**"Retail Individual Customers"** refers to new and existing individual customers of the Bank that have a valid CASA/CASA-i with the Bank.

**"Eligible Transaction"** refers to the eligible transactions that must be performed by the eligible participants /eligible staff to stand a chance to win the hourly cashback, welcome rewards cashback, referral cashback or the Grand prize and Consolation prizes.

**"Duitnow P2P"** refers to a simple and convenient way of transferring money using easy-to-remember DuitNow IDs such as mobile number and NRIC number.

**"Duitnow QR P2P"** refers to a Peer-to-Peer transfer (P2P QR) function whereby recipient generates a QR Code and present it to the sender/payer to scan and perform electronic money transfer using the AmOnline mobile application.

**"Duitnow QR P2M"** refers to a Payment-to-Merchant transfer (P2M QR) functions whereby a payer can scan the QR Code pay different Merchants using the AmOnline mobile application.

**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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**2. Campaign Period**

The following Campaigns will commence at 00:00:00 AM (MYT) on 3<sup>rd</sup> April 2023 and ends on 31st May 2023, at 11:59:59PM (MYT) [both dates 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 Participants (as defined below) before such other period takes effect for the list of Campaign prizes below:

- a) Grand & Consolation Prizes;
- b) Welcome Rewards – RM15 Cashback; and/or
- c) Referral Rewards - RM10 Cashback.

The following Campaign will commence at 10:00:00 AM (MYT) on Campaign Period or such other periods as may be determined at the discretion of the Bank with Prior Notice to Eligible Participants before such other period takes effect for the list of Campaign prizes below:

- a) Hourly Cashback.

**3. Eligibility**

Subject to the Terms and Conditions herein, the Campaign is open to all new and existing users of AmOnline mobile application, except for the categories of persons/entities listed below (“**Eligible Participant**”):-

- a) a customer who hold any accounts with AmOnline that are delinquent or not in good standing as determined by the Bank at its sole and absolute discretion, or being terminated, suspended, cancelled, closed or dormant during the Campaign Period; and/or
- b) a small medium enterprise/enterprise banking/commercial and corporate customer as determined by the Bank which include but not limited to sole proprietorships, partnerships, public listed companies, private limited companies, charitable/non-profit organisations, societies and professional partnerships; and/or
- c) a customer who have been declared bankrupt or wound up, or otherwise have legal proceedings of any nature instituted against them.

By participating in this Campaign, the customer represents and confirms that he/she does not fall within the categories of persons/entities excluded above. The participants who are eligible to participate in this Campaign shall hereinafter be collectively referred to as the “**Eligible Participants**”.

Employees of the Bank and their immediate family members (spouse, children, parents, and siblings) are (“**Eligible Staff**”) eligible to participate in the following list of Campaign prizes:-

- a) Referral Rewards - RM10 Cashback; and/or
- b) Hourly Cashback.

**4. Prizes**

The following prizes are available to the selected Winners (hereinafter defined at **Clauses 6 to 7** hereof) of this Campaign: -

Prize Category	Campaign Transaction Period	Prize Description	Total Campaign Winners	Total Pay-out
Grand & Consolation Prizes	3 <sup>rd</sup> April 2023 – 31 <sup>st</sup> May 2023	<u>Grand Prizes</u> Samsung Galaxy Fold 4 5G worth RM6,799	3	N/A
		<u>Consolation Prizes</u> Samsung A54 5G worth RM1,899	5	N/A
Hourly Cashback	3 <sup>rd</sup> April 2023 – 30 <sup>th</sup> April 2023	RM5 Cash Reward	720	RM3,600
		RM1 Cash Reward	32,400	RM32,400
	1 <sup>st</sup> May 2023 – 31 <sup>st</sup> May 2023	RM5 Cash Reward	744	RM3,720
		RM1 Cash Reward	33,480	RM33,480

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Welcome Rewards – RM15 Cashback	3 <sup>rd</sup> April 2023 – 31 <sup>st</sup> May 2023	RM15 Cash Reward	3,000	RM45,000
Referral Rewards - RM10 CashBack	3 <sup>rd</sup> April 2023 – 31 <sup>st</sup> May 2023	RM10 Cash Reward	1,000	RM10,000

**5. Campaign Mechanics**

**5.1 Grand & Consolation Prizes**

- a) In order to stand a chance to win the ‘Grand & Consolation Prizes’ offered under this Campaign, Eligible Participants are required to successfully perform Eligible Transactions in the manner stated below through the AmOnline mobile application to earn entries (“**Grand & Consolation Qualifying Entry(ies)**”):

