

**Terms and Conditions**  
**AmBank SIGNATURE Priority Banking and Priority Private - AUM Linked Loyalty Programme**  
**Program Period: 1 January 2025 – 30 June 2025**

**REMINDER: The Eligible Clients (as defined below) is hereby reminded to read and understand the terms and conditions below and the additional terms and conditions (if any), which are available at [www.ambank.com.my/terms-and-conditions](http://www.ambank.com.my/terms-and-conditions). If the Eligible Clients do not understand any of the terms and conditions and the updated terms and conditions (if any), the Eligible Clients are advised to discuss with any of the Bank's authorized representative.**

**1. Definition**

For the purpose of this 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 Malaysia, existing now or in the future and any reference to ‘AmBank Group’ in these terms and conditions herein, shall include all or any entity within the AmBank Group.

“**AmSPB**” refers to AmBank SIGNATURE Priority Banking.

“**AmSPP**” refers to AmBank SIGNATURE Priority Private.

“**AUM**” refers to individual primary Asset Under Management in any Conventional and/or Islamic deposits, i.e. Savings Account/-i (SA) + Current Account/-i (SA) + Fixed Deposit (FD) / Term Deposit-i (TD-i) and/or investment products inclusive of Bancassurance whether Conventional or Islamic, held and offered through the Bank.

“**Bank**” refers to AmBank (M) Berhad [Company No.: 196901000166 (8515-D)] (AmBank), a company incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Bancassurance**” refers to Bancassurance Life products, excluding Credit Life.

“**Business Day**” refers to day when the Bank is open, unless stated otherwise.

“**Eligible Card**” refers to the Principal cardholders of AmBank Signature Priority Banking The Metal Visa Infinite Credit Card and / or AmBank Signature Priority Banking Visa Infinite Credit Card.

“**Eligible Clients**” refers to the definition as defined in Clause 3.1 below.

“**Eligible Transactions**” refer to all credit card transactions on their Eligible Card, except for the transactions listed in Clause 4.6 below.

“**Loyalty Credits**” refers to loyalty credits earned based on the programme eligibility and criteria as stipulated in Clause 4 and Table A below. The loyalty credits will be credited into the respective Eligible Client’s Eligible Card in the form of cashback.

“**Investment**” refers to products that include Unit Trust (“UT”), Amanah Saham Nasional Berhad Variable Price Fund Unit Trust (“ASNbv”), Amanah Saham Nasional Berhad Fixed Price Fund Unit Trust (“ASNBF”), Structured Products (“SP”) and/ or Direct Bond (“DB”), made available by the Bank to the Eligible Client at any time and from time to time.

“**Prior Notice**” refers to notice by the Bank of certain facts or of a particular state of affairs of at least five (5) calendar days.

“**Programme**” refers to “**AmBank SIGNATURE Priority Banking and Priority Private - AUM Linked Loyalty Programme (1 January 2025 – 30 June 2025)**” organised by the Bank in accordance with the terms and conditions stipulated herein.

“**Principal Cardholder(s)**” refers to the principal cardholder of the Eligible Card.

Words denoting person shall include living persons and, if and where applicable, body or persons incorporated or unincorporated. Words importing the singular shall also include the plural and vice-versa. Words importing the masculine gender shall include the feminine and neuter gender.

## 2. Programme Period

The Programme shall run from **1 January 2025 – 30 June 2025**, both dates are inclusive (“**Programme Period**”) or such other periods as may be determined by the Bank with Prior Notice to the Eligible Clients (as defined below) before the new terms and conditions take effect and published on the Bank’s website at [www.ambank.com.my](http://www.ambank.com.my).

