

This Specific Terms & Conditions is to be read in conjunction with the General Terms & Conditions, Specific Terms & Conditions of Family First Solution, Family First Islamic Solution and Foreign Currency Account and Terms & Conditions governing the AmBank/AmIslamic Card.

1. Definitions And Construction

1.1. In these terms and conditions and in the Schedules and Appendices hereto (if any), the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:-

“AmBank” means AmBank (M) Berhad (Company No. 8515-D)/AmIslamic Bank Berhad (Company No. 295576-U) (whichever applicable), companies incorporated in Malaysia under the Companies Act 1965 and having its registered address at Level 22, Bangunan AmBank Group, No. 55 Jalan Raja Chulan, 50200 Kuala Lumpur, their respective predecessors-in-title, successors-in-title and assigns.

“ANZ” means Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) a company registered in Australia of ANZ Centre, Level 9, 833 Collins Street, Docklands, Melbourne, 3008, Australia.

“ANZ Account” means ANZ Access Advantage account which is opened by Students in accordance with ANZ Saving & Transaction Products terms and conditions and the ANZ Personal Banking Account Terms and Conditions.

“ANZ Account Opening Form” means the Non-Residents ANZ Access Advantage Account Application Form

“Student” means a student who intends to or has been accepted to pursue education in an Australian Education Institution.

“Member” means those who opens or maintains AmBank Family First Solution, Family First Islamic Solution and/or Foreign Currency Account and submits a Proof of Enrolment for the purpose of receiving the Get Set Privileges.

“Proof of Enrolment” means a valid Letter of Admission/Acceptance to pursue education in an Australian Education Institution.

2. AmBank-ANZ Get Set Solution

2.1. AmBank-ANZ Get Set Solution comprises of the following services and privileges:

2.1.1. Facilitating the opening of ANZ Account in accordance with this Specific Terms and Conditions; and/or

2.1.2. Get Set Privileges as specifically set out under Clause 4 of this Terms and Conditions.

3. Facilitating the opening of ANZ Account

3.1. This service is made available to Student intending to study at, or who have been accepted to study at, an educational institution in Australia inclusive of the staff of AmBank and its related companies subject to the terms and conditions stipulated herein and other related terms, conditions and/or internal procedures governing AmBank.

3.2. AmBank shall facilitate the opening of an ANZ Account by providing the Student with an ANZ Account Opening Form. Upon completion of the ANZ Account Opening Form, AmBank shall submit the completed ANZ Account Opening Form to ANZ on behalf of the Student within two (2) business/working days.

3.3. The opening of ANZ Account is at ANZ's sole and absolute discretion. If the Student's application is declined by ANZ, AmBank shall not be held liable.

- 3.4. The operations of the ANZ Account are subject to ANZ's terms and conditions as provided for the account, being the ANZ Saving & Transaction Products Terms and Conditions and the ANZ Personal Banking Account Terms and Conditions. Student is recommended to contact ANZ directly for any further information on ANZ's terms and conditions applicable.
- 3.5. Student is recommended to contact ANZ directly for any further information relating to ANZ Account. Any information given by the staff of AmBank on ANZ Account and its related services shall only serve as a guide and should not be construed as representations or warranties by ANZ or AmBank.
- 3.6. AmBank shall not be responsible and/or liable for any damages and all consequences resulting or arising from providing any information and service necessary to facilitate the opening of an ANZ Account.

4. Get Set Privileges

4.1. Eligibility

- 4.1.1. AmBank Family First Solution/Family First Islamic Solution Members and/or Foreign Currency Account holders with a Proof of Enrolment.
- 4.1.2. The privileges are also extended to the staff of AmBank and its related companies subject to the terms and conditions stipulated herein and other related terms, conditions and/or internal procedures governing AmBank.
- 4.1.3. Members are required to provide a copy of the Proof of Enrolment to AmBank when signing up for AmBank-ANZ Get Set Solution to be eligible for the privileges as set out under Clause 4.3 herein.