Type of Eligible Transactions’	Participating Criteria	Total Number of entry(ies) awarded
New-to-Bank Retail Individual Customers	Successfully signed up for a New Account and open an AmBank CASA/CASA-i from the list of accounts below participating accounts as well as registered as an AmOnline user subject to the terms and conditions contained herein:- a) AmPartner Current Account; b) eFlex/eFlex-i Savings Account; c) TRUE Savers Account/TRUE Savers Account-i; d) AmWafeeq Savings Account-i; and e) AmStar Current Account/AmStar Current Account-i.	50 entries
Existing Retail Individual Customers (CASA and CASA-i account holder)	Successfully refer their family members and/or friends and <i>New-to-Bank Retail Individual Customers</i> who has successfully signed up for a New Account (with the unique referral code from their family members and/or friends and open a AmBank CASA/CASA-i from the list of accounts below participating accounts as well as registered as an AmOnline user subject to the terms and conditions contained herein:- a) AmPartner Current Account; b) eFlex/eFlex-i Savings Account; c) TRUE Savers Account/TRUE Savers Account-i; d) AmWafeeq Savings Account-i; and e) AmStar Current Account/AmStar Current Account-i.	25 entries
DuitNow P2P (includes e-DuitRaya)	Successfully perform one (1) eligible DuitNow transaction with a minimum transaction value of Ringgit Malaysia Five (RM5) each via AmOnline application during campaign period.	1 entry
Duitnow QR P2P and DuitNow QR P2M	Successfully perform one (1) eligible QR transaction with a minimum transaction value of Ringgit Malaysia Five (RM5) each via AmOnline application during Campaign Period	1 entry
Bill Payment (includes JomPay)	Successfully perform one (1) eligible bill payment with a minimum transaction value of Ringgit Malaysia Five (RM5) each via AmOnline application during Campaign Period.	1 entry
Prepaid Top Up	Successfully perform one (1) eligible prepaid top up transaction with a minimum transaction value of Ringgit Malaysia Five (RM5) each via AmOnline application during Campaign Period.	1 entry
Financing Payment and Credit Card/ Credit Card-i Payment	Successfully perform one (1) financing payment to any AmBank/ AmBank Islamic financing account / AmBank Credit card/ Credit Card-i with a minimum transaction value of Ringgit Malaysia Five (RM5) each via AmOnline application during Campaign Period.	1 entry

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	<i>*includes 3<sup>rd</sup> party AmBank/AmBank Islamic financing account not belonging to them.</i>	
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**5.2. Hourly Cashback**

- a) In order to stand a chance to win the Hourly Cashback prizes offered under this Campaign, Eligible Participant(s) are required to successfully perform Eligible Transactions in the manner stated below through the AmOnline mobile application to stand to win cashback up to Ringgit Malaysia Five (RM5) every hour:

Type of Eligible Transaction(s)	Participating Criteria
eDuitRaya	Successfully perform one (1) eDuitRaya transaction with a minimum transaction value of RM5 each via AmOnline application during campaign period. *Excludes AmBank Credit card/ Credit Card-i transactions
Duitnow QR P2P & P2M	Successfully perform one (1) Duitnow transaction with a minimum transaction value of Ringgit Malaysia Five (RM5) each via AmOnline application during campaign period. *Excludes AmBank Credit card/ Credit Card-i transactions
Prepaid Top Up & Game Reloads	Successfully perform one (1) prepaid top up & game reloads transaction with a minimum transaction value of Ringgit Malaysia Five (RM5) each via AmOnline application during campaign period *Excludes AmBank Credit card/ Credit Card-i transactions

- b) The total reward allocation is limited to Ringgit Malaysia Fifty (RM50) hourly (“**Total Campaign Reward Allocation**”). Once the total reward has reached the Total Campaign Reward Allocation, there will be no further reward given to Eligible Participants under this Campaign. The Bank does not have any obligation to inform Eligible Participant should the reward allocation reach the Total Campaign Reward Allocation:-

Cashback Amount	Number of Winners Hourly	Total Cashback Amount Hourly	Number of Winners Daily	Total Cashback Amount Daily
RM1	45	RM45	1,080	RM1,080
RM5	1	RM5	24	RM120
<b>Total</b>	<b>46</b>	<b>RM50</b>	<b>1,104</b>	<b>RM1,200</b>

**5.3. Welcome Rewards – RM15 Cashback**

- a) In order to get the RM15 Cashback, *New-to-Bank Retail Individual Customers*, i.e Eligible Participants are required to successfully signed up for a New Account through the AmOnline mobile application and open an AmBank CASA/CASA-i from the list of accounts below participating accounts as well as register as an AmOnline user subject to the terms and conditions contained herein:-
- i. AmPartner Current Account;
  - ii. eFlex/eFlex-i Savings Account;
  - iii. TRUE Savers Account/TRUE Savers Account-i;
  - iv. AmWafeeq Savings Account-i; and
  - v. AmStar Current Account/AmStar Current Account-i.
- b) The total reward allocation is limited to the first three thousand (3,000) Eligible Participants and Ringgit Malaysia Fourty-Five Thousand (RM45,000) only (“**Campaign Total Reward Allocation**”). The reward shall be given on a first-come, first served basis. Once the total reward has reached the Campaign Total Reward Allocation, there will be no further reward given to Eligible Participants under this Campaign. The Bank does not have any obligation to inform Eligible Participant should the reward allocation reach the Campaign Total Reward Allocation in the manner stated below:-

