Terms and Conditions
AmBank SIGNATURE Priority Banking Referral Campaign (Nov 2026 – Mar 2027)
Campaign Period: 1 November 2026 – 31 March 2027

These Amended Terms and Conditions for the AmBank: AmBank SIGNATURE Priority Banking Referral Campaign will supersede the existing Terms and Conditions and shall take effect on 16 November 2026.

- Definition allocated in Clause 1.1 has been updated in blue font to reflect changes.
- Eligible Referrer allocated in Clause 3.2 has been updated in blue font to reflect changes.
- Campaign Mechanics allocated in Clause 4.1 has been updated in blue font to reflect changes.

REMINDER: Eligible Referrer (as defined below) is hereby reminded to read and understand the terms and conditions below and the updated terms and conditions which will be available at https://www.ambank.com.my/eng/terms-and-conditions. If the Eligible Referrer does not understand any of the terms and conditions stated herein or the updated terms and conditions, the Eligible Referrer is advised to discuss with any of the Bank's authorised representatives.

1 Definition

1.1 For the purpose of these terms and conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

"AmSPB" refers to AmBank SIGNATURE Priority Banking.

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[Registration Company No.: 199401009897 (295576-U)], companies incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

"**Fresh Funds**" refer to monies or funds that are:
(a) not transferred from any of the Bank's existing deposit and/or investment accounts;
(b) transferred by the way of Interbank GIRO (IBG) or Interbank Fund Transfer (IBFT) from another banks/financial institution into the Referee's Current/Savings Account or Current/ Savings Account-i accounts;
(c) deposit made by way of cash or cheque(s) into Referee's Current/Saving Account or Current/ Savings Account-i accounts.

"**Campaign**" refers to **"AmBank SIGNATURE Priority Banking (AmSPB) Referral Campaign**" organised by the Bank in accordance with the terms and conditions stipulated herein.

"Primary Assets Under Management or Primary AUM" means the total aggregate of primary account balances in Deposits and/or Investment, and/or Premium/Contribution* of Bancassurance/Bancatakaful products that is in force, held with the Bank.

"Primary Wealth Management Assets Under Management or Primary WM AUM" means the total aggregate of primary account balances in Investment, and/or Premium/Contribution* of Bancassurance/Bancatakaful products that is in force, held with the Bank.

"**Prior Notice**" means notice by the Bank of certain facts or of a particular state of affairs of at least five (5) calendar days.

"**New-To-Bank**" refers to Bank's client who must not be an existing customer of the Bank or does not have any product holdings with the Bank from 1st May 2026 onwards.

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

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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.

The term "**Associate Corporations**" shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 which includes any corporation in which the company holds not less than twenty per cent but not more than fifty per cent of the voting shares or the Islamic Financial Services Act 2013, where applicable. The term "**Related Corporations**" shall have the same meaning assigned to it under Section 7 of the Companies Act 2016 which include the holding company or a subsidiary or a subsidiary of the holding company of the first company.

2 Campaign Period

2.1 The Campaign shall **commence on 1 November 2026 – 31 March 2027,** both dates are inclusive ("**Campaign Period**") or such other period(s) as may be determined by the Bank with Prior Notice.

3 Eligible Referrer

3.1 The Campaign is open to all Bank's client ("**Referrer**") with active Bank's Savings Account/Current Account or Savings Account/Current Account-i ("**CASA/CASA-i**").

3.2 All Bank staff are eligible to participate in this Campaign, **except** for all Sales & Service staff that are tagged under Branch Distribution & Consumer Segment (Retail Banking), Retail Analytics and Secured Lending & Affluent Segments.

4 Campaign Mechanics

4.1 The Campaign details are as specified below:

a. The Referrer will complete and submit a referral form ("**Referral Form**") containing the name and contact number of a potential Referee ("**Referee**") to the Relationship Managers or Branch Manager of the Bank, or through the designated QR code/web lead form, within the Campaign Period.

b. Upon successful referral, the Referrer may be eligible for a cash reward for each successful referral made, subject to fulfilment of specific qualifying mechanism in Table 1 below and the terms of this Terms and Conditions ("**Cash Reward**").

