

Terms and Conditions

AmBank (M) Berhad and AmBank Islamic Berhad: Wealth FD/TD Bundling Campaign Campaign Period: 01 April 2024 to 30 April 2024

REMINDER: Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions below which is available at <http://www.ambank.com.my/eng/terms-and-conditions>. If the Eligible Customers do not understand any of the terms and conditions and the updated terms and conditions (if any), the Eligible Customers are advised to discuss with the Bank's licensed staff / representative / agent.

1. Definition

For the purpose of this Terms and Conditions, the following words and expressions 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 within or outside of 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.

“**ASNB-V**” means Amanah Saham Nasional Berhad – Variable Priced Unit Trust Funds

“**Bank**” collectively means AmBank (M) Berhad (“AmBank”) [Company No. 196901000166 (8515-D)] and AmBank Islamic Berhad (“AmBank Islamic”) [Company No. 199401009897 (295576-U)], both incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Calendar Day**” means Monday to Sunday, including public holiday.

“**Campaign**” means the **Wealth FD/TD Bundling Campaign** organised by the Bank in accordance with the terms and conditions stipulated herein.

“**Conventional Fixed Deposit**” or “**FD**” means the fixed deposit offered by the AmBank (M) Berhad to the Eligible Customer.

“**Conventional Unit Trust Fund**” or “**UT**” means the unit trusts distributed by AmBank (M) Bank in this Campaign.

“**Current Account/Savings Account (CASA) or Current Account/Savings Account-i (CASA-i)**” means deposit account maintained by the Eligible Customer with the Bank.

“**Cooling-Off Period**” means six (6) business days given to the investors to reconsider if they want to continue investing in the selected unit trust funds / Shariah Compliant unit trust funds and ASNB-V or otherwise. A qualified Customer who is investing in a particular Fund for the first time, has the right to request for a refund of his/her investment in the said Fund during the cooling-off period prescribed in each deed or prospectus of the relevant Fund which in any case should not be fewer than six (6) business days (with “business days” being as per the definition of the same in the deed or prospectus) from the date of receipt of application and investment amount by the unit trust management company (“Cooling-Off Period”) provided always that such notice of withdrawal is received by the Bank no later than the relevant

cut-off time (as may be specified by the Bank) on a Dealing Day within the Cooling-Off Period stated in the relevant deed or prospectus. All such request for a refund shall be subject to Applicable Laws and the terms and conditions of the relevant Manager or Fund.

“Cooling-Off Right” means the right given to the investors/Eligible Customer to obtain a refund of his initial investment within the Cooling-Off Period according to the original purchase price or market price at the point of exercise of the Cooling-Off Right as well as the refund of the initial Sales Charges levied upon him. Please refer to the Prospectus/Information Memorandum for eligibility & refund of Cooling-Off Right.

“Day” means business day at the registered office of the Bank is open, unless stated otherwise.

“Eligible Customer” means all new and existing to the Bank’s customers who meet all the eligibility criteria as provided in Clause 3 herein.

“Preferential Interest/Profit Rate” means Conventional Fixed Deposit (FD) or Term Deposit (TD) rate prescribed for the FD/TD placement for the purpose of this Campaign as provided in Table 1.

“Prior Notice” means notice by the Bank of certain facts or of a particular state of affairs of at least three (3) calendar days.

“Prospectus / Information Memorandum” means the offering document of the relevant Conventional Unit Trust or Shariah Compliant Unit Trust invested by the Eligible Customer.

“Shariah Compliant Unit Trust Fund” or “Shariah Compliant UT” means the Shariah Compliant unit trust distributed by the Bank in this Campaign.

“Term Deposit” or “TD” means the term deposit offered by AmBank Islamic Berhad.

“Unit Trust Management Companies” means the manager of the unit trust distributed by the Bank.

“Wealth FD/TD Bundling Campaign” means

(a) **“Amanah Saham Nasional Berhad Variable Price Unit Trust Funds and Fixed/Term Deposit Bundle (ASNB-V Funds and FD/TD Bundle)”** means Eligible Customers who invest in ASNB-V are entitled to place Fixed/Term Deposit with preferential rate offered by this campaign conforming to Terms and Conditions.

