

Example

Statement Cycle: 15 November 2025

Revised Features of the AmBank Cash Rebate Visa Platinum Credit Card: Effective 1 November 2025

Example 1 – Eligible Monthly Spend is RM1,500 and above

Posted Date	Transaction Details	Amount (RM)	Category
24-Oct-25	GOOGLE	97.06	Online
25-Oct-25	GIANT	39.30	Grocery
26-Oct-25	MALAYSIA AIRLINES	306.00	Online
27-Oct-25	LOTUS KL CITY	63.20	Grocery
01-Nov-25	SUNWAY COLLEGE	990.00	Others
02-Nov-25	AA PHARMACY	80.00	Others
03-Nov-25	JAYA GROCER	24.44	Grocery

Eligible Monthly Spend (RM)	1,600.00
-----------------------------	----------

Category	Total Spend (RM)	Cash Rebate Rate	Cash Rebate (RM)	Cash Rebate Rate after Capping	Subsequent Cash Rebate (RM)
Online	403.06	10.00%	10.00	0.20%	0.60
Dining	0.00	10.00%	0.00	0.20%	0.00
Shopping and Grocery	126.94	10.00%	10.00	0.20%	0.05
Public Transport	0.00	10.00%	0.00	0.20%	0.00
Others	1,070.00	0.20%	2.14		

Total Rebate	22.14		0.65	22.79
--------------	-------	--	------	-------

Example 2 – Eligible Monthly Spend is below RM1,500

Posted Date	Transaction Details	Amount (RM)	Category
24-Oct-25	MCDONALDS	23.10	Others
25-Oct-25	WATSONS	15.20	Dining
26-Oct-25	JAYA GROCERS	0.80	Others
27-Oct-25	TAOBAO.COM	291.06	Online
01-Nov-25	PAYPAL	219.84	Online

Eligible Monthly Spend (RM)	550.00
-----------------------------	--------

Category	Total Spend (RM)	Cash Rebate Rate	Cash Rebate (RM)
Online	510.90	0.20%	1.02
Dining	15.20	0.20%	0.03
Shopping and Grocery	0.00	0.20%	0.00
Public Transport	0.00	0.20%	0.00
Others	23.90	0.20%	0.04

Total Rebate	1.09
--------------	------

Contoh

Tarikh Kitaran Penyataan: 15 November 2025

Ciri-ciri Baharu Kad Kredit Rebat Tunai Visa Platinum AmBank: Berkuat Kuasa 1 November 2025

Contoh 1 – Perbelanjaan Bulanan yang Layak ialah RM1,500 dan ke atas

Tarikh Diposkan	Butiran Transaksi	Jumlah (RM)	Kategori
24-Oct-25	GOOGLE	97.06	Dalam Talian
25-Oct-25	Giant	39.30	Barangan Runcit
26-Oct-25	MALAYSIA AIRLINES	306.00	Dalam Talian
27-Oct-25	Lotus KL City	63.20	Barangan Runcit
01-Nov-25	SUNWAY COLLEGE	990.00	Perbelanjaan Runcit Lain
02-Nov-25	AA PHARMACY	80.00	Perbelanjaan Runcit Lain
03-Nov-25	JAYA GROCER	24.44	Barangan Runcit

Perbelanjaan bulanan yang layak (RM)	1,600.00
--------------------------------------	----------

Kategori	Jumlah Perbelanjaan (RM)	Kadar Pulangan Tunai	Pulangan Tunai (RM)	Kadar Pulangan Tunai selepas Had Maksimum	Pulangan Tunai Seterusnya (RM)
Dalam Talian	403.06	10.00%	10.00	0.20%	0.60
Menjamu Selera	0.00	10.00%	0.00	0.20%	0.00
Membeli-belah dan Barangan Runcit	126.94	10.00%	10.00	0.20%	0.05
Pengangkutan awam	0.00	10.00%	0.00	0.20%	0.00
Perbelanjaan Runcit Lain	1,070.00	0.20%	2.14		

Jumlah Pulangan Tunai	22.14		0.65	22.79
-----------------------	-------	--	------	-------

Contoh 2 – Perbelanjaan Bulanan yang Layak adalah kurang daripada RM1,500

Tarikh Diposkan	Butiran Transaksi	Jumlah (RM)	Kategori
24-Oct-25	MCDONALDS	23.10	Perbelanjaan Runcit Lain
25-Oct-25	WATSONS	15.20	Menjamu Selera
26-Oct-25	JAYA GROCERS	0.80	Perbelanjaan Runcit Lain
27-Oct-25	TAobao.com	291.06	Dalam Talian
01-Nov-25	PAYPAL	219.84	Dalam Talian

Perbelanjaan bulanan yang layak (RM)	550.00
--------------------------------------	--------

Kategori	Jumlah Perbelanjaan (RM)	Kadar Pulangan Tunai	Pulangan Tunai (RM)
Dalam Talian	510.90	0.20%	1.02
Menjamu Selera	15.20	0.20%	0.03
Membeli-belah dan Barangan Runcit	0.00	0.20%	0.00
Pengangkutan awam	0.00	0.20%	0.00
Perbelanjaan Runcit Lain	23.90	0.20%	0.04

Jumlah Pulangan Tunai	1.09
-----------------------	------