Table 1

Qualifying Referral and Cash Reward

Number of Successful Referral	Without Primary Wealth Management AUM	With minimum Primary Wealth Management AUM of Fifty-Thousand-Ringgit Malaysia (RM50,000)
1 – 2	One (1) x Cash Reward of RM188 for each successful referral	One (1) x Cash Reward of RM288 for each successful referral
3 – 5	One (1) x Cash Reward of RM288 for each successful referral	One (1) x Cash Reward of RM488 for each successful referral
6 and above	One (1) x Cash Reward of RM588 for each successful referral	One (1) x Cash Reward of RM888 for each successful referral

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4.2 Each referral is considered successful if all criteria below have been fulfilled, subject to terms and conditions herein ("**Successful Referral**"):

a. Referee must be New-To-Bank Client;

b. Referee must be at least 18 years old;

c. Referee must be a new member of AmSPB with minimum Primary AUM of Two Hundred Thousand (RM200,000) and/or minimum Wealth Management Primary AUM of Fifty Thousand (RM50,000);

d. Referee must maintain the minimum Primary AUM for three (3) consecutive months based on the AmSPB onboarding month.

e. The Eligible Wealth Management Products ("**Eligible Products**") in this Campaign are as follows:

i. Unit Trust / Shariah Compliant Unit Trust (UT/ Shariah UT)
ii. Amanah Saham Nasional Berhad Variable Price Fund Unit Trust (ASNBV)
iii. Amanah Saham Nasional Berhad Fixed Price Fund Unit Trust (ASNBF)
iv. Direct Bond / Sukuk
v. Structured Products
vi. Dual Currency Investment (DCI)
vii. Bancassurance / Bancatakaful

4.3 If a Referee is referred by more than one Referrer, the first Referral Form received by the Bank shall entitle its Referrer for the Cash Reward upon Successful Referral.

4.4 There is no limit on the number of referrals that can be referred by each Referrer throughout the Campaign Period. By completing and submitting the Referral Form, the Referrer is deemed to represent, undertake and confirm the following:

a. The Referrer has obtained the consent from the Referee to submit the Referee's name and contact number to the Bank for the purpose of this Campaign.

b. The Referee has no objection to being contacted by the Bank.

c. The Referrer has no objection to have the Referrer's name to be disclosed to the Referee, for the purpose of this Campaign.

4.5 Referrers who are participating in this Campaign and entitled to receive the rewards, shall not be entitled for other ongoing promotions offered and deemed suitable by the Bank.

4.6 All deposits must be in the form **of Fresh Funds only**.

4.7 The deposit made under this Campaign are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

4.8 By participating in this Campaign, the Referrer consents to the collection, use, disclosure and processing of the Referrer's personal data by the Bank in accordance with the Bank's Privacy Notice available on the Bank's website.

4.9 The Referrer represents and warrants that the Referrer has obtained all necessary consent from the Referee for the collection, use, disclosure and processing of the Referee's personal data by the Bank for purposes relating to this Campaign and that such consent remains valid and effective.

5 Reward

5.1 The total cost of Cash Rewards for this campaign is capped at Ringgit Malaysia Three Hundred and Fifty Thousand (RM350,000) and it is rewarded based on **first-come-first-served basis**.

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5.2 The Bank reserves the right to change or exchange the Cash Rewards into any form of rewards in an equivalent amount, and Referrer will be notified with Prior Notice by way of communications provided in this Campaign.

5.3 The Cash Reward shall be credited into the Referrer's active CASA/CASA-i maintained with the Bank within ninety (90) working days upon all Referees fulfilled three (3) consecutive months based on the AmSPB onboarding month. The CASA/CASA-i provided must be under the name of the Referrer's individual or joint account maintained in the Bank's record.