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Cashback Allocation for Eligible Customer	Number of Winners	Cashback Total Reward Allocation
RM15	The first 3,000 Eligible Participants who open a new CASA/-i online and activate AmOnline via the AmOnline application during Campaign Period.  Each Eligible Participants shall only be entitled to receive one (1) reward during the Campaign Period.	RM45,000

**5.4. Referral Rewards - RM10 Cashback**

- a) In order to get the RM10 Cashback, Existing Retail Individual Customers (CASA and CASA-i account holder) who has registered as an AmOnline user, share their unique referral code and successfully refer their family members and/or friends (“Referrer”) and *New-to-Bank Retail Individual Customers* who has successfully signed up for a New Account with the unique referral code from their family members and/or friends and open a AmBank CASA/CASA-i from the list of accounts below participating accounts as well as registered as an AmOnline user subject to the terms and conditions contained herein:-
- i. AmPartner Current Account;
  - ii. eFlex/eFlex-i Savings Account;
  - iii. TRUE Savers Account/TRUE Savers Account-i;
  - iv. AmWafeeq Savings Account-i; and
  - v. AmStar Current Account/AmStar Current Account-i.
- b) The total reward allocation is limited to the first One Thousand (1,000) Eligible Participants & Ringgit Malaysia Ten Thousand (RM10,000) only (“**RM10 Cashback Campaign Total Reward Allocation**”). The reward shall be given on a first-come, first served basis. Once the total reward has reached RM10 Cashback Campaign Total Reward Allocation, there will be no further reward given to Eligible Participants under this Campaign. The Bank does not have any obligation to inform Eligible Participants should the reward allocation reach the RM10 Cashback Campaign Total Reward Allocation in the manner stated below:-

Cashback Allocation for Eligible Customer	Number of winners	Cashback Total Reward Allocation
RM10	The first one thousand (1,000) Eligible Participants who open a new CASA/-i online and activate AmOnline via the AmOnline application during campaign period.  Each Eligible Participants shall only be entitled to receive one (1) Reward during the Campaign Period.	RM10,000

**6. Winner Selection**

The Winners under this Campaign shall be selected as follows: -

**6.1 Grand & Consolation Prizes**

- a) At the end of the Campaign Period, the Bank will select potential prize winners from the eligible entries as defined in Clause 5.1.
- b) Each Eligible Participant is entitled to win only One (1) prize during the Campaign Period.
- c) The Bank’s system will track every eligible entry earned by all Eligible Participants who perform an Eligible Transaction (qualifying entry) during the Campaign Period.

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- d) Grand Prize and Consolation Prizes Winners will be selected based on the criteria for each eligible transaction (qualifying entry) in Clause 5.1.

**6.2 Hourly Cashback**

- a) Eligible Participant shall stand a chance to receive the allocated cashback when they perform the Eligible Transactions in a manner stated in Clause 5.2 with their AmOnline mobile application on the respective day and hour during the Campaign Period.
- b) Eligible Participants that have performed Eligible Transactions in a manner stated in Clause 5.2 will be randomly selected as winner(s) by using a randomiser on an hourly basis.
- c) Eligible Participants are entitled to a maximum of ONE (1) cashback per person during each campaign hour period regardless how many AmBank CASA/CASA-i the account holders hold, and there is no limit to how much cashback an Eligible Participant can earn.
- d) The Bank's system will track every eligible entry earned by all Eligible Participants who perform an eligible transaction (qualifying entry) during the Campaign Period.

**6.3 Welcome Rewards –RM15 Cashback**

- a) The First Three Thousand (3,000) Eligible Participants shall stand a chance to receive the allocated cashback when they have successfully signed up for a New Account in a manner stated in Clause 5.3.
- b) The reward shall be given on a first-come, first served basis.

**6.4 Referral Rewards – RM10 Cashback**

- a) The First One Thousand (1,000) Eligible Participants shall stand a chance to receive the allocated Cashback when they have successfully become a Referrer and the *New-to-Bank Retail Individual Customers* has successfully signed up for a New Account in a manner stated in clause 5.4.
- b) The reward shall be given on a first-come, first served basis.

**6.5** By participating in the Campaign, the Eligible Participants:

- a) agree that they have read, understood, and agreed to be bound by the terms and conditions stated herein;
- b) agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and
- c) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Participants. No further appeal or further correspondence will be entertained.

