



Ambank (M) Berhad (8515-D)
AmIslamic Bank Berhad (295576-U)



Bankcard Terms and Conditions (PMPC)

The following terms and conditions govern the use of the PMPC (hereinafter referred to as 'the Card') issued by AmBank (M) Berhad (8515-D) / AmIslamic Bank Berhad (295576-U) (hereinafter referred to as 'the Bank') and are binding on any person to whom the card is issued (hereinafter referred to as 'the Cardholder').

OWNERSHIP AND USE OF THE CARD

1. The Card shall at all times remain the property of the Bank and shall be surrendered immediately to the Bank upon demand.
2. The Cardholder shall keep the Card in a secure manner and use the Card personally and shall not transfer or pledge the Card for any purpose.
3. The Cardholder shall not amend, write, alter, erase or add any information recorded in any way on the Card. The Cardholder shall at his/her own cost replace the Card that has been tampered with or defaced.
4. The Cardholder shall immediately surrender the card to the Bank if the card has error, defect or damages and promptly request for a Card replacement thereof.

CARD FOR MINOR

5. Eligibility for the Card is for those between 12 to 18 years of age with Identity Card.
6. The Card will have to be replaced once the Cardholder reaches 18 years of age. The Cardholder is required to come to the branch and replace the Card. No notice or letter will be issued by the Bank to remind the Cardholder of such obligation in this case.
7. Except as provided under Clause 15, until the Cardholder reaches 18 years of age, the parent/guardian of the Cardholder shall be responsible for all transactions effected by use of the Card with or without the Cardholder's knowledge or authority and shall accept the Bank's record of transactions as conclusive and binding for all purposes provided that in any event the Cardholder's liability is limited to RM200 per day or such other limit as the Bank may determine from time to time.

CONFIDENTIAL PERSONAL IDENTIFICATION NUMBER ("PIN")

8. Upon application for the Card, the Bank will issue the Cardholder with a PIN (hereinafter referred to as "the PIN") to use with the Card for withdrawing money or making payments or any other services available through the Bank's Automated Teller Machines (ATMs) and any other machines that may be introduced from time to time.
9. The Cardholder is responsible for maintaining the secrecy of the PIN. The Bank will not be able to secure information if the Cardholder reveals the PIN to anyone and in such event, the Bank will not be liable for the unauthorized use of the Card. The Cardholder undertakes to hold the Bank free from all claims and liabilities from all parties arising from such unauthorised use.
10. The Cardholder must promptly notify the Bank if the PIN Mailer has been tampered with or breached in any way. The Bank shall replace it with a new Card and PIN to the Cardholder.
11. For conducting transactions at e-POS terminals, the Cardholder shall key his/her PIN confidentially into the PIN Pad of the terminals at the Bank's designated Merchants, ATMs displaying the Malaysia Electronic Payment System (1997) Sdn. Bhd. (MEPs) logo and/or Bank's ATM to carry out transactions which shall be conclusively deemed to be withdrawal of cash from the Bank.



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RESPONSIBILITY FOR TRANSACTION , ETC

12. Except as provided under clause 22, the Cardholder shall be responsible for all transactions effected by use of the Card and the PIN with or without the Cardholder's knowledge or authority.
13. The Cardholder agrees that the Bank's records shall be conclusive evidence of any dealings with the Bank.
14. Except as provided under Clause 7, the Cardholder is only allowed to withdraw up to RM1,000 per day (default setting) or any amount to the maximum of RM5,000, self-changed by the customer via ATM or such other limit as may be determined by the Bank from time to time with or without notification.
15. The Cardholder hereby authorises the Bank to debit the Cardholder's account with all amounts withdrawn or transferred through use of the Card with or without the Cardholder's knowledge or authority.
16. The Cardholder shall not hold the Bank and its merchants, servants or agents liable, responsible or accountable in the event of any loss, injury or damage caused by any mechanical defect, malfunction or usage of the Card, ATM or Merchant's Purchase Terminal.

DEPOSIT BY CASH

17. Cash can only be deposited into our Cash Deposit machines located at the designated electronic banking centre, with or without using our card.

SUFFICIENT BALANCE TO BE MAINTAINED

18. The Cardholder shall maintain sufficient funds in the Cardholder's account to meet withdrawals, transfers and any other fees and charges imposed by the Bank from time to time.
19. The account balance reported on the ATM screen or transaction record shall exclude deposits not verified by the Bank and shall not be taken as conclusive of the state of the Cardholder's account.

