Terms and Conditions
1% Monthly Rebates Off Telco Bills Campaign
Campaign Period: 1 July 2026 – 30 November 2026

This Amended Terms and Conditions for 1% Monthly Rebates Off Telco Bills Campaign will supersede the existing Terms and Conditions with effect from 30 November 2026.

- **Revision to Clause 2.1 on the Campaign Period end date from 31 December 2026 to 30 November 2026.**
- **Revision to Cash Rebate in Table 3 for Category C: Lucky Draw and Clause 6.5 on the total Cash Rebate.**
- **Revision to Cash Rebate in Table 4 for Category A: First Time Telco Bill Payer and Clause 5.2 on the total Cash Rebate.**
- **Revision to Cash Rebate in Table 5 for Category B: Existing Telco Bill Payers and Clause 5.5 on the total Cash Rebate.**

REMINDER: Eligible Customer(s) (as defined below) is hereby reminded to read and understand the terms and conditions below and any updated terms and conditions (if any) which are available at https://www.ambank.com.my/eng/terms-and-conditions/. If the Eligible Customers do not understand any of the terms and conditions stated herein and/or updated terms and conditions, the Eligible Customer(s) are advised to discuss with any of the Bank's authorised representative/licensed staff.

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:

"AmBank Group" refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated within or outside of 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 AmBank Group.

"AmOnline App" refers to the online banking service(s) made available by the Bank for its customers that is available as a mobile application.

"Associate Corporations" shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 or the Islamic Financial Services Act 2013, where applicable.

"Related Corporations" shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

"Bank" refers to AmBank (M) Berhad [Registration No.: 19690100016 (8515-D)] or AmBank Islamic Berhad (Registration No.: 199401009897 (295576-U)], both incorporated in Malaysia and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

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"Campaign" refers to **"1% Monthly Rebates Off Telco Bills Campaign"** organised by the Bank in accordance with the Terms and Conditions herein.

"Current Account and/or Current Account-i or Savings Account and/or Savings Account-i" refers to Current Account and/or Current Account-i or Savings Account and/or Savings Account-i. For purposes of this campaign, the Current Account and/or Current Account-i or Savings Account and/or Savings Account-i refers to the following:
(a) TRUE Savers Account/TRUE Savers Account-i;
(b) eFlex Savings Account/ eFlex Savings Account-i
(c) AmPartner Current Account;
(d) Basic Savings Account/Basic Savings Account-i
(e) AmWafeeq Savings Account-i

"FPX" or Financial Process Exchange is a payment gateway that allows you to make online payments in real time using your Savings Account/Current Account, Savings Account-i/Current Account-i or Credit Card/Credit Card-i.

"JomPAY" is Malaysia's national bill payment scheme operated by Payments Network Malaysia Sdn. Bhd. (PayNet) which allows individual customers to pay for any registered billers.

"Prepaid Top Up" is a mobile top-up recharge that can be made through the AmOnline App which adds balance to prepaid credit mobile phone numbers or adds balance of gaming credits as well.

"Prior Notice" means a notice by the Bank of at least Five (5) calendar days and published on the Bank's website at www.ambank.com.my.

2 Campaign Period

2.1 This Campaign will commence on 1 July 2026 and ends on 30 November 2026 (both dates inclusive) ("**Campaign Period**"). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

3 Campaign Eligibility

3.1 This Campaign is open to all **new and existing individual customers** who have registered for AmOnline App prior to the Campaign Period or during the Campaign Period. (**"Eligible Customers"**).

3.2 With respect to all the categories above, the following categories of persons shall NOT be eligible to participate in this Campaign:

(a) Non-individual customers including, but not limited to:

- Sole-proprietorships/partnerships; and/or
- Small and Medium Enterprises (SMEs); and/or
- Non-profit organizations/charitable bodies/societies

(b) Customers whose account(s) are deemed to be unsatisfactorily conducted, invalid or cancelled.

4 Campaign Mechanics

4.1 This Campaign rewards Eligible Customers for performing any Mobile (prepaid or postpaid), Internet or Home WiFi bill payments made through FPX or JomPAY or Prepaid Top Up performed via AmOnline App (**"Telco Bill Payment")**.

4.2 The Campaign consists of three (3) categories and the following are the Campaign Mechanics for each category:

Category A: First Time Telco Bill Payer

(i) This category is open to Eligible Customers who have not performed any Telco Bill Payments via AmOnline App before 1 July 2026 ("First Time Telco Bill Payer").

(ii) A First Time Telco Bill Payer who meets the criteria specified in Table 1 during the Campaign Period shall stand to earn a one-time cash rebate of Ringgit Malaysia Five (RM5) ("First Time Cash Rebate").