## 3. Eligibility

3.1 “**Eligible Clients**” refers to clients of the Bank who meets the following criteria:

- a) AmSPB client with minimum principal AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000) at the end of each Programme month (throughout the Programme Period) subject to Table A as stipulated below;
- b) AmSPP client with minimum principal AUM of Ringgit Malaysia Two Million (RM2,000,000) at the end of each Programme month (throughout the Programme Period) subject to Table A as stipulated below;
- c) Hold a principal AmBank Signature Priority Banking The Metal Visa Infinite Credit Card (“**The Metal**”) and/ or AmBank Signature Priority Banking Visa Infinite Credit Card (“**AmSPB VI**”) during the Programme Period, as described herein,

but does not include:

- i. supplementary AmSPB and AmSPP client and supplementary AmSPB and AmSPP cardholders
- ii. cardholders of other credit cards, debit cards, prepaid cards, corporate cards or commercial cards, issued by the Bank; and/or
- iii. cardholders whose card accounts have been suspended, cancelled or terminated for whatsoever reasons during and up till twelve (12) weeks after expiry of the Programme Period.

3.2 For the avoidance of doubt, this Programme does not require any registration for participation purpose.

#### 4. Programme Mechanics

4.1 Subject to the terms and conditions herein, all Eligible Clients who meets the criteria as stipulated in Table A below will be entitled to Loyalty Credits.

**Table A : Loyalty Credits Entitlement Based on Incremental AUM, Segment and minimum AUM**

Segment & Minimum AUM	Incremental AUM & Loyalty Credits Entitlement	Conditions
<b>AmSPB</b> client with minimum principal <b>AUM RM200,000</b>	Every incremental AUM of <b>RM250,000 = RM188</b> Loyalty Credits	Must meet the following conditions: <ol style="list-style-type: none"> <li>1. Minimum <b>monthly spend of Ringgit Malaysia Five Thousand (RM5,000)</b> on Eligible Card; and</li> <li>2. Perform investment transaction and / or sign-up for Banca Life product with minimum aggregated amount of <b>Ringgit Malaysia Fifty Thousand (RM50,000)</b> during Programme Period; and</li> <li>3. Maintain a minimum <b>AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000)</b> and the incremental AUM throughout Programme Period; and</li> <li>4. Loyalty Credits capped at <b>maximum of Ringgit Malaysia Eight Hundred and Eighty-Eight (RM888)</b> per AmSPB client per Programme Period</li> </ol>
<b>AmSPP</b> client with minimum principal <b>AUM RM2,000,000</b>	Every incremental AUM of <b>RM500,000 = RM388</b> Loyalty Credits	Must meet the following conditions: <ol style="list-style-type: none"> <li>1. Minimum <b>monthly spend of Ringgit Malaysia Ten Thousand (RM10,000)</b> on Eligible Card; and</li> <li>2. Perform any Wealth transactions (investment transaction and / or sign-</li> </ol>

		<p>up for Banca Life product) with minimum aggregated amount of <b>Ringgit Malaysia One Hundred Thousand (RM100,000)</b> during Programme Period; and</p> <p>3. Maintain a minimum <b>AUM of Ringgit Malaysia Two Million (RM2,000,000)</b> and the incremental AUM throughout Programme Period; and</p> <p>4. Loyalty Credits capped at <b>maximum of Ringgit Malaysia One Thousand Eight Hundred and Eighty-Eight (RM1,888)</b> per AmSPP client per Programme Period.</p>
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**Table B : Loyalty Credits Capping Limit**

Programme Period	Maximum Loyalty Credits Per Eligible Client For Each Period	Maximum Total Loyalty Credits Allocated For Each Month	Maximum Total Loyalty Credits Allocated For Each Period
<p><b>Period 1</b></p> <ul style="list-style-type: none"> <li>1 January 2025 to 31 January 2025</li> <li>1 February 2025 to 28 February 2025</li> <li>1 March 2025 to 31 March 2025</li> </ul>	<p><b>AmSPB: RM888</b> <b>AmSPP: RM1,888</b></p> <p>Capping Per Programme Period</p>	<p><b>RM27,500</b></p> <p>Capping Per Programme Month</p>	<p><b>RM82,500</b></p> <p>Capping Per Programme Period</p>
<p><b>Period 2</b></p> <ul style="list-style-type: none"> <li>1 April 2025 to 30 April 2025</li> <li>1 May 2025 to 31 May 2025</li> <li>1 June 2025 to 30 June 2025</li> </ul>	<p><b>AmSPB: RM888</b> <b>AmSPP: RM1,888</b></p> <p>Capping Per Programme Period</p>	<p><b>RM27,500</b></p> <p>Capping Per Programme Month</p>	<p><b>RM82,500</b></p> <p>Capping Per Programme Period</p>