CONSOLIDATION OF THE CARDHOLDERS TRANSACTIONS

20. The Bank may at its discretion consolidate the Cardholder's transactions.

DISHONOURING OF THE CARD

21. The Bank shall not be responsible or liable for any loss or damage howsoever caused if the Card is not honoured for any reason.

LOSS, DESTRUCTION OR THEFT OF THE CARD

22. The Cardholder must notify the Bank immediately by calling AmBank Contact Centre whereby the number is displayed on the ATM, and confirm in writing if the Card is lost, destroyed or stolen. The Cardholder shall not be held liable for transactions done with the Card after the Bank receives such notice.

REPLACEMENT, RENEWAL AND TERMINATION OF THE CARD

23. The Bank reserves the right to terminate the use of Card at any time with or without notice to the Cardholder by cancelling or refusing to renew the Card.



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24. Any replacement or renewal of the Card shall be subject always to the terms and conditions in force and in particular to Clause 23 hereof.

CHARGES, STAMP DUTIES, LEGAL COST AND EXPENSES

25. The Bank reserves the right to debit the Cardholder's account and to impose fees and charges (including stamp duties) for issuance, replacement or renewal of the Card and legal costs and expenses which the Bank may incur in enforcing these terms and conditions.

SHARED ATM NETWORK AND APPROVED MERCHANTS

26. The Cardholder hereby consents to the Bank's participation in any network of ATMs or Merchant's Purchase Terminals shared with other financial institutions to the provision of such technical information as may be required for operation of such network.
27. The Cardholder may perform any of the allowed transactions at the ATMs or Merchant's Purchase Terminals belonging to the Bank or members of MEPs. However, deposits of cash will be allowed only on the Bank's cash deposit terminal located at the designated electronic banking centre.

JOINT AND SEVERAL LIABILITY

28. It is agreed that where the Card relates to a joint account, the joint account holders shall be held jointly and severally liable under these terms and conditions for which purpose words denoting the singular shall be deemed to include the plural.

RULES GOVERNING SAVINGS ACCOUNT / CURRENT ACCOUNT / SAVINGS ACCOUNT-i / CURRENT ACCOUNT-i

29. In addition to the abovesaid terms and conditions, the prevailing rules, regulations, terms and conditions of the Bank governing particular products /services shall also apply and be binding on the Cardholder and that in the case of conflict with these terms and conditions, the latter shall prevail.
30. The Card is only available for accountholders of the Bank whose account(s) can be operated with not more than one signatory.

USAGE OF LANGUAGE

31. 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.

PROTECTION AND USAGE OF PERSONAL INFORMATION

32. Any personal information provided by the Cardholder to the Bank for the issuance and usage of Card shall be protected and secured accordingly through physical, electronic and procedural safeguards that meet the applicable law and regulations.
33. Any personal information provided by the Cardholder to the Bank for the issuance and usage of this Card or replacement of Card shall not be used by the Bank other than for a purpose made known to the



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Cardholder, a purpose reasonably expected by the Cardholder, a purpose required, authorised and permitted by law, or a purpose otherwise authorised by the Cardholder.

NOTICE

34. Any notice sent to the Cardholder's last known address in the Bank's records by ordinary post shall be deemed effected, whether or not received by the Cardholder.

AMENDMENT OF TERMS AND CONDITIONS

35. The Bank reserves the right to vary, add, delete or amend the terms and conditions set out herein at its absolute discretion.

ePOS PURCHASES

36. In the event of dispute as to the quality, fitness or non-availability of goods or services, the Cardholder must resolve the dispute with the merchant and the Bank will not be liable for the occurrence of the said event.

DEFINITION

37. In these terms and conditions, unless expressed otherwise the following words shall have the following meaning:

"ATM"	Means automated teller machine whether belonging to the Bank or other participating banks or financial institutions under MEPS networks or to the VISA Global ATM networks, in respect of which the Bank has a subsisting arrangement to allow the Cardholder to use the Card at such machine.
"e-POS Terminals"	Means electronic-Point of Sales terminals that allows purchases, whereby the amount is deducted on-line from customers' Deposit account, whichever is primary.
"Merchant"	Means any authorised service provider who has installed Purchase Terminals providing goods or services to Cardholders.
"PIN Mailer"	Means mailer provided to Cardholder which contains PIN which allows Cardholder to perform transactions at ATM or purchase terminals.
"Purchase Terminals"	Means point-of-sale terminals or any other authorised electronic banking terminals used by the Bank and Merchant.