(b) **“Conventional Unit Trust Fund/Shariah Compliant Unit Trust Fund and Fixed Deposit/Term Deposit Bundle (UT/Shariah Compliant UT and FD/TD Bundle)”** means Eligible Customers who invest in Unit Trust or Shariah Compliant Unit Trust conforming to Terms and Conditions are entitled to place Fixed Deposit or Term Deposit with preferential rate offered in this campaign conforming to Terms and Conditions.

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.

Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

2. Campaign Period

The Campaign will commence on **01 April 2024 – 30 April 2024** (both dates inclusive) (“Campaign Period”) or such other period as may be determined by the Bank with Prior Notice to the Eligible Customers.

3. Eligibility

3.1 The Campaign is open to the Bank’s new and existing customers aged 18 years and above, with an AmBank Current/Savings Account/-i, who make the relevant investments (as explained in Clause 4 herein) during the Campaign Period.

3.2 AmBank Group Staff are eligible to participate in this Campaign.

3.3 Notwithstanding the above, the following are **NOT** eligible to participate in this Campaign:

- (a) Non-individual customers (for example: companies, corporate bodies, associations, clubs, schools, societies, nonprofit organizations, sole proprietors, partnerships and professional practices duly registered or incorporated in or outside of Malaysia);
- (b) Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
- (c) Any other person(s) as the Bank may decide to exclude, at its discretion.

4. Campaign Offer

4.1 UT/Shariah Compliant UT and FD/TD Bundle

4.1.1 The Campaign consists of the following offers:

- (a) Fixed Deposit (“FD”) and selected Unit Trust Funds (“UT”) [FD and UT];
- (b) Term Deposit (“TD”) and selected Shariah Compliant Unit Trust Funds [Shariah Compliant TD and UT];
- (c) TD is only allowed to be cross sold with Shariah Compliant UT Funds and cross-selling with Conventional UT Funds is strictly not allowed. FD is only allowed to be cross sold with conventional UT Funds and cross-selling with Shariah Compliant UT Funds is strictly not allowed. If the event occurs, the Bank reserves the right to adjust the FD/TD preferential rate to the prevailing board rate without notification to the customers.
- (d) Only applicable to Selected UT Funds and Shariah Compliant UT Funds (excluding closed ended funds) with original sales charge of 3% and above (inclusive of new funds which are launched during the Campaign Period).

4.1.2 Subject to the terms and conditions herein, an Eligible Customer will be entitled to earn FD/TD Preferential Interest/Profit Rate as tabulated in Table 1, if the Eligible Customer deposits/invests in the following UT/Shariah Compliant UT and FD/TD bundle during the Campaign Period.

4.1.3 The Eligible Customer shall deposit a minimum sum of Ringgit Malaysia Ten Thousand (RM10,000) only in the FD/TD for a period of 1-month, 3-months, or 6-months AND invest a minimum sum of Ringgit Malaysia Ten Thousand (RM10,000) in any selected UT/Shariah Compliant UT from the selected Unit Trust Management Companies. The minimum investment ratio for the FD/TD and UT Bundles must be 1:1.

Table 1 - UT/Shariah Compliant UT and FD/TD Bundle – Preferential Interest / Profit Rate

Minimum Investment Amount in Selected UT/Shariah Compliant UT (x)	Applicable Sales Charge on Selected UT/ Shariah Compliant UT	Minimum FD/TD Placement Amount (y)	Total Amount (x) + (y)	FD/TD Tenure	FD/TD Preferential Interest/ Profit Rate per annum (p.a.)	FD/TD Effective Interest/ Profit Rate per annum (p.a.)*
RM10,000	3.00%	RM10,000	RM20,000	1-month	11.98% p.a.	2.83% p.a.
				3-month	6.98% p.a.	3.55% p.a.
				6-month	4.98% p.a.	3.77% p.a.

