

Terms and Conditions
Win Flight Tickets to Bangkok with your Debit Card (1 July – 31 August 2018)

The Terms and Conditions herein (“Terms and Conditions”) are in addition to and are to be read together with AmBank (M) Berhad (8515-D) (“the Bank”) relevant AmBank Debit MasterCard and TRUE by AmBank Debit MasterCard Terms and Conditions (“the Debit Card Agreement”) which govern the use of the Debit Card issued by the Bank respectively. In the event of any discrepancy or inconsistency between these Terms and Conditions and the Debit Card Agreement, these Terms and Conditions shall prevail in so far as it relates to the Campaign.

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.

“**the 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. The term “related corporations” shall have the same meaning assigned to it under Section 2 of the Companies Act 2016.

“**Eligible Cardholders**” means Debit Cardholders of the Bank who are entitled to participate except cardholders whose Debit Card accounts with the Bank have been suspended, cancelled, terminated or closed for whatsoever reasons during the Campaign Period or during the fulfilment of the Campaign or prior to notification of winners by the Bank.

“**Debit Card**” means the AmBank Debit MasterCard and TRUE by AmBank Debit MasterCard issued by AmBank.

“**Campaign**” means “**Win Flight Tickets to Bangkok with your Debit Card (1 July – 31 August 2018)**” Campaign organized by the Bank in accordance with the Terms and Conditions as herein stipulated.

“**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 Debit Card retail transactions, **excluding** transactions which are subsequently cancelled or refunded, disputed, unauthorized, 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.

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 July 2018 – 31 August 2018 (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.

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3. Eligibility

3.1 Eligible Cardholders as recorded in the Bank's system shall be eligible to participate in this Campaign.

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

- a) 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
- b) 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).

4. Campaign Mechanics and Eligibility

4.1 Eligible Cardholders are required to use their Debit Card as recorded in the Bank's system to perform six (6) Qualified Transactions with a total minimum spend of Ringgit Malaysia Two Hundred (RM200) in order to qualify to be in the running to win one (1) pair of Thai Airways return flight tickets of Economy Class to Bangkok.

4.2 The Campaign Criteria and Prize are defined as follows:-

Campaign Criteria	Prize
Perform 6 Qualified Transactions with minimum total spend of RM200	1 pair of Thai Airways return flight tickets (Economy Class) to Bangkok

4.3 All Qualified Transactions must be transacted to the Eligible Cardholder's Debit Card account within the Campaign Period based on the Bank's system date and time to be in the running to win the Prize. The Bank is not responsible in any manner whatsoever for any late posting to Eligible Cardholder's Debit Card account by merchants and/or third party which may result in the Eligible Cardholder's Qualified Transaction being omitted from the Campaign.

4.4 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. Prize Winners Selection & Announcement

5.1 By the end of the Campaign Period, twenty (20) shortlisted winners will be selected via the Bank's automated system which will assign every Qualified Transaction to a unique serial number, which is then used for sorting in ascending numeric order.

5.2 Following the numbering stated in Clause 5, the total number of Qualified Transactions are divided by twenty (20) to return the multiplier value for shortlisting twenty (20) Eligible Cardholders ("Potential Winners"). Following this sorting, each Qualified Transaction is numbered sequentially starting from 1 for the serial number ("Sequential Number").

Example: Assuming that there are 1,000 Qualified Transactions, hence, 1,000 will be divided by 20 to return the multiplier value of 50, which means that the Eligible Cardholders with the 50th and its multiples: 100th, 150th etc. until there are ten (10) Potential Winners.

5.3 An Eligible Cardholder can only be shortlisted once for the Prize. In the event that the same Eligible Cardholder is shortlisted more than once for the Prize, the Eligible Cardholder shall only be shortlisted based on his/her lowest Sequential Number. The Eligible Cardholder's other Qualified

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Transactions shall be disregarded and the Eligible Cardholder with the next-in-line Sequential Number shall be shortlisted instead, as illustrated below:

Example: Based on Clause 6, if the 50th and 100th Qualified Transactions are from the same Eligible Cardholder, the next-in-line shortlisted Potential Winner which is the 150th Qualified Transaction shall be shortlisted instead.