Criteria	First Time Cash Rebate
Perform at least 1 Telco Bill Payment of minimum Ringgit Malaysia Thirty (RM30) via AmOnline App	Ringgit Malaysia Five (RM5)

Table 1: Category A Participating Criteria

(iii) The First Time Cash Rebate is capped at one (1) time per customer throughout Campaign Period, subject to a weekly capping and fulfilled on a first come first serve basis. Please refer to Clause 5.1 for the weekly capping.

(iv) Below are examples of how Eligible Customers may earn the First Time Cash Rebate under Category A:

Transaction Date	Payment Mode	Transaction Amount (RM)	First Time Cash Rebate
5 July 2026	JomPAY – Biller Code 8888	25	Not eligible as the minimum amount is not met.

Example A: Customer A is a First Time Telco Bill Payer who performs his first Telco Bill Payment via JomPAY of RM25.

Transaction Date	Payment Mode	Transaction Amount (RM)	First Time Cash Rebate
5 July 2026	FPX - Maxis	30	Eligible as the minimum amount is met.

Example B: Customer B is a First Time Telco Bill Payer who performs his first Telco Bill Payment via FPX of RM30.

Transaction Date	Payment Mode	Transaction Amount (RM)	First Time Cash Rebate
5 July 2026	FPX - Maxis	25	Not eligible as the minimum amount is not met.
8 August 2026	FPX - Maxis	30	Not eligible as this is not deemed as the Eligible Customer's first Telco Bill Payment. However, the Eligible Customer may participate under Category B and stand to earn Monthly Cash Rebate.

Example C: Customer C is a First Time Telco Bill Payer who performs multiple Telco Bill Payments.

Transaction Date	Payment Mode	Transaction Amount (RM)	First Time Cash Rebate
8 October 2026	FPX - Maxis	30	Eligible as this is deemed as the Eligible Customer's first Telco Bill Payment.

Example D: Customer D is a First Time Telco Bill Payer who performs the first Telco Bill Payment later during Campaign Period.

Transaction Date	Payment Mode	Transaction Amount (RM)	First Time Cash Rebate
8 September 2026	FPX - Maxis	40	Eligible as this is deemed as the Eligible Customer's first Telco Bill Payment.
8 October 2026	FPX - Maxis	40	Not eligible for First Time Cash Rebate but will enjoy the Existing Telco Bill Payers

Example D2: Customer D2 is a First Time Telco Bill Payer who performs the first Telco Bill Payment during Campaign Period. However, for payment made in the following month, Customer D2 will fall under the 'Existing Telco Bill Payers' bucket.

Category B: Existing Telco Bill Payers

(i) This category is open to Eligible Customers who have performed Telco Bill Payments via AmOnline App at least once from 1 January 2026 to 30 June 2026 ("Existing Telco Bill Payer").

(ii) An Existing Telco Bill Payer who meets the criteria specified in Table 2 during the Campaign Period shall stand to earn Cash Rebate ("Monthly Cash Rebate").

Criteria	Monthly Cash Rebate

Perform Telco Bill Payment of minimum Ringgit Malaysia Thirty (RM30) per transaction via AmOnline App.	1% Cash Rebate of the Telco Bill Payment, capped at Ringgit Malaysia Five (RM5) per customer per month.

Table 2: Category B Participating Criteria

(iii) The Monthly Cash Rebate is subject to a weekly capping and fulfilled on a first come first serve basis. Please refer to Clause 5.2 for the weekly capping.

(iv) For avoidance of doubt, Eligible Customers who earn the First Time Cash Rebate under Category A may participate under Category B in the following months after they have successfully performed their first Telco Bill Payment. They may participate and stand to win the Lucky Draw under Category C as well.

(v) Below are examples of how Eligible Customers may earn the Monthly Cash Rebate under Category B:

Transaction Date	Payment Mode	Transaction Amount (RM)	Monthly Cash Rebate
2 July 2026	JomPAY – Biller Code 8888	50	1% x RM50 = RM0.50
26 July 2026	FPX - Maxis	50	1% x RM50 = RM0.50
30 July 2026	Prepaid Top Up	50	1% x RM50 = RM0.50
Total			**RM1.50**

Example E: Customer E is an Existing Telco Bill Payer who performs multiple Telco Bill Payments and meets the criteria.