**Annual effective rate for one-month FD/TD rate of 11.98% p.a. is 2.83% p.a. with current 1-month board rate of 2.00% p.a. Annual effective rate for three-month FD/TD rate of 6.98% p.a. is 3.55% p.a. with current 3-month's board rate of 2.40% p.a. Annual effective rate for six-month FD/TD rate of 4.98% p.a. is 3.77% p.a. with current 6-months' board rate of 2.55% p.a.*

4.2 ASNB-V and FD/TD Bundle

The Campaign consists of the investment made by Eligible Customers during the Campaign Period in the following products:

The Campaign consists of the following offers:

- i. Fixed Deposit (“FD”) and selected ASNBV Funds [ASNB-V and FD];
 - ii. Term Deposit (“TD”) and selected Shariah Compliant ASNBV Funds [Shariah Compliant ASNB-V and TD];
- a) Participating ASNB - Variable Priced Funds:

Table 2: ASNB-V and FD/TD Bundle - List of Participating ASNB-Variable Priced Funds:

Fund Name	Category	Normal Sales Charge
Amanah Saham Nasional “ASN”	Equity	5.00%
Amanah Saham Nasional Equity 2 “ASN Equity 2”		
Amanah Saham Nasional Equity 3 “ASN Equity 3”		
Amanah Saham Nasional Equity 5 “ASN Equity 5”		
Amanah Saham Nasional “ASN Imbang 1”	Mixed Assets	4.00%
Amanah Saham Nasional “ASN Imbang 2”		
Amanah Saham Nasional “ASN Imbang 3” Global		
Amanah Saham Nasional Sara 1 “ASN Sara 1”	Conservative	3.50%

Amanah Saham Nasional Sara 2 “ASN Sara 2”		
Amanah Saham Nasional Sukuk “ASN Sukuk” <i>*Note: ASN Sukuk is a Shariah Compliant Fund</i>		2.00%

- b) Subject to the terms and conditions herein, Eligible Customers shall be entitled to earn FD/TD Preferential Interest Rate (“**FD/TD Preferential Rate**”) as tabulated in Table 3 below, if the Eligible Customers deposit or invest in the following Wealth FD/TD Bundling Campaign, during the Campaign Period:
- c) The Eligible Customer shall deposit a minimum sum of Ringgit Malaysia Ten Thousand (RM10,000) in FD/TD for a period of 1-month, 3-months, or 6-months AND invest a minimum of Ringgit Malaysia Ten Thousand (RM10,000) in any Participating ASNB - Variable Priced Funds. The minimum investment ratio for the FD/TD and Participating ASNB - Variable Priced Fund Bundles must be 1:1.

Table 3 (a): ASNB-V Funds and FD Bundle - Preferential Interest / Profit Rate (excluding ASN Sukuk Fund)

FD/ ASNBV Variable Priced Funds Tenure	Minimum Investment Amount in ASNB Variable Priced Fund (x)	Minimum Fixed Deposit Placement Amount (y)	Total Amount (x) + (y)	Conventional FD Preferential Interest Rate per annum (p.a.)			
				Tier 1	Tier 2	Tier 3	Tier 4
1-month	RM10,000	RM10,000	RM20,000	6.48% p.a.	5.85% p.a.	5.80% p.a.	5.68% p.a.
3-month	RM10,000	RM10,000	RM20,000	5.38% p.a.	4.85% p.a.	4.80% p.a.	4.68% p.a.
6-month	RM10,000	RM10,000	RM20,000	4.48% p.a.	4.35% p.a.	4.30% p.a.	4.28% p.a.

Note: For ASNB-V, the Preferential FD rate offered is dependent on the sales charge of ASNB-V and minimum transaction amount apply.

**Annual effective rate for one-month conventional FD rate for Tier 1, Tier 2, Tier 3 & Tier 4 are 2.37%p.a., 2.32%p.a., 2.32%p.a. & 2.31%p.a. respectively with current 1-month board rate of 2.00% p.a. Annual effective rate for three-month conventional FD rate for Tier 1, Tier 2, Tier 3 & Tier 4 are 3.15%p.a., 3.01%p.a., 3.00%p.a. & 2.97%p.a. respectively with current 3-month board rate of 2.40% p.a. Annual effective rate for six-month conventional FD rate for Tier 1, Tier 2, Tier 3 & Tier 4 are 3.52%p.a., 3.45%p.a., 3.43%p.a. & 3.42%p.a. respectively with current 6-month board rate of 2.55% p.a.*

