

Frequently Asked Questions (FAQ) for 5x Better with AmOnline Campaign 2025

1. Who is eligible for this campaign?

This campaign is by exclusive invitation only for the following customers:

- i) Individual customers who register for AmOnline App between 1 October 2025 – 31 December 2025; and
- ii) Selected individual customers who receive an invitation to participate in this campaign via phone call, AmOnline push notification, Short Message system (SMS), or electronic direct mail (eDM).

2. Must I be a BonusLink member to participate in this campaign?

Yes, you must be a BonusLink member and link your BonusLink account to AmOnline to participate in this campaign. Not a BonusLink member yet? Learn more on how to do so [here](#).

3. If I am an existing BonusLink member, can I use my existing membership to participate in this campaign?

Yes, you may use your existing membership and link it to your AmOnline App to enjoy BonusLink Points from this campaign. If you've already linked your BonusLink account to AmOnline App prior to this, you're good to go!

4. Do I need to have a CASA/CASA-i account for this campaign?

It is not mandatory to have a CASA/CASA-i for this campaign. However, it is required when you convert your BonusLink Points to cash via AmOnline App.

5. How do I enjoy 5% Cashback in BonusLink Points?

- i) Make any of the following eligible transactions via the AmOnline App:

Transaction Type	Minimum Amount Per Transaction	Cashback Percentage to be Rewarded in BonusLink Points
DuitNow QR Pay-to-Merchant	RM1.00	5% of Transaction Amount
DuitNow QR Person-to-Person		
DuitNow Transfer		
FPX		
JomPAY		
Prepaid Top-Up		

ii) Calculation for 5% Cashback in BonusLink Points is derived as below:

Transaction Date	Transaction Type	Transaction Amount (RM)	5% Cashback ¹	BonusLink Points Awarded Based on Cashback Amount ²
15 November 2025	DuitNow QR P2M	RM50.00	RM2.50 (5% x RM50 = RM2.50)	265 (RM2.50 x 106 = 265)
19 November 2025	DuitNow QR P2P	RM5.60	RM5.60 (5% x RM5.60 = RM0.28)	29 (RM0.28 x 106 = 29)
25 November 2025	FPX	RM150.67	RM5.00 (5% x RM150.67 = RM7.53) However, reward is capped at Ringgit Malaysia Five (RM5) per Clause 4.3.	530 (RM5.00 x 106 = 530) Reward is capped at Five Hundred Thirty (530) BonusLink Points per Clause 4.3.
29 November 2025	JomPAY	RM312.00	RM5.00 (5% x RM312 = RM15.60) However, reward is capped at Ringgit Malaysia Five (RM5) per Clause 4.3.	530 (RM5.00 x 106 = 530) Reward is capped at Five Hundred Thirty (530) BonusLink Points per Clause 4.3.

Total Reward earned by Customer in the month of November 2025 is:

= 265+29+530+530 BonusLink Points

= 1,354 BonusLink Points

¹5% Cashback is calculated based on transaction amount which is rounded down to the nearest Ringgit Malaysia.

²BonusLink Points awarded are based on the conversion rate of Ringgit Malaysia One (RM1) = One Hundred Six (106) BonusLink Points. The BonusLink Points awarded will be rounded down to the nearest point, partial BonusLink Points will not be awarded.

6. When will I get the BonusLink Points?

Fulfilment will be carried out on a monthly basis according to the schedule below:

Batch	Transaction Dates	Reward Fulfilment
Batch 1	1 November 2025 – 30 November 2025	By 31 January 2026
Batch 2	1 December 2025 – 31 December 2025	By 15 March 2026

7. Will eFixed Deposit/eTerm Deposit-i placement earn BonusLink points?

Yes, eFixed Deposit/eTerm Deposit-i placement via online banking transfer (FPX) using fresh funds will earn BonusLink points. However, should it be uplifted before the tenure ends within campaign period, no BonusLink Points will be rewarded.

8. How do I convert my BonusLink Points to cash?

- i) Simply scroll down to the BonusLink widget on the AmOnline App 'Home' page.
- ii) Tap 'Redeem Cash'. The minimum amount of Points required to convert Points to cash is 1,060 Points which is equivalent to Ten Malaysian Ringgit (RM10).
- iii) The cash will be credited into your primary CASA/CASA-i account.
- iv) Alternatively, please refer [here](#) for the steps.

9. Can I redeem my BonusLink Points for anything else besides cash?

Yes, you may. Please visit BonusLink's website [here](#) to redeem other attractive products.