**6.6** The Bank will not be liable for:

- a) any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software;
- b) the failure of any entry or other information to be received, captured or recorded for any reason, including, but not limited to, system down-time or technical problems or traffic congestion on the Internet or at the AmOnline mobile application;
- c) any injury or damage to an Eligible Participant or any other person's computer or other device related to or resulting from participating in the Prize Draw; and/or
- d) any combination of the above.

**7. Prize Fulfilment**

- 7.1. The Bank will notify the Grand Prize & Consolation, Hourly Cashback , Welcome Rewards & Referral Rewards winners (hereinafter collectively referred to as "**Winners**") via electronic communication display at AmBank website at [www.ambank.com.my](http://www.ambank.com.my) or push notification via AmOnline mobile app or via phone call or by any other means of notification, which the Bank may select. Such announcements will be made and/or updated by the Bank in a manner stated below:

- a) Grand & Consolation Prizes - at the end of and/or the Campaign Period, as the case may be;
- b) Hourly Cashback – at the end of each day or at any other time of the Campaign Period, which the Bank may select;

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- c) Welcome Rewards – at the time when Eligible Participant has successfully signed up for a New Account in a manner stated in Clause 5.3 or at any other time of the Campaign Period, which the Bank may select;
  - d) Referral Reward – at the time when Eligible Participant has successfully signed up for a New Account in a manner stated in Clause 5.4 or at any other time of the Campaign Period, which the Bank may select.
- 7.2. The Bank reserves the right to substitute the Grand Prizes and Consolation prizes with any other item(s) of similar market value at its reasonable discretion with twenty-one (21) calendar days' prior notice to the Winners which will be communicated on the Bank's website and/or other platforms deemed appropriate by the Bank.
- 7.3. The Grand & Consolation prizes will be delivered to the Winners. The Grand Prize & Consolation Winner hereby agrees and authorises the Bank to disclose his/her personal particulars (including but not limited to his/her name, NRIC number, telephone number and address) to the relevant distributor/agent who will then contact the Grand Prize & Consolation Winners regarding the delivery or redemption of the Grand Prize.
- 7.4. The cash prizes will be credited into the Winners' CASA/CASA-I in the manner stated below:
- a) Hourly Cashback – at the end of each day or at any other time of the Campaign Period, which the Bank may select.
  - b) Welcome Rewards – at the time when Eligible Participant has successfully signed up for a New Account in a manner stated in Clause 5.3 or at any other time of the Campaign Period, which the Bank may select.
  - c) Referral Reward – at the time when Eligible Participant has successfully signed up for a New Account in a manner stated in Clause 5.4 or at any other time of the Campaign Period, which the Bank may select.
- 7.5. The Bank will not entertain any request from the Eligible Participants to transfer the prize to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
- 7.6. The prize is non-transferable to any third party and non-exchangeable for up-front cash, credit or any such other kind.
- 7.7. The Eligible Participants' CASA/CASA-i must not be dormant or closed throughout the Campaign Period and at the point the Prize is credited into the Eligible Participants' CASA/CASA-i.

**8. Disqualification**

- 8.1. The Bank has the right to disqualify the participation of any Eligible Participants for the purpose of this Campaign without having to notify the Eligible Participants in the event:
- a) the Eligible Participants' CASA/CASA-i is closed within four (4) weeks from the end of the Campaign Period; or
  - b) the Eligible Participants have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
  - c) the Eligible Participants have breached any of the terms and conditions stipulated herein; or
  - d) the Eligible Participants 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; or
  - e) the Eligible Participants 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.

**9. General**

- 9.1 By participating in this Campaign, the Eligible Participants consent and agree to be bound by the terms and conditions herein which is to be read together with the:
- a) *General Terms and Conditions for Accounts and Services*, and

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- b) *Specific Terms and Conditions for Commodity Murabaha-Based Current or Savings Account* (applicable to CASA-i only).
- c) Terms & Conditions of Senang Menang Raya Campaign
- 9.2 Eligible Participants 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.
- 9.3 The Bank's decision on all matters relating to the Campaign is binding and final and no correspondence or appeal shall be entertained.
- 9.4 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.
- 9.5 The Bank shall not be liable to any Participants 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.
- 9.6 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 Participants on the Bank's website at [www.ambank.com.my](http://www.ambank.com.my).
- 9.7 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.
- 9.8 No compensation in cash or any kind shall be given to the Participants for any losses or damages suffered or incurred by the Eligible Participants 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.
- 9.9 To the extent permitted by law, the Bank shall not be liable to the Participants 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.
- 9.10 The Bahasa Malaysia version of this Terms and Conditions is also available. In the event of any discrepancy 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 the equivalent of each other, and each of the terms and conditions stipulated shall carry the same meaning.
- 9.11 For any assistance and/or feedback relating to this Campaign, Participants 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 [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com)