Table 3 (b): ASN Sukuk Fund and TD Bundle - Preferential Interest / Profit Rate

TD/ ASN Sukuk Fund Tenure	Minimum Investment Amount in ASN Sukuk Fund (x)	Minimum Term Deposit Placement Amount (y)	Total Amount (x) + (y)	Islamic TD Preferential Interest Rate per annum (p.a.)		
				Tier 1	Tier 2	Tier 3
1-month	RM10,000	RM10,000	RM20,000	5.85% p.a.	5.80% p.a.	5.68% p.a.
3-month	RM10,000	RM10,000	RM20,000	4.85% p.a.	4.80% p.a.	4.68% p.a.
6-month	RM10,000	RM10,000	RM20,000	4.35% p.a.	4.30% p.a.	4.28% p.a.

Note: For ASN-B-V, the Preferential TD rate offered is dependent on the sales charge of ASN-B-V and minimum transaction amount apply.

**Annual effective rate for one-month Islamic TD rate for Tier 1, Tier 2 & Tier 3 are 2.32%p.a., 2.32%p.a. & 2.31%p.a. respectively with current 1-month board rate of 2.00% p.a. Annual effective rate for three-month Islamic TD for Tier 1, Tier 2 & Tier 3 are 3.01%p.a., 3.00%p.a. & 2.97%p.a. respectively with current 3-month board rate of 2.40% p.a. Annual effective rate for six-month Islamic TD rate for Tier 1, Tier 2 & Tier 3 are 3.45%p.a., 3.43%p.a. & 3.42%p.a. respectively with current 6-month board rate of 2.55% p.a.*

5. Campaign Criteria

5.1 General Campaign Criteria

- (a) The Campaign is not valid in conjunction and may not be merged with any other offers, promotions and campaigns that are offered by the Bank. Hence, no other special, additional or preferential rates shall be given under the Campaign.
- (b) The FD/TD Preferential Interest/Profit Rate is applicable to the initial placement (1-cycle) only. Upon maturity of the 1-month, 3-months, or 6-months FD/TD tenure (as the case may be), the FD/TD Preferential Rate shall cease to apply and the Bank's prevailing board rate for the FD/TD shall apply to any roll-overs and/or renewals.
- (c) The FD and/or TD may NOT be used as collateral for pledging purposes.
- (d) With effect from 1 January 2019, all FD/TD placements which are withdrawn before maturity will have NO interest/profit payable:
 - i) For TD Account, the Eligible Customer shall provide ibra' (rebate) to the Bank in the event of early or partial withdrawal in accordance with the Specific Terms and Conditions for Commodity Murabahah-based Term Deposit as published on our website at <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/CMTDSPECIFICtnc.pdf>.
 - ii) For FD Account, these Terms and Conditions shall be read together with the General Terms and Conditions of Accounts and Services available at <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/TCAccountsAndServicesEng.pdf>

5.2 UT/Shariah Compliant UT and FD/TD Bundle

- 5.2.1 The minimum amount of the UT/Shariah Compliant UT investment and the FD/TD placement are Ringgit Malaysia Ten Thousand (RM10,000) respectively. The corresponding UT investment amount must be more than or equal to the FD/TD placement amount. For illustration, please refer to Table 4 below:

Table 4: UT/Shariah Compliant UT and FD/TD Bundle

Amount		Eligibility
UT/Shariah Compliant UT Investment (RM)	FD/TD Placement (RM)	
10,000	6,000	No
10,000	30,000	No
10,000	10,000	Yes
30,000	30,000	Yes
30,000	10,000	Yes

- 5.2.2 The deposit/investment in the FD/TD and UT/Shariah Compliant UT Bundles must be done concurrently on the same day. UT/Shariah Compliant UT transaction cut off time is at 3pm on every business day. The cut off time may change from time to time due to fund or public holiday or announcement of non-business day, please refer to AmBank branch when necessary.
- 5.2.3 The FD/TD accountholder and the UT/Shariah Compliant UT Investment accountholder must be of the same party and in the case of joint account, the FD/TD and UT/Shariah Compliant UT Investment primary accountholder must be of the same party as well. Please refer to the illustration in Table 5 below:

Table 5: Accountholder criteria

Investment Account Holder (UT)		UT/Shariah Compliant UT Investment (RM)	FD/TD Account Holder		FD/TD Placement (RM)	Eligible (Yes/No)
Primary	Secondary		Primary	Secondary		
A	-	50,000	A	-	50,000	Yes
A	B	50,000	A	B	50,000	Yes
A	B	50,000	A	-	50,000	Yes
A	-	50,000	A	B	50,000	Yes
A	-	50,000	B	-	50,000	No
B	-	50,000	A	B	50,000	No
A	B	50,000	B	-	50,000	No

- 5.2.4 The applicable sales charge payable by the Eligible Customer shall be **3.00%** on the selected UT or Shariah Compliant UT. At the point of investment in the selected UT or Shariah Compliant UT, **any other offers and/or promotions on the sales charges advertised by the Bank shall not be applicable.**

- 5.2.5 For the UT or Shariah Compliant UT, an Eligible Customer who is entitled to the Cooling-Off Right will be given a Cooling Off Period of six (6) Business Days from the date of receipt of the investment application by the Bank. In the event that the Eligible Customer elects to terminate the investment within the Cooling Off Period, the Eligible Customer will **NOT** be entitled to the FD/TD Preferential Interest/Profit Rate. The interest/profit on the FD/TD will be paid at the Bank’s prevailing board rate and for TD, the Eligible Customer agrees to provide ibra’ (rebate) to the Bank on the difference between profit calculated on the TD Preferential Rate and profit calculated on the TD prevailing board rate.
- 5.2.6 The Campaign is not applicable to the funds or monies disbursed from the Employees Provident Fund (EPF) Investment schemes.
- 5.2.7 The Campaign is not applicable for the Private Retirement Scheme (PRS) investments.
- 5.2.8 The Campaign is not applicable for regular investment plan.
- 5.2.9 The FD/TD placement made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor whilst the UT/Shariah Compliant UT Funds are not protected by PIDM. Investments in the UT/Shariah Compliant UT are subject to investment risks, including the possible loss of the principal amount invested. The Eligible Customers are advised to read and understand the Prospectus/Information Memorandum before investing.
- 5.2.10 Multiple FD and/or TD placement is not allowed when bundling with any UT/Shariah Compliant UT Funds transaction.

5.3 ASNB-V and FD/TD Bundle

- 5.3.1 The minimum amount of ASNB Variable Priced Funds and 1-month, 3-month or 6-month Fixed/Term Deposits placement is Ringgit Malaysia Ten Thousand (RM10,000). The corresponding ASNB Variable Priced Funds amount must be more than or equal to the Fixed/Term Deposits placement amount. Combination of Conventional Unit Trust Funds and ASNB Variable Priced Funds to fulfill the Ringgit Malaysia Ten Thousand (RM10,000) minimum amount is not allowed.
- 5.3.2 Please refer to the illustration in the table below:

Table 6: ASNB-V and FD/TD Bundle Placement

Minimum Amount		Eligibility
ASNB Variable Priced Investment (RM)	Fixed/Term Deposit Placement (RM)	
10,000	6,000	No
10,000	30,000	No
10,000	10,000	Yes
30,000	30,000	Yes
10,000	5,000	No
10,000	9,000	No
5,000	5,000	No
30,000	10,000	Yes
12,000	12,000	Yes

- 5.3.3 The deposit or investment in the Fixed/Term Deposit and ASNB Variable Priced Fund Bundles must be done concurrently on the same day.
- 5.3.4 The sales charge as stated in Table 2 is payable by Eligible Customers as it is imposed by ASNB.
- 5.3.5 The Fixed/Term Deposits accountholder and the ASNB Variable Priced Fund accountholder must be the same person and in the case of joint account, the Fixed/Term Deposit and ASNB Variable Priced Fund primary accountholder must be the same person as well. Please refer to the illustration in Table 7 below:

Table 7: Accountholder Criteria for FD/TD and ASNB-V

ASNB Variable Priced Fund Accountholder		ASNB Variable Priced Investment (RM)	Fixed/Term Deposit Accountholder		Fixed/Term Deposit Placement (RM)	Eligibility
Primary	Secondary		Primary	Secondary		
A	-	50,000	A	-	50,000	Yes
A	-	50,000	B	A	50,000	No
A	-	10,000	A	B	10,000	Yes
A	-	20,000	B	-	20,000	No