- 4.2 The total aggregate month-on-month (MoM) incremental AUM (in Ringgit Malaysia (RM) and RM equivalent) of the Eligible Client's is calculated based on current calendar month AUM minus the previous calendar month's highest AUM ("**Baseline AUM**") to determine the net incremental AUM. Eligible Clients must maintain the minimum Baseline AUM throughout the Programme Period to be eligible for Loyalty Credits. In the event if the AUM falls below the minimum Baseline AUM at the end of Programme Period, the Eligible Clients will not be entitled to any Loyalty Credits.

**Illustration 1**

Client A who is an AmSPB client with the following incremental AUM during Period 1.

Description	December 2024 (AUM Baseline 1)	January 2025 (AUM Baseline 2)	February 2025 (AUM Baseline 3)	March 2025 (End of Programme Period)
Segment	AmSPB	AmSPB	AmSPB	AmSPB
Total AUM (Minimum AUM RM200,000)	RM220,000	RM720,000 <i>(Meet minimum AUM of RM200,000)</i>	RM1,000,000 <i>(Meet minimum AUM of RM200,000)</i>	RM1,200,000 <i>(Meet minimum AUM of RM200,000)</i>
Incremental AUM (Minimum AUM RM250,000)		RM500,000 vs. Baseline 1 (highest) <i>(Meet minimum incremental AUM of RM250,000)</i>	RM280,000 vs. Baseline 2 (highest) <i>(Meet minimum incremental AUM of RM250,000)</i>	RM200,000 vs. Baseline 3 (highest) <i>(Not meeting minimum incremental AUM of RM250,000)</i>
Monthly Card Spend (Minimum RM5,000)		RM5,200 <i>(Meet minimum monthly card spend of RM5,000)</i>	RM6,000 <i>(Meet minimum monthly card spend of RM5,000)</i>	RM5,500 <i>(Meet minimum monthly card spend of RM5,000)</i>
Wealth Transactions (Minimum RM50,000)		Invest in UT RM30,000	Invest in UT RM30,000	Nil <i>(Meet minimum RM50,000 Wealth Transactions during Programme Period)</i>
Total Loyalty Credits Earned (Maximum RM888)		RM376	RM188	RM0
<b>Client A is ELIGIBLE for Loyalty Credit of RM564.</b>				

**Illustration 2**

Client B who is an AmSPP client with the following incremental AUM during Period 2.

Description	March 2025 (AUM Baseline 1)	April 2025 (AUM Baseline 2)	May 2025 (AUM Baseline 3)	June 2025 (End of Programme Period)
Segment	AmSPP	AmSPP	AmSPP	AmSPP
Total AUM (Minimum AUM RM2,000,000)	RM1,500,000	RM3,500,000 <i>(Meet minimum AUM of RM2,000,000)</i>	RM2,000,000 <i>(Meet minimum AUM of RM2,000,000)</i>	RM2,500,000 <i>(Meet minimum AUM of RM2,000,000)</i>
Incremental AUM (Minimum AUM RM500,000)		RM2,000,000 vs. Baseline 1 (highest) <i>(Meet minimum incremental AUM of RM500,000)</i>	Nil vs. Baseline 2 (highest) <i>(Not meeting minimum incremental AUM of RM500,000)</i>	Nil vs. Baseline 2 (highest) <i>(Not meeting minimum incremental AUM of RM500,000 and did not maintain incremental AUM throughout Programme Period)</i>
Monthly Card Spend (Minimum RM10,000)		RM10,200 <i>(Meet minimum monthly card spend of RM10,000)</i>	RM12,000 <i>(Meet minimum monthly card spend of RM10,000)</i>	RM11,500 <i>(Meet minimum monthly card spend of RM10,000)</i>
Wealth Transactions (Minimum RM100,000)		Invest in UT RM50,000	Nil	Nil <i>(Meet minimum RM100,000 Wealth Transactions during Programme Period)</i>
Total Loyalty Credits Earned (Maximum RM1,888)		RM1,552	RM0	RM0
<b>Client B is <u>NOT ELIGIBLE</u> for Loyalty Credit due to not maintaining the incremental AUM until the end of Programme Period.</b>				

