Summary of the Revision

No.	Document	Current Clause	Updated Clause	Link to the Document
1	AmBank Google Pay Terms and Conditions	**Clause 4** **4. Using Google Pay** If you have multiple mobile wallets (e.g., Samsung Pay) in your device and you wish to use Google Pay, you may need to select Google Pay as your default mobile wallet within your Android Device settings. You are limited to three (3) consecutive contactless transactions up to a maximum of Ringgit Malaysia Two Hundred Fifty (RM250) per transaction without needing to unlock your Android Device (i.e screen lock). For security reasons, you will be prompted to unlock your phone to proceed on the fourth (4th) transaction. Contactless Transactions without PIN verification are capped at Ringgit Malaysia Two Hundred Fifty (RM250) per transaction. You will be required to perform PIN verification for contactless transactions above Ringgit Malaysia Two Hundred and Fifty (RM250).	**Clause 4** **4. Using Google Pay** If you have multiple mobile wallets (e.g., Samsung Pay) in your device and wish to use Google Pay as your preferred method of payment, you will need to select Google Pay as your default mobile wallet within your Android device settings. Unlike contactless/payWave transactions that are made using physical Eligible Card where there is a RM250 limit per transaction, there is no transaction limit for contactless/payWave transactions made via Google Pay. Transaction limit for Google Pay is only subjected to the credit limit of the Eligible Card.	google-pay-tnc-eng.pdf

		Clause 15
		15. Variation of Terms and Conditions
		We will provide to you:
		(a) notice of at least 21 calendar days before we:
		   i. introduce or increase fees relating to the use of your Eligible Card with Google Pay;
		   ii. increase your liability for losses relating to transactions conducted using your Eligible Card with Google Pay; or
		   iii. impose, remove or change a daily or other periodic transaction limit applying to the use of your Eligible Card with Google Pay, except where an immediate change is necessary to restore or maintain security or to prevent systemic or individual criminal activity or fraud; or
		(b) prior notice of other changes or variation to these Terms and Conditions through email or message notification our online banking system.
			Clause 15
			15. Variation of Terms and Conditions
			We will notify you:
			(a) at least twenty-one (21) calendar days in advance before:
			   i. introducing or increasing any fees related to the use of your Eligible Card with Google Pay;
			   ii. increasing your liability for any losses related to transactions conducted or made using your Eligible Card with Google Pay; or
			   Clause (iii) has been removed.
			(b) in advance of any other change or variation to these Terms and Conditions via email or message notification service in our online banking system.	

| 2 | AmBank Google Pay Frequently Asked Questions | **Question and Answer No. 19**
Payment
19. Is there a transaction limit when I pay using Google Pay?
Just like contactless/payWave transactions made using physical Credit Cards/-i, there is a RM250 limit per transaction. For transaction above RM250, you will be prompted to key-in the card PIN on the payment terminal.

The transaction limit for Google Pay contactless/payWave transactions and online payments is dictated by the transaction limits you have set for your card with AmBank/ AmBank Islamic. Transaction limit for Google Pay is only subject to the credit limit of the Credit Card/-i. | **Question and Answer No. 19**
Payment
19. Q: Is there a transaction limit when I pay using Google Pay?

A: Unlike contactless/payWave transactions that are made using physical Credit Card/-i where there is a RM250 limit per transaction, there is no transaction limit for contactless/payWave transactions made via Google Pay.

The limit for transactions made using or via Google Pay is only subject to the credit limit of the Credit Card/-i. | googlepayfaq.pdf |