- 5.3.6 At the point of investment in the ASNB Variable Priced Funds, any other offer and/or promotion on sales charge advertised by the Bank shall not be applicable.
- 5.3.7 For ASNB Variable Priced Funds, an Eligible Customer who is entitled to the Cooling-Off Right will be given a Cooling Off Period of six (6) Business Days from the date of receipt of the investment application by the Bank. In the event that the Eligible Customer elects to terminate the investment within the Cooling Off Period, the Eligible Customer will not be entitled to the FD/TD Preferential Interest. The interest on the FD/TD will be paid at the Bank's prevailing board rate.
- 5.3.8 The Campaign is not applicable to funds or monies disbursed from EPF Investment schemes.
- 5.3.9 The Fixed/Term Deposit is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor, while the ASNB Variable Priced Funds are not protected by PIDM.

6. General

- 6.1 By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the terms and conditions herein, which has to be read together with the:
- (a) General Terms and Conditions for Accounts and Services,
 - (b) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to AmBank Islamic Current and Savings Account only), and
 - (c) the Specific Terms and Conditions for Commodity Murabahah-based Term Deposit.

The Eligible Customer(s) 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.

- 6.2 The Eligible Customer is required to sign all relevant standard documents of the Bank and comply with all terms and conditions in respect of their investments in the relevant products under the Campaign, which are separate from these terms and conditions.
- 6.3 The Bank shall have the right to disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:
 - (a) The said Eligible Customer has provided untrue information or acted fraudulently in any manner during the entry process or at any time during the Campaign Period; or
 - (b) The Eligible Customer has breached or potentially breached the terms and conditions herein; or
 - (c) the Bank reserves the right to adjust the FD/TD preferential rate to the prevailing board rate without notification to the customers should the T&C is not met.
- 6.4 This Campaign is not valid with other campaigns of the Bank. Hence, no other special, additional or preferential rates shall be given under the Campaign.
- 6.5 The Bank shall have the to vary, amend, delete or add to nay of the terms and conditions set out herein, in whole or in any part from time to time including to vary the Campaign Period with Prior Notice.
- 6.6 In the event of further revisions to the Overnight Policy rate (OPR) announced by the Bank Negara Malaysia (BNM), the Bank reserves the right to alter the promotional FD/TD rates offered in this Campaign with immediate effect so as in line with the effective date of the revised OPR. However, this shall not affect the existing customers whom have successfully placed the FD/TD during the Campaign.
- 6.7 For avoidance of doubt, any cancellation, termination or suspension by the Bank of this Campaign shall not entitle the Eligible Customer to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Customer as direct or indirect result of the cancellation, termination or suspension.
- 6.8 Any notice issued by the Bank will be posted on the Bank's official website at www.ambank.com.my or any of the Bank's branches and that such notice shall be deemed as delivered and notified to the Eligible Customers.
- 6.9 The Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers. No further correspondence or appeal will be entertained.
- 6.10 Under no circumstances will the Bank be held liable for any of the followings:
 - (a) The Bank is not liable for any default in respect of this Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
 - (b) The Bank shall not be liable to any Eligible Customer for any damage of whatsoever nature or loss suffered (such as loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special 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

except where such actions, claims, direct losses, damages and expenses were directly attributable to the Bank's gross negligence, wilful default or fraud.

- 6.11 In The Bahasa Malaysia version of this Terms and Conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>. 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.
- 6.12 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 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.
- 6.13 Disclaimer for investment products: Investment products are not obligations of, guaranteed or insured by the bank and are subject to investment risks (e.g. market risk, currency risk and issuer credit risk) including the possible loss of the principal amount invested. Investors are advised to read and understand the content of the relevant documents including but not limited to prospectus or information memorandum and product highlight sheet before investing. Investors should also consider all fees and charges involved before investing. Prices of units and income distribution, if any, may go down as well as up; where past performance is no guarantee and not an indication of future performance. Investors should carefully consider whether any investment views or investment products are appropriate in view of their own investment experience, objectives, financial resources and relevant circumstances.