- 4.3 The maximum total allocated Loyalty Credits for each Programme Period is capped at Ringgit Malaysia Eighty-Two Thousand and Five Hundred (RM82,500) for Period 1 and Period 2 respectively as stipulated in Table B above. The maximum total allocated Loyalty Credits for this Programme is capped at Ringgit Malaysia One Hundred and Sixty-Five (RM165,000). Notwithstanding, each AmSPB Eligible Client is entitled to the total Loyalty Credits up to a maximum of Ringgit Malaysia Eight Hundred and Eighty-Eight (RM888) per Programme Period and each AmSPP Eligible Client is entitled to the total Loyalty Credits up to a maximum of Ringgit Malaysia One Thousand Eight Hundred and Eighty-Eight (RM1,888) per Programme Period.
- 4.4 The Eligible Client who fulfilled all the criteria in Clause 4 will be eligible to the Loyalty Credits based on a first-come, first-served basis, according to the Eligible Transactions stamp as recorded in the Bank's system. A grace period of five (5) calendar days from the end of the Programme Period will be added to the date of transaction for posted transaction tracking purposes. For avoidance of doubt, Eligible Transactions must be the transaction posted (Malaysia Time) within the Programme Period. The Bank is not responsible in any manner whatsoever for any late posting of the Eligible Transactions to the Eligible Cardholder's account caused by either the merchants and/or any third parties.
- 4.5 In the event the Eligible Clients are holding multiple Eligible Cards, the Loyalty Credits from the Eligible Transactions shall be calculated in aggregate and the same will be credited to the Eligible Card with the last Eligible Transaction, according to the transaction stamp as recorded in the Bank's system.
- 4.6 The following card transactions will be **excluded** as qualifying card spend:
- a) Easy Payment Plan (EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advance;
  - b) Quasi-transactions for betting and/or gaming and quasi cash transaction MCC (which excludes all Quasi Cash)
  - c) e-Wallet transactions including, but not limited to; BigPay, Touch'nGo, Boost, GrabPay, Setel, Lazada, Shopee, and Wise (example: betting and / or gaming transactions) (including, but not limited to MCC: 4121, 4784, 4789, 4829, 5734, 6010, 6011, 6012, 6050, 6099, 6051, 6211, 6529, 6530, 6531, 6532, 6533, 6534, 6535, 6540, 7399)
  - d) any form of refund;
  - e) any payment of utilities and insurance payment including payment via online, auto debit and recurring transactions (including, but not limited to MCC: 4812 – 4814, 4816, 4821, 4899, 4900, 5960, 6300, 3429, 6381 & 6399);
  - f) any disputed, unauthorised or fraudulent retail transaction;
  - g) any fees or charges imposed by the Bank which includes interest/management fee payments, late payment charges, charges for cash withdrawals, card services tax and any other form of service/miscellaneous fees;
  - h) Charity transaction MCC, Petrol transaction MCC and Government Services MCC including but not limited to MCC: 8398, 8641, 8651, 8661, 8675, 8699, 5172, 5541, 5542, 5983, 0000 and range 9000 – 9999
  - i) any transactions from JomPay or related payments without MCC code or MCCC 0000;
  - j) corporate bill payments or corporate GIRO transactions;
  - k) cash advance / deposit / withdrawal transactions;

- l) trade financing transactions;
- m) transactions which are under any special corporate arrangements where rebates are applicable; transactions which are subsequently cancelled, disputed, refunded, or transactions which are unauthorized, suspicious or fraudulent in any nature/subsequently discovered to be unauthorized, suspicious or fraudulent in any nature.