- 5.4 The Potential Winners 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), between 20 September 2018 to 28 September 2018, at the sole and absolute discretion of the Bank.
- 5.5 The Potential Winners shall be required to answer two (2) questions correctly ("Phone Q&A"). The Potential Winners who answer both questions accurately and in the fastest time will win the Prize. There will be a total of three (3) Winners throughout the Campaign Period.
- 5.6 The Bank shall make three (3) attempts to contact the Potential 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 Winner shall be disqualified and not be eligible to win the Prize. The next-in-line Potential Winner shall then be promoted to win the Prize.
- 5.7 To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential Winners which are not completed, disconnected, not answered or proceeded with due to the unavailability of the said Eligible Cardholder at the appointed date and time and/or due to any other reasons whatsoever.
- 5.8 The Bank shall notify the Prize Winners via SMS/telephone/mailed based on their 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 in its sole and absolute discretion, for the purpose of announcing the Winners.
- 5.9 The Prize Winners might be invited 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 mailed with regards to the date, time and venue of the prize presentation ceremony and/or other publicity programmes. The Bank shall make three (3) attempts to contact the Prize Winners. If a Prize Winner fails to be contacted after these attempts, the Bank shall make no further attempts or if the Prize Winner were successfully contacted but fails to attend such ceremony and/or programs without any valid reason(s), the Bank reserves the right to forfeit the said Prize Winner's Prize and to select the next shortlisted Potential Winner via Phone Q&A as the Winner.
- 5.10 The Bank will issue a prize redemption letter to the Prize Winners by 12 October 2018. Prize Winners are required to contact Thai Airways Airline for flight ticket booking.
- 5.11 The Prize shall be valid for redemption within six (6) weeks from the Prize issuance date. The Prize Winners shall be solely responsible for the payment of all taxes and/or other miscellaneous charges relating to the Prizes and the Bank shall not bear any other costs whatsoever related to the Prize.
- 5.12 The Bank's liability with regards to Prizes is only to pay the purchase price for the same to the vendor. 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. No changes are to be made on the destination of the Prizes.

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6 Disqualification

- 6.1 The Bank reserves the absolute right to disqualify the participation and/or transaction of any Eligible Cardholders for the purpose of this Campaign without having to notify or alert the Eligible Cardholders based on the following:-
- a. Qualified Transactions received before and/or after the stipulated Campaign Period.
 - b. The Eligible Cardholder's Debit Card account has been closed before the notification of the winner by the Bank.

7 Liability

- 7.1 To the extent permitted by law and the Bank not being in breach of this Campaign or is negligent, the eligibility of the Eligible Cardholders and the winners for the Cash Back pay-out during the Campaign Period is final and no correspondence disputing the Bank's decision shall be entertained.
- 7.2 To the extent permitted by law and the Bank not being in breach of this Campaign or is negligent, the Eligible Cardholders will indemnify the Bank for any loss or damage, costs and expenses, fees and charges which the Bank may incur due to breach by the Eligible Cardholders of any Terms and Conditions of this Campaign including the enforcement of such Terms and Conditions against the Eligible Cardholders.
- 7.3 By participating in the Campaign and only for the purpose of this Campaign, the Eligible Cardholders hereby consent to and agree that the Bank shall be at liberty to disclose their particulars, only to the extent necessary to the Bank's service providers, for the purposes of running this Campaign.

8 Adherence to the Campaign Terms and Conditions

- 8.1 By participating in this Campaign, the Winners hereby consent to and agree that the Bank shall be at liberty to publish or display materials and/or information, including but not limited to their names and photographs without compensation, for advertising and publicity purposes in any manner the Bank deems appropriate.
- 8.2 All Eligible Cardholders shall be required to adhere to the Campaign's Terms and Conditions. The Bank reserves the right to forfeit the Cashback in the event any of the Terms and Conditions is not adhered to.
- 8.3 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.
- 8.4 Eligible Cardholders are advised to read and understand the Terms and Conditions specified herein and the Bank may change, amend and/or modify any of the Terms and Conditions stipulated herein from time to time and any changes will be announced with at least twenty-one (21) calendar days prior notice on the Bank's website at www.ambank.com.my.
- 8.5 For any assistance and/or feedback related to this Campaign, Eligible Cardholders may contact the 24-hour Contact Centre of the Bank at +603-2178 8888 or email to customercare@ambankgroup.com.