The Master Prospectus of ASNB dated 1 February 2020, the First Supplementary Master Prospectus dated 20 October 2021, the Prospectus of ASN Imbang (Mixed Asset Balanced) 3 Global dated 16 September 2020, the First Supplementary Prospectus ASN Imbang (Mixed Asset Balanced) 3 Global dated 20 October 2021, the Prospectus of ASN Equity Global dated 1 September 2021 and the Prospectus of ASN Sukuk dated 25 November 2022 ("Prospectuses"), have been registered with the Securities Commission Malaysia. Please read and understand the content of the Prospectuses together with the Product Highlights Sheets which are available at the ASNB website (www.asnb.com.my), branches and agents. The unit will be issued upon receipt of the registration form referred to and accompanying the Prospectuses. Before investing, please consider the risk of investing as well as the fees and charges involved. Unit prices and distribution payable, if any, may go down as well as up. The past performance of a fund should not be taken as indicative of its future performance.

Investment products are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

- 6.14 The Eligible Customers are required to log on to the Bank's official website at <https://www.ambank.com.my/eng/terms-and-conditions> for updates or the latest terms and conditions, if any.
- 6.15 For any assistance and/or feedback related to this Campaign, Eligible Customers may contact the Bank's Contact Centre at 03-2178 8888 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) or by e-mailing inquiries/feedback to customercare@ambankgroup.com.

Appendix 1: List of Selected Unit Trust Funds and Shariah Compliant Unit Trust Funds

No.	Participating Unit Trust Funds and Shariah Compliant Unit Trust Funds
1	abrdn Islamic World Equity A MYR
2	AHAM Aiiman Growth
3	AHAM Aiiman Global Multi Thematic Fund MYRH
4	AHAM Select Opportunity
5	AHAM Select Asia (ex Japan) Quantum MYR
6	AHAM Select AUD Income MYR
7	AHAM Select Balanced
8	AHAM Select Income
9	AHAM Select SGD Income MYR
10	AHAM World Series-Global Balanced MYRH
11	AHAM WS-Glo Disruptive Innovation MYRH
12	AHAM World Series - Global Income MYR
13	AHAM World Series - Global Income MYR H
14	AHAM World Series - Global Infrastructure Income MYRH
15	AHAM World Series - Global Quantum MYR
16	AHAM World Series - Global Quantum MYRH
17	AHAM World Series - China A Opp MYR
18	AHAM World Series - China A Opp MYR H
19	AHAM World Series - Income Fund MYR
20	AHAM World Series - Income Fund MYR H
21	MAMG All-China Focus Equity Fund - MYR
22	MAMG All-China Focus Equity Fund - MYRH
23	MAMG Liquid Alternative Fund MYR
24	MAMG Liquid Alternative Fund MYR-hedged
25	Maybank Asia Mixed Assets-I MYR
26	Maybank Asiapac Ex-Japan Equity-I
27	Maybank Bluewaterz Total Return Fund - MYR
28	Maybank Global Mixed Assets-I MYR
29	Maybank Global Mixed Assets-I MYR H
30	Maybank Global Sustainable Equity-I - MYR
31	Maybank Global Sustainable Equity-I - MYRH
32	Maybank Singapore REITs MYR
33	Maybank Singapore REITs MYR H
34	AmAsia Pacific REITs B MYR
35	AmChina A-Shares MYR
36	AmChina A-Shares MYR-Hedged
37	AmDividend Income
38	AmIttikal

