

TERMS & CONDITIONS
Trade Utilisation Campaign (“CAMPAIGN”)
Campaign Period: 01 Jul 2021 to 31 March 2022

REMINDER: The Participants (as defined below) is hereby reminded to read and understand the terms and conditions below which is available at www.ambank.com.my. If the Participants do not understand any of the terms and conditions stated herein, the Participants is advised to discuss with any of the Bank’s authorised representative

DEFINITION

For the purpose of this terms and conditions, the following words and expressions shall have the meanings assigned to them unless the context otherwise requires:

1. **“AmBank Group”** refers to all related companies and associate companies of the Bank and its holding company incorporated within or outside Malaysia, whether existing now or in future.
2. **“Bank”** collectively means AmBank (M) Berhad (‘AmBank’) [Registration No. 196901000166 (8515-D)] and AmBank Islamic Berhad (‘AmBank Islamic’) [Registration No. 199401009897 (295576-U)], both incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.
3. By participating in the Campaign, Participants are taken to have read, understood and agreed to abide by and be bound by these terms and conditions of the Campaign, AmBank Data Protection & Privacy Notice , the Data Protection & Privacy Notice as detailed below, and all amendments, additions, replacements, deletions and modifications hereto (**“Terms and Conditions”**) as may be made from time to time by the Bank and shall be bound by them and abide by the decision of the Bank.
4. **“Prior Notice”** refers to notice issued by the Bank to customers within fourteen (14) calendar days and published on the Bank’s website at www.ambank.com.my
5. Multi Trade Facility (MTF) is a financing tools/ facility to meet working capital requirement either to produce raw materials or finished goods for business or trading purposes via several trade products

CAMPAIGN

6. The **“Campaign”** means **“Trade Utilisation Campaign”** organised by the Bank in accordance with the Terms and Conditions as stipulated herein.

CAMPAIGN PERIOD

7. The Campaign shall commence on **1st Jul 2021 until 31st Mar 2022**, both dates inclusive (**“Campaign Period”**) or such other period(s) as may be determined by the Bank with Prior Notice to Participant before the new Terms and Conditions take effect.

ENTRY ELIGIBILITY

8. Must be an **existing Trade Facility customer of AmBank and AmBank Islamic** during the Campaign Period (**“Participant”**).

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9. A total of Two Hundred and Twenty Five (225) **Eligible Trade Facility customers** will be **selected by the Bank** to participate in this Campaign (**“Eligible Participant”**). **Only** this selected Eligible Participants are allowed to participate in this campaign.
10. To qualify for an entry, an Eligible Participant is required to fulfil below conditions during the Campaign period (**“Eligible Entry”**):
- 10.1 Must be an existing Multi Trade Facility (MTF) customer with Asset & Non-Project financing, and Non-Bank Guarantee (BG) limit facility only.
- 10.2 New Trade Limit cannot be lower than the original MTF limit as at quarter 1 (Jan-Mar 2021).
- 10.3 This is an auto enrolled campaign, hence no registration is required.
- 10.4 Minimum eligibility:

Table 1: Minimum Eligibility Requirement

Segment	Selected Clients	Min Eligible Trade Limit
Large Corporation	15	RM 15mil
Mid Corporation	60	RM 15mil
Commercial	120	RM 3mil
Enterprise	60	RM 1iml

- 10.5 Reward will be given to the winners on quarterly basis as stipulated in the table below

Table 2: Quarterly Reward Timeline

Segment	Rewards		
	1 st Jul – 30 th Sep 2021 (Q2)	1 st Oct – 31 st Dec 2021 (Q3)	1 st Jan – 31 st Mar 2022 (Q4)
Large Corporation	RM 300	RM 300	RM 300
Mid Corporation	RM 200	RM 200	RM 200
Commercial	RM 100	RM 100	RM 100
Enterprise	RM 50	RM 50	RM 50

- 10.6 Within the campaign period, in the event there is any reduction of facility limits through temporary earmarking to increase utilisation rate, the Eligible Participant will be disqualified from the campaign.
11. Employees of the AmBank Group and their immediate family members (spouses, children, parents and siblings) are **NOT** eligible to participate in this Campaign.