4.2. Validity

- 4.2.1. The privileges are valid from the Proof of Enrolment's date of issue until the last day of its expiry month ie. Proof of enrollment is issued on 15th January 2011 with validity till 28th December 2011. As such, the validity of the privileges is from 15th January 2011 till 31st December 2011.
- 4.2.2. Any extension request to the validity will be subjected to AmBank's acceptance and submission of a new Proof of Enrollment.

4.3. Privileges

- 4.3.1. Members are required to quote 'Get Set' to be eligible for the privileges whilst performing transaction.
- 4.3.2. Subject always to AmBank's sole and absolute discretion, the Get Set Privileges shall include:
 - 4.3.2.1. Preferential FOREX rates for Australian Dollars
 - 4.3.2.2. Lower remittance fees on Beneficiary/Receiving Bank
 - 4.3.2.3. AmBank Credit Card/AmIslamic Bank Card Benefits

4.4. Preferential FOREX Rates for Australian Dollars

- 4.4.1. Preferential FOREX rates herein refer to a discounted rate off the prevailing AmBank FOREX board rate for Australian Dollars.
- 4.4.2. Preferential FOREX rates is applicable in the following instances:
 - 4.4.2.1. Outward fund transfers (ie. telegraphic transfer and demand draft) to the Student whose name is as per the submitted Proof of Enrolment and the beneficiary/receiving bank is ANZ; and/or
 - 4.4.2.2. Conversions of Ringgit Malaysia into Australian Dollar for the purpose of placement into an AmBank Foreign Currency Current Account and/or AmBank Foreign Currency Fixed Deposit.
- 4.4.3. Preferential FOREX rates are not applicable for AmOnline e-remittances transactions.

4.5. Lower Remittance Fees on Beneficiary/Receiving Bank

- 4.5.1. Lower remittance fees herein refer to a discounted fee off the prevailing beneficiary/receiving bank's telegraphic transfer charges.
- 4.5.2. Lower remittance fee is applicable in the following instance:
 - 4.5.2.1. Outward fund transfers (telegraphic transfer only) to the Student whose name is as per the

submitted Proof of Enrolment and the beneficiary/receiving bank is ANZ.

4.5.3. Lower remittance fees are not applicable for AmOnline e-remittances transactions.

4.6. AmBank Credit Card/AmIslamic Bank Card Benefits

4.6.1. New and existing AmBank/AmIslamic cardholders who are also AmBank-ANZ Get Set Solution members shall receive the following benefits:

- 4.6.1.1. Card Service Tax waiver on supplementary card for the Student whose name is as per the submitted Proof of Enrolment;
- 4.6.1.2. Double AmBonus Points on education fees paid and air tickets purchased via AmBank/AmIslamic Card by the Principle cardholder and/or supplementary cardholder as per the student whose name is as per the submitted Proof of Enrolment;
- 4.6.1.3. 0% AmFlexi for 6 months with a minimum RM1000 spend; and
- 4.6.1.4. 0% AmFlexi for 9 months with a minimum RM2000 spend.

5. Others

- 5.1. AmBank shall have the rights to vary, suspend, withdraw or terminate any or all the AmBank-ANZ Get Set Solution terms and conditions, services and privileges from time to time at its sole and absolute discretion with prior notice.
- 5.2. The Member is bound by the respective AmBank banking product, services, investments and privileges prevailing Terms and Conditions in addition to the Specific Terms and Conditions herein.
- 5.3. The Student and Member shall not assign and/or transfer any of its rights, benefits, and/or obligations under the terms herein, and/or sub-contract any of its obligations in full or in part, unless with the prior written consent of AmBank.
- 5.4. All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
- 5.5. The Bahasa Malaysia version of the Terms and Conditions is available at ambankgroup.com. The Student and/or Members are required to log on to ambankgroup.com for the latest Terms and Conditions.