39	AmTotal Return
40	Asia ex Japan Equity Fund - MYR
41	Asia ex Japan Equity Fund - MYRH
42	Asia Pacific Equity Income
43	Europe Equity Growth
44	European Equity Alpha
45	Global Agribusiness
46	Global Dividend MYR
47	Global Emerging Market Opportunities
48	Global Multi-Asset Income MYR
49	Global Property Equities
50	Global Smaller Companies Fund MYR
51	Global Smaller Companies Fund MYRH
52	Hong Kong Tech Index Fund - MYR
53	Hong Kong Tech Index Fund - MYRH
54	Income and Growth MYR H
55	New China Sectors Index Fund - MYR
56	New China Sectors Index Fund - MYR-hedged
57	Pan European Property Equities
58	Precious Metals Securities
59	Robotech RM H
60	Sustainable Series - Global Lower Carbon Equity MYR
61	Sustainable Series - Global Lower Carbon Equity MYRH
62	Sustainable Series - Health Fund - MYR
63	Sustainable Series - Health Fund - MYR-hedged
64	Sustainable Series - Nutrition Fund - MYR
65	Sustainable Series - Nutrition Fund - MYRH
66	Sustainable Series - Positive Change Fund - MYRH
67	Sustainable Series – Sustainable Outcomes Global Equity Fund – RM Class
68	Sustainable Series – Sustainable Outcomes Global Equity Fund – RM-Hedged Class
69	US-Canada Income and Growth
70	Principal Asia Pacific Dynamic Income MYR
71	Principal China-India-Indonesia Opportunities
72	Principal Global Millennial Equity MYR
73	Principal Global Millennial Equity MYR Hedged
74	Principal Global Titans MYR
75	Principal China Multi Asset Income MYR H
76	Principal Global Technology MYR H
77	Principal Greater China Equity MYR
78	Principal Islamic Asia Pacific Dynamic Equity
79	Principal Islamic Lifetime Balanced

80	Principal Asia Pacific Dynamic Mixed Asset Fund - MYR
81	Principal Biotechnology Discovery Fund - MYRH
82	Principal US High Conviction Equity Fund - MYR
83	Principal US High Conviction Equity Fund - MYRH
84	Principal Islamic Global Technology MYR
85	Principal Islamic Global Technology MYR H
86	Eastspring Investments Asia Pacific Equity MY
87	Eastspring Investments Asia Select Income
88	Eastspring Investments Balanced
89	Eastspring Investments Dana al-Ilham
90	Eastspring Investments Dana Al-Islah
91	Eastspring Investments Dinasti Equity
92	Eastspring Investments Equity Income
93	Eastspring Investments Global Emerging Markets
94	Eastspring Investments Islamic China A-Shares Fund
95	Eastspring Investments Small-cap
96	RHB Asia Dynamic MYR
97	RHB Asia Dynamic MYR H
98	RHB Asian High Yield-MYR
99	RHB Asian Income MYR
100	RHB Asian Income - Multi Currencies MYR H
101	RHB Big Cap China Enterprise
102	RHB China Bond MYR
103	RHB China Bond MYR Hedged
104	RHB Equity
105	RHB European Select
106	RHB Global Artificial Intelligence MYR H
107	RHB Gold RM
108	RHB Gold and General
109	RHB Growth And Income Focus
110	RHB Pacific Technology MYR
111	RHB Pacific Technology MYRH
112	RHB US Focus Equity
113	RHB Resources
114	TA Asia Absolute Alpha MYR
115	TA Asia Absolute Alpha MYR H
116	TA Global Technology MYR
117	TA Global Technology MYRH
118	TA Global Select Equity Fund MYR
119	TA Global Select Equity Fund MYRH
120	TA Islamic

121	TA South East Asia Equity
122	TA Sustainable Water & Waste Fund MYR
123	TA Sustainable Water & Waste Fund MYRH
124	TA Sustainable Water & Waste Fund USD
125	TA Total Return Income MYR (Class A)
126	TA Total Return Income MYR (Class B)
127	TA Total Return Income MYR (Class C)
128	TA Total Return Income MYRH (Class A)
129	TA Total Return Income MYRH (Class B)
130	TA Total Return Income MYRH (Class C)
131	United ASEAN Discovery
132	United Global Durable Equity Fund MYRH
133	United Global Healthcare Fund A MYR Acc
134	United Global Healthcare Fund A MYR Acc H
135	United Global Quality Equity MYR H
136	United-i ESG Series-High Quality Sukuk MYR
137	United-i Global Balanced MYR
138	United-i Global Balanced MYR Hedged
139	United Japan Discovery MYR H
140	United Sustainable Series - Global Credits Fund MYRH
141	Manulife Global Income Optimiser (A MYR-Hedged Acc)
142	Manulife Global Income Optimiser (A4 MYR-Hedged Inc)
143	Manulife India Equity Fund
144	Manulife Shariah Global REIT MYR

The unit trust funds/ASNB-V offering is not exhaustive.