5.4 The Referrer shall receive a notification via Short Message Service or other means of communication deemed suitable by the Bank upon crediting of the Cash Reward into their respective accounts by the Bank. The credited Cash Reward shall also be reflected in the Referrer's accounts statement issued after the crediting of the cash reward.

5.5 At the time of crediting of the Cash Reward into the Referrer's CASA/CASA-i maintained with the Bank, all their accounts with the Bank MUST be in good standing as determined by the Bank (that is, it MUST NOT be in breach of any of the General Terms and Conditions of the Accounts and Services, and/or be invalid or cancelled), otherwise, the Cash Reward will be forfeited.

5.6 The Cash Reward is not transferrable and non-exchangeable in any kind. The Bank will not entertain any request from the Referrer to credit the cash reward to any third party or other accounts belonging to the Referrer.

6 Disqualification

6.1 The Bank shall have the right to cancel the participation of or disqualify any Referrer of the Bank from participating in the Campaign if it finds or determines that:

(a) The said Referrer has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or

(b) The Referrer has breached or potentially breached the terms and conditions stated herein.

7 Liability

7.1 The Bank shall not be liable for any losses or damages, such as loss of income, profits, goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties, that may arise whether in contract, tort, negligence or otherwise, borne in connection with this Campaign or the Bank having exercised its rights and entitlement under any of these terms and conditions, save and except where such losses and damages were directly attributable to the Bank's gross negligence, wilful default or fraud.

8 General

8.1 Participation in this Campaign constitutes the Referrer's acceptance of these terms and conditions. These terms and conditions shall be read together with:
a. the specific terms and conditions for AmSPB, available at amsignatureprioritytnc.pdf; and
b. the relevant terms and conditions governing the General Terms and Conditions, available on the Bank's official website at ambank.com.my/eng/terms-and-conditions.

These terms and conditions are in addition to the terms and conditions referred to above. In the event of any inconsistency, these terms and conditions shall prevail solely in relation to this Campaign.

8.2 This Campaign is not valid with any other promotions unless stated otherwise by the Bank. No other special, additional or preferential rates shall be given under this Campaign.

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8.3 The Bank shall have, at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.

8.4 The Bank reserves the right to vary, amend, delete or add to any of the terms and conditions, in whole or in part, from time to time, including to vary the Campaign Period, by giving Prior Notice.

8.5 Any notice to be given by the Bank shall be posted in the Bank's official website at www.ambank.com.my or its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.

8.6 Unless expressly stated otherwise, these terms and conditions shall prevail over any other provisions and/or representations contained in any other notices/advertising materials for the Campaign.

8.7 The Bank's records and decision on all matters relating to the Campaign, including eligibility, qualification and aggregation of referral, the applicable Cash Reward tier, allocation and availability of the Cash Rewards and disqualification, shall be final and conclusive, save for manifest error

8.8 To the extent permitted by law, the Bank shall not be liable for any delay or failure in performing its obligations under these terms and conditions arising from a Force Majeure event. "Force Majeure" refers to any unforeseen events and/or circumstances beyond the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove including natural disasters such as flood, storm, earthquake, landslide, landslip, subsidence or sinking of the soil or earth or acts of public unrest such as strikes, lock out, industrial disturbances, riots, wars, or any other event, condition or circumstances of similar nature which may be classified as Force Majeure by the Bank from time to time.

8.9 All the Campaign's Terms and Conditions stipulated herein are governed by and construed in accordance with the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Malaysia.

8.10 The Bahasa Malaysia version of this terms and condition is also available at www.ambank.com.my/eng/terms-and-conditions.

8.11 The Referrer is required to log in to the Bank's corporate website at http://www.ambank.com.my/eng/terms-and-conditions for the latest terms and conditions and updates on the Campaign, if any.

8.12 For any assistance and/or feedback related to this Campaign, Referrer may contact the AmBank SIGNATURE Priority Banking contact centre at +603-2178 6600 or by e-mailing inquiries/feedback to customercare@ambankgroup.com.