- 4.7 The Merchants' Category Code (MCC) and the merchants' description name or any transaction details, tagging or identifications assigned by the merchants' acquiring bank refer to business establishments or retailers who have agreed to allow the purchase of its goods and services to be charged to credit cards, and shall be consistent with the records in the Bank's system. Any discrepancies between the MCC and the merchant's description name or any transaction details, tagging or identifications assigned by the merchants' acquiring bank with the records in the Bank's system may result in the Eligible Cardholder(s) being omitted from the Cashback entitlement under this Programme.
- 4.8 All Eligible Transactions made during the Programme Period must be based on the Malaysian time as captured by the Bank's transaction records and posted to the Eligible Client's Eligible Card account during the Programme Period. The Bank is not responsible for any failure and/or delay in the transmission of evidence of sales transactions due to reasons not within the Bank's control such as the failure, delay, action or omission on the part of Visa and/or Merchant.
- 4.9 The Loyalty Credits will be credited into the respective Eligible Client's Eligible Card account within ninety (90) working days from the end of the Programme Period and the Loyalty Credits (cashback) will be reflected in his/her card statement.
- 4.10 Notwithstanding the foregoing, the Bank reserves the right to use any other medium or method, including the Bank's website at [www.ambank.com.my](http://www.ambank.com.my) for the purpose of announcing the Eligible Clients' entitlement for the Cashback.

## 5 Disqualification

The Bank reserves the right to disqualify the participation of any Eligible Client's for the purpose of this Programme in the event: -

- a) the Eligible Client's Eligible Card account is in default of any facilities granted at any time during the Programme Period; or
- b) the Eligible Client's Eligible Card account is cancelled or closed within twelve (12) weeks from the end of the Programme Period; or
- c) the Eligible Client's has provided untrue information or acted fraudulently in any manner during the Programme Period; or
- d) the Eligible Client has breached any of these Terms and Conditions stipulated herein.



## 6 General

- 6.1 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 programme period with Prior Notice.
- 6.2 The Bank shall, at any time, have the right to cancel, terminate or suspend the Program with Prior Notice. Any notice to be given by The Bank shall be posted in The Bank's official website at [www.ambank.com.my/eng/terms-and-conditions](http://www.ambank.com.my/eng/terms-and-conditions) or displayed in branches, and any such notice shall be deemed given when so posted at its official website or displayed in branches, whichever is earlier.
- 6.3 The Bank's decision on all matters relating to the programme shall be final and binding and no correspondence or appeal will be entertained.
- 6.4 To the extent permitted by law, the Bank shall not be liable to the Eligible Clients when any "**Force Majeure**" event occurs. "**Force Majeure**" refers to any unforeseen events and/or circumstances which are not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove such as fire, earthquake, flood, epidemic, pandemic, accident, explosion, casualty, lockout, riot, civil disturbance, act of public enemy, natural catastrophe, embargo, war or act of God.
- 6.5 The Bank would not be liable to any Eligible Clients for any damage or losses suffered, including loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages, arising from the Eligible Clients' participation in this Program, or the Bank exercising its rights pursuant to any of the terms and conditions herein except where such actions, claims, direct losses, damages and expenses are directly attributable to the Bank's gross negligence, willful default or fraud.
- 6.6 All disputes concerning the construction, validity, enforcement and interpretation of the terms and conditions stipulated herein 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 or based on the terms and conditions herein.
- 6.7 The Eligible Clients is required to log on the Bank's corporate website for any Program updates and refer to [www.ambank.com.my/terms-and-conditions](http://www.ambank.com.my/terms-and-conditions) for the latest terms and conditions, if any.
- 6.8 For any assistance and/or feedback related to this Program, the Eligible Clients may contact the Bank's AmBank SIGNATURE Priority Banking contact centre at **+603-2178 6600** (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) or email to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com).
- 6.9 The Bahasa Malaysia version of this Terms and Conditions is also available at [www.ambank.com.my/terms-and-conditions](http://www.ambank.com.my/terms-and-conditions).