

**TERMS & CONDITIONS**  
**ZERO CHEQUE CAMPAIGN (“CAMPAIGN”)**  
**Campaign Period: 1<sup>st</sup> July until 30<sup>th</sup> September 2021**

**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](http://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.**

**DEFINITIONS**

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. “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Islamic’) [Registration No. 199401009897 (295576-U)], both incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.
2. 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, 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.
3. “Online Payment” refers to transactions to third party with Inter Bank Giro (IBG), DuitNow, JomPAY, third party Interbank Fund Transfer (IFT) via either AmAccess Biz, eAmBiz or AmAccess Corporate Cash Management System.
4. “Prior Notice” refers to the notice issued by the Bank to its customers within fourteen (14) calendar days and published on the Bank’s website at [www.ambank.com.my](http://www.ambank.com.my)

**CAMPAIGN**

5. The “**Campaign**” means this “**ZERO CHEQUE CAMPAIGN**” organised by the Bank in accordance with the Terms and Conditions as stipulated herein.

**CAMPAIGN PERIOD**

6. The period from **1<sup>st</sup> July 2021 until 30<sup>th</sup> September 2021**, both dates inclusive (“**Campaign Period**”) or such other period(s) as may be determined by the Bank with Prior Notice to the Participants before the new Terms and Conditions take effect.

**ENTRY ELIGIBILITY**

7. The participant must be an existing customer of AmBank or AmBank Islamic within the Campaign Period (“**Participant**”).
8. The participants are **pre-selected top 200 eSPICK cheque issuance customers as of Apr 2021**.
9. To be eligible for entry, participants are required to fulfill below requirement within campaign period:

**TERMS & CONDITIONS**  
**ZERO CHEQUE CAMPAIGN (“CAMPAIGN”)**  
**Campaign Period: 1<sup>st</sup> July until 30<sup>th</sup> September 2021**

<b>Tiering</b>	<b>Requirement</b>
Tier 1	Perform Zero Cheque Issuance
Tier 2	Perform minimum 10 online payments

**QUALIFYING CRITERIA**

10. The Bank shall select the top two hundred (200) Participants who issue ZERO (0) cheques per month for a consecutive period of three (3) months during the Campaign Period. The tier 1 winners will be selected based on the ZERO (0) cheque issuance. Tier 2 winners will be selected based on customers that performed at least ten (10) online payment transactions during the Campaign Period. You must qualify in tier 1 in order to qualify for tier 2 reward.
11. The ZERO cheques issuance and minimum ten (10) online payments must be made during the Campaign Period and comply with the entry eligibility and qualifying criteria mentioned herein, in order to be eligible for the Reward. Entries received outside the Campaign Period will be disqualified.

**REWARD**

12. The one-off cash back of Ringgit Malaysia One Thousand (RM1,000.00) for tier 1 and Ringgit Malaysia of One Hundred (RM100) for tier 2 will be credited into the respective winner’s current account/ current account-i within sixty (60) days after the end of Campaign Period.

<b>Tiering</b>	<b>Reward</b>
Tier 1: ZERO Cheque	RM1,000
Tier 2: Min 10 online payment	RM100

13. The Reward to be awarded is capped at:

<b>Tiering</b>	<b>Total Participants</b>	<b>Total Rewards</b>
Tier 1: RM1,000	200 participants	RM200,000.00
Tier 2: RM100	200 participants	RM20,000.00

14. Unless otherwise specified in the Terms and Conditions herein, no substitution or replacement of, or modification to the Reward requested by winners will be permitted.
15. The Reward is non-transferrable and non-exchangeable to any third party. Taxes, fees and other costs associated with the use of the Reward are the sole responsibility of the winner.
16. The Bank reserves the right to substitute or replace the Reward offered in this Campaign with another item of similar value with Prior Notice.

**PRIVACY NOTICE**

17. 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.
18. 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.
19. 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.
20. The Participants may at any time contact the Bank at the contact details mentioned below to

**TERMS & CONDITIONS**  
**ZERO CHEQUE CAMPAIGN (“CAMPAIGN”)**  
**Campaign Period: 1<sup>st</sup> July until 30<sup>th</sup> September 2021**

withdraw their consent for the use of Personal Data as stated in clause, 17, 18 and 19 above, and/or to correct any inaccurate Personal Data, and/or or to request for a copy of the Personal Data in the Bank’s possession

21. The Bank shall take reasonable precautions to keep the Participants’ Personal Data secure and requires third party processors to do the same. However, the Bank may disclose the Participants’ Personal Data if required by law, search warrant, subpoena or court order.
22. 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**

23. By participating in this Campaign, the Participants are advised to read and understand the below terms and conditions which are available at:  
<http://www.ambank.com.my/eng/terms-and-conditions>.  
a) General Terms and Conditions for Accounts and Services; and
24. 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 by 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.
25. 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.
26. 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.
27. 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.
28. 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.
29. 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.
30. For any assistance and/or feedback relating to this Campaign, the Participant(s) may contact us via e-mail to [tb-marketing@ambankgroup.com](mailto:tb-marketing@ambankgroup.com)

**-End-**