



AmBank CARz Card / AmBank Islamic CARz Card-i

TERMS AND CONDITIONS

The following Terms and Conditions are to be read together with the terms and conditions of the AmBank Islamic Cardholder Agreement (the "Agreement") and shall be applicable to Cardholders who opted for CARz Platinum Card and CARz Gold Card. If you do not understand any of the terms and conditions, kindly seek clarification from the Bank's authorised representative. In the event of any discrepancy or inconsistency between the terms and conditions and those contained in the Agreement, these terms and conditions herein shall prevail in so far as they apply CARz Platinum Card & CARz Gold Card.

1. All the expression herein shall have the designated meanings, unless the context otherwise requires: -

Bank	Means (i) AmBank (M) Berhad; or (ii) AmBank Islamic Berhad, whichever is applicable;
CARz Card	means (i) AmBank CARz Card issued by AmBank (M) Berhad (and shall include any Supplementary Card); (ii) AmBank Islamic CARz Card-i issued by AmBank Islamic Berhad to the Cardholder (and shall include any Supplementary Card); whichever is applicable.
CARz Cardholder	means the Cardholder who has applied and is issued with a CARz Card bearing his/her name, whom is the lawful and authorised user of the CARz Card, and includes both Principal and Supplementary Cardholders unless otherwise stated;
CARz Card Platinum Mastercard	means CARz designated as Platinum card with Mastercard branding, and includes the Supplementary CARz Card-i unless otherwise stated;
CARz Card Platinum Visa	means CARz designated as Platinum Card with Visa branding, and includes the Supplementary CARz Card-i unless otherwise stated;
CARz Card Visa Gold	means CARz Card designated as a Gold Card with Visa branding, and includes the Supplementary CARz Card-i unless otherwise stated;
Supplementary CARz Cardholder	means Supplementary Cardholder who has applied and is issued a Supplementary CARz Card by the Bank at the request of the Principal CARz Cardholder;
Cash Rebate	means the rebate that is earned by the Cardholder in respect of Petrol Transactions charged to the CARz Card at any petrol station;
Petrol Transactions	means purchase of Petrol that fall under Merchant Category Code (MCC) 5541 and 5542 at any petrol station in Malaysia, regardless of brand, for personal consumption of a natural person, and it cannot be used for business and commercial purchases;
Merchant Category Code (MCC)	<p>"Merchant Category Code" or "MCC" means the assignment for each merchant and transaction record is subject to classification by the respective acquiring banks (the bank which maintains the merchant's bank account and processes payments on behalf of the merchants) and it is the responsibility of the particular acquiring bank to assign the MCC and transaction record to the relevant transaction.</p> <p>AmBank shall not be held responsible for any assignment of the MCC and transaction record that may result in non-posting of the Cash Rebate for retail transactions at the eligible merchants. The Cardholder(s) shall not be entitled to claim for any compensation against AmBank for such non-posting of the Cash Rebate due to the assignment of the MCC and transaction record by the respective merchant's acquiring bank.</p>
Maximum Rebate	means the maximum amount of Cash Rebate;
RM	Means Ringgit Malaysia, the legal currency of Malaysia;
Revolver	means CARz Cardholder that did not make full payment on or before Payment Due Date. In other words, CARz Cardholder who makes partial payment leaving an outstanding balance of more than RM5, which will be carried forward to the following month;
Transactor	means CARz Cardholders that have made full payment on or before Payment Due Date or leaving an outstanding balance of RM5 or less, which will be carried forward to the following month.

2. For CARz Card issued by AmBank (M) Berhad, all words and expressions defined in the AmBank (M) Berhad Mastercard/Visa Agreement when used in this agreement shall have the same meaning, unless otherwise distinguished. Except as otherwise amended and supplemented herein, all the terms and conditions on AmBank (M) Berhad Mastercard/Visa Agreement shall remain in full force and effect. AmBank (M) Berhad Mastercard/Visa Agreement and this agreement shall form and be read as a single, integrated document. In the event of any conflict or discrepancy between the terms and conditions of the AmBank (M) Berhad Mastercard/Visa Agreement and the terms set out herein, the terms set out herein shall prevail.
3. For CARz Card issued by AmBank Islamic Berhad, all words and expression defined in the AmBank Islamic Berhad Cardholder Agreement when used in this agreement shall have the same meaning, unless otherwise distinguished. Except as otherwise amended and supplemented herein, all the terms and conditions on AmBank Islamic Berhad Cardholder Agreement shall remain in full force and effect. AmBank Islamic Berhad Cardholder Agreement and this agreement shall form and be read as a single, integrated document. In the event of any conflict or discrepancy between the terms and conditions of the AmBank Islamic Berhad Cardholder Agreement and the terms set out herein, the terms set out herein shall prevail.
4. Bank reserves the right to determine the Cash Rebate accorded to each CARz Card for Petrol Transactions at any petrol stations in Malaysia. Save and except for Petrol Transactions in Malaysia, Cash Rebate is not eligible for purchase of goods and services in the petrol stations in Malaysia.
5. The CARz Card can be used to pay Petrol Transactions at all petrol stations in Malaysia, regardless of brand, for personal consumption of a natural person, and it cannot be used for business and commercial purchases.
6. Bank reserves the right not to award Cash Rebate which Bank reserves the right to deem the Petrol Transactions charged to the CARz Card have been made for business and commercial purchases.
7. Cash Rebate earned by CARz Cardholder shall vary depending on the payment pattern of Cardholder, i.e. transactor or revolver. Subject to such variations as may be made by the Bank, the rates for the Cash Rebate to be earned by the CARz Cardholder are as follows:

Card Type	Revolver	Transactor
CARz Card Platinum Visa/Mastercard	5%	2%
CARz Card Gold Visa	3%	2%

8. The CARz Cardholder will be entitled to participate in the above rates if the CARz Cardholder carries forward such amount of balance of his/her CARz Card as at the preceding statement date to the immediate following statement date.
9. The maximum Cash Rebate that may be earned per Card on a monthly basis shall be determined by the Bank as follows:

Card Type	Revolver	Transactor
CARz Card Platinum Visa/Mastercard	RM80 Cash Rebate per Card per month	RM20 Cash Rebate per Card per month
CARz Card Gold Visa	RM50 Cash Rebate per Card per month	RM20 Cash Rebate per Card per month

10. The Cash Rebate shall be automatically credited to Cardholder's Card Account subject to the following conditions:
 - a. the CARz Card Account is not delinquent or the CARz Cardholder has not defaulted on payments of the amount owing under the CARz Card Account.
 - b. the Cash Rebate was not accumulated due to fraudulent activities as shall be determined by the Bank.
 - c. the Cash Rebate was accumulated for personal consumption purchases and not accumulated due to business and commercial purchases.
 - d. such other circumstances as the Bank may determine from time to time. The Bank's records shall be conclusive evidence of the amount of Cash Rebate in CARz Card Account.
11. Cash Rebate will be awarded only in the following circumstances:
 - a. payments for Petrol Transactions at any petrol station in Malaysia charged to CARz Card;
 - b. the CARz Card with valid and good credit standing;
 - c. no default in payment of the amount outstanding in the CARz Card Account;
 - d. the CARz Card Account outstanding balance did not exceed the Card Limit;
 - e. the CARz Card is not suspended, cancelled or terminated by the Bank.
12. Cash Rebate in the CARz Card Account shall immediately cease to be valid upon the occurrence of any of the following:
 - a. the cancellation of the CARz Card;
 - b. the conversion of the CARz Card to any other credit card/card-i issued by the Bank;
 - c. The CARz Card Account becomes delinquent. No refund, extension or compensation will be given by the Bank.
13. The Cash Rebate is not transferable and not exchangeable for voucher or Stored Value Credit/Card Limit or points.
14. Subject to the terms and conditions mentioned herein, both the Principal and Supplementary CARz Cardholders are entitled to enjoy the Cash Rebate as stated above during the tenure of the CARz Card.
15. The Bank shall have the right at its discretion to modify or amend the benefits stated above, including the mechanism for the calculation and award of Cash Rebate, and such modifications and amendments shall be effective on such date or dates as shall be determined by the Bank and the Bank shall give prior notice of twenty-one (21) calendar days before such modifications and amendments take effect. If the CARz Cardholder is not agreeable to the modification and amendments, the CARz Cardholder shall notify the Bank in

writing of the same within twenty-one (21) calendar days from the date of notice by the Bank and the CARz Cardholder shall cancel the CARz Card and repay in full all outstanding amounts due and owing under the CARz Card. In the event the CARz Cardholder continues to maintain the CARz Card twenty-one (21) calendar days after the notice of such modifications and amendments by the Bank, the CARz Cardholder shall be deemed to have accepted such modification and amendment.

16. Cash Rebate earned by Principal and Supplementary CARz Cardholders will be credited to the respective Card Account every month. The total Cash Rebate for each account will be indicated on the monthly billing statement. The tracking of the petrol transaction is based on posting dates (Malaysia Time) and the Bank is not responsible in any manner whatsoever for any late posting to the Cardholders(s)'s Credit Card account by the merchants and/or third party. Any late posting will result in the Cash Rebate being calculated in the next statement cycle.
17. The CARz Cardholder hereby acknowledges that there is a lapse of time between a transaction made using CARz Card and the crediting of Cash Rebate into his/her CARz Card Account.
18. The Bank reserves the right to refuse to reward the Cash Rebate if the Bank believes or suspects that any transaction is illegal, fraudulent, dishonest, refunded, disputed or unauthorised. The Bank may clawback any credited Cash Rebate rewarded from the Cardholder's Credit Card account if the Bank suspects or becomes aware that any of the transaction is illegal, fraudulent, dishonest, refunded, disputed and/or unauthorised.
19. Cardholders are required to check the Bank's corporate website at ambank.com.my for the most recent updates of terms and conditions from time to time.
20. Bank is entitled to amend the terms and conditions set out above from time to time by giving notice to cardholders at least twenty-one (21) calendar days. Additionally, the Cardholder is required to check the Bank's official website periodically for the most recent updates to the terms and conditions of this Agreement as any changes to this Agreement will be published on the Bank's website.
21. Bahasa Malaysia version of this Agreement will be available to the Cardholder via the Bank's corporate website or upon request.

AmBank (M) Berhad 196901000166 (8515-D)

AmBank Islamic Berhad 199401009897 (295576-U)

Version: September 2025