REWARDS

12. Rewards given under the campaign is as stipulated in the table below:

Table 3: Reward Amount

Segment	Rewards		
	1 st Jul – 30 th Sep 2021 (Q2)	1 st Oct – 31 st Dec 2021 (Q3)	1 st Jan – 31 st Mar 2022 (Q4)
Large Corporation	RM 300	RM 300	RM 300
Mid Corporation	RM 200	RM 200	RM 200
Commercial	RM 100	RM 100	RM 100
Enterprise	RM 50	RM 50	RM 50

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13. Eligible Participant will be categorised according to their Q1 average utilisation rate as stipulated in the table below:

Table 4: Q1 Utilisation Rate

Category	Average Utilisation Rate
1	70-79.99%
2	80-89.99%
3	90% onwards

14. To qualify as a winner for Q2, Q3 & Q4, Eligible Participant needs to achieve an average trade utilisation in the same category as in Q1.

Table 5: Example of winner selections:

Customer	Average Utilisation Rate (Q1)	To be winner (Q2, Q3 & Q4)	Category	Reward Amount
A (Large Corporation)	95.42%	maintain 90% and above	3	RM300
B (Commercial)	83.33%	maintain within 80% and above	2	RM100
C (Enterprise)	72.67%	maintain within 70% and above	1	RM50

15. Reward will be delivered within Sixty (60) calendar days from the end of campaign period.
16. Unless otherwise specified in the terms and conditions herein, no substitution or replacement of, or modification to the rewards requested by winners will be permitted.
17. Reward is non-transferrable and non-exchangeable for cash. The Bank reserves to substitute any of the Cash Reward with that of similar value. Taxes, fees and other costs associated with the use of the Cash Reward are the sole responsibility of the winner.
18. The Bank reserve the right to substitute or replace the reward offered in this Campaign with a similar valued price with the price with another item of similar value with Prior Notice.

PROCESS OF WINNERS SELECTION AND REWARD REDEMPTION

19. All decisions made by the Bank in relation to the Campaign including but not limited to the shortlisting, selection of winners and forfeiture of the REWARD is final and conclusive. No further correspondence, queries or appeals shall be entertained.

PRIVACY NOTICE

20. By participating in the Campaign, the Participants give their consent to and authorise the Bank to collect, store, use, process their particulars (“**Personal Data**”) for the purpose of running the Campaign, but not limited to announcing and publishing Personal Data at the Bank’s website for advertising and publicity purposes.
21. The Bank may use a third-party service to process the Participants’ Personal Data. All such third parties are contractually obliged, not to use the Participants’ Personal Data in any other way than stated herein.

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22. The Participants also give their consent to their respective banks to share and disclose their Personal Data to the Bank for the purpose related to the Campaign.
23. The Participants may at any time contact the Bank at the contact details mentioned below to withdraw their consent for the use of Personal Data as stated in clause 16, 17 and 18 above, and/or to correct any inaccurate Personal Data, and/or to request for a copy of the Personal Data in the Bank’s possession.
24. The Bank shall take reasonable precautions to keep the Participants’ Personal Data secure. However, the Bank may disclose the Participants’ Personal Data if required by law, search warrant, subpoena or court order.
25. All Personal Data relating to the Campaign shall be governed and dealt in accordance with the Personal Data Protection Act 2010 and all other relevant laws in Malaysia.

GENERAL TERMS AND CONDITIONS

26. By participating in this Campaign, the Participants are advised to read and understand General Terms and Conditions for Accounts and Services which are available at:
<http://www.ambank.com.my/eng/terms-and-conditions>.
27. The Bank shall be entitled to amend, vary, delete or add to any of these Campaign Terms and Conditions and/or to modify, cancel, terminate or suspend the Campaign at any time with giving Prior Notice. No compensation in cash or any kind shall be given for any losses or damages suffered or incurred by the Participants as a result of the above.
28. To the fullest extent permitted by applicable laws, the Bank offer no warranty or representation whatsoever, express, implied or statutory, in relation to the Campaign, the Prizes including, but without limitation, the merchantable quality and fitness for purposes in respect of the Prizes.
29. The Bank shall not be liable and responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by any Participants resulting directly or indirectly from this Campaign.
30. All decisions made in relation to the Campaign shall be final, conclusive and binding.
31. 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.
32. By participating in the Campaign, Participants agree to be bound by the Terms and Conditions herein. The Campaign Terms and Conditions contained in the Bank’s website <http://www.ambank.com.my> shall prevail over any inconsistent terms and conditions contained in any other promotional or advertising materials for the Campaign.

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33. 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.
34. For any assistance and/or feedback relating to this Campaign, Participant(s) may e-mail to tb-marketing@ambankgroup.com

(END)