Transaction Date	Payment Mode	Transaction Amount (RM)	Monthly Cash Rebate
2 July 2026	JomPAY – Biller Code 8888	250	1% x RM250 = RM2.50
26 July 2026	FPX - Maxis	250	1% x RM250 = RM2.50
30 July 2026	Prepaid Top Up	100	1% x RM100 = RM1.00
Total			**RM5.00 (capped up to RM5 per customer per month)**

Example F: Customer F is an Existing Telco Bill Payer who performs multiple Telco Bill Payments and meets the criteria. In this example, Customer E shall stand to receive a maximum of RM5 Monthly Cash Rebate.

Transaction Date	Payment Mode	Transaction Amount (RM)	Monthly Cash Rebate
26 July 2026	FPX - Maxis	25	Not eligible as the minimum amount is not met.

Example G: Customer G is an Existing Telco Bill Payer who performs a Telco Bill Payment but fails to meet the criteria.

Category C: Lucky Draw

(i) This category is open to Eligible Customers who successfully meet the criteria under Category A or Category B ("Lucky Draw Customers").

(ii) Entries for the Lucky Draw will be awarded in a manner where Eligible Customers who meet the criteria in Category A or Category B will be awarded one (1) entry for the month, regardless of the number of Telco Bill Payments successfully performed. The winner selection will be performed monthly.

(iii) Each Eligible Customer can only win the Lucky Draw once throughout Campaign Period.

(iv) Cash Rebate of Ringgit Malaysia One Hundred (RM100) will be awarded to thirty (30) winners per month, on a first come first serve basis per allocation in Table 3:

Month	Lucky Draw Cash Rebate	Winner Allocation
July	RM100 per winner	30
August	RM100 per winner	30
September	RM100 per winner	30
October	RM100 per winner	30
November	RM100 per winner	30
Total	**RM15,000 Cash Rebate Pool**	**150**

Table 3: Lucky Draw Cash Rebate Pool

5. Cash Rebate Fulfilment Criteria

Category A: First Time Telco Bill Payer

5.1 The Category A winners will be selected on a first-come-first-serve basis according to their first successful Telco Bill Payment transaction timestamp with a weekly capping as stipulated in Table 4 below:

Month	Week No.	Days of the Week	Cash Rebate Per Week
July	1	1 - 5 July	RM 1,330
	2	6 - 12 July	RM 1,865
	3	13 - 19 July	RM 1,865
	4	20 - 26 July	RM 1,865
	5	27 - 31 July	RM 1,330

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Total July Cash Rebate Capping			RM 8,255
August	1	1 - 2 Aug	RM 530
	2	3 - 9 Aug	RM 1,865
	3	10 - 16 Aug	RM 1,865
	4	17 - 23 Aug	RM 1,865
	5	24 - 30 Aug	RM 1,865
	6	31-Aug	RM 265
Total August Cash Rebate Capping			RM 8,255
September	1	1 - 6 Sept	RM 1,600
	2	7 - 13 Sept	RM 1,865
	3	14 - 20 Sept	RM 1,865
	4	21 - 27 Sept	RM 1,865
	5	28 - 30 Sept	RM 800
Total September Cash Rebate Capping			RM 7,995
October	1	1 - 4 Oct	RM 1,065
	2	5 - 11 Oct	RM 1,865
	3	12 - 18 Oct	RM 1,865
	4	19 - 25 Oct	RM 1,865
	5	26 - 31 Oct	RM 1,600
Total October Cash Rebate Capping			RM 8,260
November	1	01-Nov	RM 260
	2	2 - 8 Nov	RM 1,865
	3	9 - 15 Nov	RM 1,865
	4	16 - 22 Nov	RM 1,865
	5	23 - 29 Nov	RM 1,865
	6	30-Nov	RM 265
Total November Cash Rebate Capping			RM 7,985

Table 4: Cash Rebate Pool for Category A

5.2 Total Cash Rebate Capping Pool for Category A throughout Campaign Period is Ringgit Malaysia Forty Thousand Seven Hundred and Fifty (RM40,750).

5.3 Winners of Category A will not be eligible for Category B Cash Rebate in the same month they receive Category A Cash Rebate, but will be eligible for Category C.

