

Frequently Asked Questions (FAQ) for 1% Monthly Rebates Off Telco Bills Campaign 2026**1. What type of transactions are considered Telco Bill Payment for this Campaign?**

This Campaign rewards Eligible Customers who perform any Mobile (prepaid or postpaid), Internet or Home WiFi bill payments made through FPX or JomPAY or Prepaid Top-Up performed via AmOnline App per examples mentioned in the table below:

Table 1: Transaction Types

Transaction Type	Description
FPX	• Axiata Digital • CelcomDigi Berhad • Celcom Berhad • Digi Telecommunications • Maxis • Maxis Broadband • MyCelcom • Red One • U Mobile • XOX Com • YTL Communications
JomPAY Biller Codes	• 8888 (Telekom Malaysia) • 2345 (Telekom Malaysia) • 1123 (Maxis and Hotlink) • 2881 (Celcom) • 1016 (Digi Postpaid) • 88880 (U Mobile) • 5553 (Time Internet) • 22376 (Yes – YTL Communications) • 70771 (XOX Com) • 8607 (Red One Network)
Prepaid Top-Up	• Astro Njoi • HelloSIM • ONEXOX • Redtone Plus • RedOne Prepaid • Tune Talk • U Mobile • Unifi Reload • YES 4G Reload

2. Does Prepaid Top-Up via AmOnline qualify under telco-related transactions?

Yes, it does.

3. Who are considered First-Time Telco Bill Payers?

First-Time Telco Bill Payers refer to Eligible Customers who have not performed the transactions mentioned in the table below before 1 July 2026. Customers will earn 1x Entry per month for all successful transactions which meet the minimum amount criteria.

Table 2: Eligible Transactions for First-Time Telco Bill Payers

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

Below are examples of how Eligible Customers may earn the First-Time Cashback:

Transaction Date	Payment Mode	Transaction Amount (RM)	First-Time Cashback
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 of RM25 via JomPAY.

Transaction Date	Payment Mode	Transaction Amount (RM)	First-Time Cashback
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 of RM30 via FPX.

Transaction Date	Payment Mode	Transaction Amount (RM)	First-Time Cashback
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 Cashback.

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 Cashback
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.

4. Who are considered Existing Telco Bill Payers?

Existing Telco Bill Payers refer to Eligible Customers who have performed Telco Bill Payments via AmOnline App as mentioned in the table below, at least once from 1 January 2026 to 30 June 2026. Customers will earn 1x Entry per month for all successful transactions which meet the minimum amount criteria.

Table 3: Eligible Transactions for Existing Telco Bill Payers

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

Below are examples of how Eligible Customers may earn the Monthly Cashback:

Transaction Date	Payment Mode	Transaction Amount (RM)	Monthly Cashback
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 Cashback
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 at 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 Cashback.

Transaction Date	Payment Mode	Transaction Amount (RM)	Monthly Cashback
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.

- 5. Once I have made my first telco bill payment (Category A), will I still be eligible to participate in this campaign as an existing telco bill payer (Category B)?**

Yes, you will be considered an Existing AmOnline User the subsequent month after you have made your first telco transaction.

- 6. I have earned Cashback under Category A or B, will I still be eligible for the Lucky Draw under Category C?**

Yes, you may still participate in the Lucky Draw, as long as you meet the criteria under Category A or B.

- 7. If I have won the Lucky Draw under Category C once during Campaign Period, can I win it again?**

No, each customer can only win the Lucky Draw under Category C once throughout Campaign Period.

- 8. Must I have a Current Account and/or Current Account-i to enjoy the Cashback from this Campaign?**

Yes, you must have a Current Account and/or Current Account-i or Savings Account and/or Savings Account-i and your AmOnline account status must remain Active or Profile Locked and must not be Closed or Suspended to enjoy the Cashback. Additionally, the Current Account and/or Current Account-i or Savings Account and/or Savings Account-i balance must be above the minimum initial deposit of Ringgit Malaysia Twenty (RM20). Otherwise, you will be disqualified from getting the Cashback.