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Category B: Existing Telco Bill Payers

5.4 The Category B winners will be selected on a first-come-first-serve basis according to their successful Telco Bill Payment transaction timestamp with a weekly capping as stipulated in Table 5 below:

Month	Week No.	Days of the Week	Cash Rebate Per Week
July	1	1 - 5 July	RM 2,290
	2	6 - 12 July	RM 3,205
	3	13 - 19 July	RM 3,205
	4	20 - 26 July	RM 3,205
	5	27 - 31 July	RM 2,290
Total July Cash Rebate Capping			RM 14,195
August	1	1 - 2 Aug	RM 915
	2	3 - 9 Aug	RM 3,210
	3	10 - 16 Aug	RM 3,210
	4	17 - 23 Aug	RM 3,210
	5	24 - 30 Aug	RM 3,210
	6	31-Aug	RM 460
Total August Cash Rebate Capping			RM 14,215
September	1	1 - 6 Sept	RM 2,750
	2	7 - 13 Sept	RM 3,210
	3	14 - 20 Sept	RM 3,210
	4	21 - 27 Sept	RM 3,210
	5	28 - 30 Sept	RM 1,375
Total September Cash Rebate Capping			RM 13,755
October	1	1 - 4 Oct	RM 1,835
	2	5 - 11 Oct	RM 3,210
	3	12 - 18 Oct	RM 3,210
	4	19 - 25 Oct	RM 3,210
	5	26 - 31 Oct	RM 2,750
Total October Cash Rebate Capping			RM 14,215
November	1	01-Nov	RM 463
	2	2 - 8 Nov	RM 3,210
	3	9 - 15 Nov	RM 3,210
	4	16 - 22 Nov	RM 3,210
	5	23 - 29 Nov	RM 3,210
	6	30-Nov	RM 460
Total November Cash Rebate Capping			RM 13,763

Table 5: Cash Rebate Pool for Category B

5.5 Total Cash Rebate Capping Pool for Category B throughout Campaign Period is Ringgit Malaysia Seventy Thousand One Hundred and Forty-Three (RM70,143).

6. Cash Rebate Fulfilment Method

Category A: First Time Telco Bill Payer and Category B: Existing Telco Bill Payer

6.1 Both Eligible Customer under Category A ("First Time Telco Bill Payer Winner") and Eligible Customer under Category B ("Existing Telco Bill Payer Winner") will be selected and the Cash Rebate will be credited within ninety (90) calendar days from the end of each calendar month during the Campaign Period.

6.2 Both First Time Telco Bill Payer Winner and Existing Telco Bill Payer Winner's AmOnline account status must remain Active or Eligible Customers who have entered the wrong AmOnline password for multiple times ("Profile Locked") and must not be Closed or Suspended. In addition, the Current Account and/or Current Account-i or Savings Account and/or Savings Account-i and/or AmBank Credit Card/AmBank Islamic Credit Card-i must not be Dormant or Closed throughout the Campaign Period at point of crediting Cash Rebate.

6.3 The Current Account and/or Current Account-i or Savings Account and/or Savings Account-i account balance must be above the minimum initial deposit of Ringgit Malaysia Twenty (RM20) at point of crediting Cash Rebate. Otherwise, the First Time Telco Bill Payer Winner and Existing Telco Bill Payer Winner shall be disqualified from winning.

6.4 To the extent permitted by law, the Bank shall not be responsible for any incomplete, delayed or failed delivery of electronic direct mail (eDM), push notification or short message system (SMS) made to both the First Time Telco Bill Payer Winner and Existing Telco Bill Payer Winner where such failure is due to circumstances beyond the Bank's reasonable control.

Category C: Lucky Draw

6.5 The Lucky Draw Cash Rebate Pool throughout the Campaign Period is Ringgit Malaysia Fifteen Thousand (RM15,000) for Eligible Customers under Category C, with a monthly capping as stated in Table 3.

6.6 The Cash Rebate for Eligible Customer under Category C ("Potential Lucky Draw Winner") will be credited within ninety (90) calendar days from the end of each calendar month during the Campaign Period.

6.7 A unique serial number will be assigned to each Entry earned by the Eligible Customers under Category C (Lucky Draw) during the Campaign Period, which is then used for sorting all Entries in an ascending order. Following this, each Entry is then numbered sequentially starting from one (1) for the serial number with the lowest value ("Sequential Number").

6.8 To determine the Lucky Draw winners, the Potential Lucky Draw Winner's AmOnline account status must remain Active or Profile Locked and must not be Closed or Suspended. In addition, the Current Account and/or Current Account-i or Savings Account and/or Savings Account-i and/or AmBank Credit Card/AmBank Islamic Credit Card-i must not be Dormant or Closed throughout the Campaign Period and at point of crediting Cash Rebate into their Current Account and/or Current Account-i or

Savings Account and/or Savings Account-i. Otherwise, the Potential Lucky Draw Winner shall be disqualified from winning, and the next-in-line Potential Lucky Draw Winner will be awarded the RM100 Cash Rebate.

6.9 The Lucky Draw Cash Rebate will be credited into Lucky Draw Winners' Current Account and/or Current Account-i or Savings Account and/or Savings Account-i within ninety (90) calendar days after the Campaign Period ends.

6.10 To the extent permitted by law, the Bank shall not be responsible for any incomplete, delayed or failed delivery of electronic direct mail (eDM), push notification or short message system (SMS) made to the Potential Lucky Draw Winner where such failure is due to circumstances beyond the Bank's reasonable control.

7 Participation Criteria

7.1 By participating in the Campaign, the Eligible Customers:

(a) agree that they have read, understood, and agreed to be bound by the terms and conditions stated herein;
(b) agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and
(c) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.

7.2 The Bank will not be liable for:

(a) Any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software;
(b) The failure of any Entry or other information to be received, captured or recorded for any reason, including, but not limited to, system down-time or technical problems or traffic congestion on the Internet or at the AmOnline App;
(c) Any injury or damage to an Eligible Customers or any other person's computer or other device related to or resulting from participating in the Lucky Draw; and/or
(d) Any combination of the above.

7.3 The Bank shall have no responsibilities to notify the Eligible Customers should the Cash Rebate for any or all the categories reach the maximum pay-out under this Campaign.

7.4 The Bank shall notify the winners via phone call, AmOnline Push Notification, short message system (SMS), electronic direct mail (eDM), or electronic communication display at AmBank website at www.ambank.com.my.

7.5 The Bank will not entertain any request from the Eligible Customers to transfer the Cash Rebate to other accounts maintained with the Bank or any other financial institution or any third party's accounts.

7.6 The Bank reserves the right to change or exchange the Prizes into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications mentioned in Clause 7.4.

7.7 The Prizes are not exchangeable or transferable for cash, credit or in kind.

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8 Disqualification Criteria

8.1 The Bank has the right to disqualify the participation of any Eligible Customers ("Participating Customers") for the purpose of this Campaign without having to notify them in the event:

(a) The Participating Customer's Current Account and/or Current Account-i or Savings Account and/or Savings Account-i is dormant or closed throughout the Campaign Period and at point of crediting Cash Rebate into their Current Account and/or Current Account-i or Savings Account and/or Savings Account-i.; or

(b) AmOnline account status is Closed or Suspended.

(c) The Participating Customer have provided untrue information or acted fraudulently in any manner during the Campaign Period; or

(d) The Participating Customer have breached any of the terms and conditions stipulated herein; or

(e) The Participating Customer has committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign.

8.2 The Participating Customer has committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.

9 General

9.1 By participating in this Campaign, the Participating Customers are advised to read and understand this Terms and Conditions, which shall be read together with the:

(a) AmOnline Terms and Conditions;

(b) General Terms and Conditions for Accounts and Services;

(c) Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/Savings Account-i (applicable to CASA-i only).

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

9.3 The Bank shall have the right to vary, amend, delete, or add to any of the terms and conditions set out herein, in whole or in any part from time to time including to vary the Campaign Period with Prior Notice.

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

9.5 Unless expressly stated otherwise, this Terms and Conditions, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.

9.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Participating Customers.

9.7 The Bank is not liable for any loss or damages suffered such as loss of income or profit, or any indirect, incidental, consequential, exemplary, punitive, or special damages of any party including third parties, arising out of or in connection with the Campaign, save and except where such loss or damages were directly caused by the Bank's gross negligence, wilful default or fraud.

9.8 No compensation in cash or any kind shall be given to the Participating Customer for any losses or damages suffered or incurred by the Participating Customers as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the terms and conditions herein unless the same is solely due to the gross negligence and/or default of the Bank.

9.9 To the extent permitted by law, the Bank shall not be liable to the Participating Customer when any Force Majeure event occurs. "Force Majeure" refers to any unforeseen events and/or circumstances not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove including natural disasters such as pandemic, flood, typhoon, hurricane, storm, tempest, volcanic eruption, 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, each of which is beyond the control of neither party or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.

9.10 The Bank shall not be responsible or liable for any failure by any Participating Customer to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.

9.11 All questions concerning the construction, validity, enforcement and interpretation of this Terms and Conditions 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 this Terms and Conditions.

9.12 The Participating Customers are required to log on the Bank's corporate website for any Campaign updates and refer to https://www.ambank.com.my/eng/terms-and-conditions for the latest terms and conditions, if any.

9.13 For any assistance and/or feedback related to this Campaign, the Participating Customer may contact the Bank's Contact Centre from 9.00am to 9.00pm, Monday to Sunday by calling Bank's Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com.

9.14 The Bahasa Melayu version of these terms and conditions is also available at https://www.ambank.com.my/eng/terms-and-conditions.