

Terms and Conditions
5x Better with AmOnline Campaign
Campaign Period: 1 November 2025 – 31 December 2025

REMINDER: Eligible Customer(s) (as defined below) is hereby reminded to read and understand the terms and conditions below and any updated terms and conditions (if any) which are available at <https://www.ambank.com.my/eng/terms-and-conditions/>. If the Eligible Customers do not understand any of the terms and conditions stated herein and/or updated terms and conditions, the Eligible Customer(s) are advised to discuss with any of the Bank's authorised representative/licensed staff.

1 Definition

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

“AmOnline App” refers to the online banking service(s) made available by the Bank for its customers that is available as a mobile application.

“Associate Corporations” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013, where applicable. **“Related Corporations”** shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

“Bank” refers to AmBank (M) Berhad [Registration No.: 19690100016 (8515-D)] or AmBank Islamic Berhad (Registration No.: 199401009897 (295576-U)), both incorporated in Malaysia and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“Campaign” refers to **“5x Better with AmOnline Campaign”** organised by the Bank in accordance with the Terms and Conditions herein.

“CASA/CASA-i” refers to individual Current Account and/or Current Account-i or Savings Account and/or Savings Account-i. For purposes of this campaign, the CASA/CASA-i refers to the following:

- (a) TRUE Savers Account/TRUE Savers Account-i;
- (b) eFlex Savings Account/ eFlex Savings Account-i;
- (c) AmPartner Current Account;
- (d) Basic Savings Account/Basic Savings Account-i;
- (e) AmWafeeq Savings Account-i.

DuitNow QR Pay-to-Merchant (“DuitNow QR P2M”) refers to an electronic fund transfer service to send money securely and instantly using a unique two-dimensional Quick-Response (QR) to merchants.

DuitNow QR Person-to-Person (“DuitNow QR P2P”) refers to an electronic fund transfer service performed by the sender/payer upon scanning a unique two-dimensional Quick-Response (QR) generated by the recipient.

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“DuitNow Transfer” refers to an electronic fund transfer service to send or receive money securely and instantly using a mobile number as a common identifier.

“FPX” or Financial Process Exchange is a payment gateway that allows you to make online payments in real time using your Savings/Current, Savings Account-i/Current Account-i or Credit Card/Credit Card-i.

“JomPAY” is Malaysia’s national bill payment scheme operated by Payments Network Malaysia Sdn. Bhd. (PayNet) which allows individual customers to pay for any registered billers.

“Prepaid Top-up” is a mobile top-up recharge that can be made through the AmOnline App which adds balance to prepaid credit mobile phone numbers or adds balance of gaming credits as well.

“Prior Notice” means a notice by the Bank of at least Five (5) calendar days and published on the Bank’s website at www.ambank.com.my.

2 Campaign Period

- 2.1 This Campaign will commence on 1 November 2025 and end on 31 December 2025 (both dates inclusive) (**“Campaign Period”**). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

3 Campaign Eligibility

- 3.1 This campaign is only open to customers defined below who receives an invitation to participate in this Campaign via phone call, AmOnline push notification, short message system (SMS), or electronic direct mail (eDM):
- (a) Individual customers who register for a new AmOnline App between 1 October 2025 – 31 December 2025); or;
 - (b) Selected individual customers who are existing AmOnline App user; herein defined as (**“Eligible Customer”**).
- 3.2 With respect to all the categories above, the following categories of persons shall NOT be eligible to participate in this Campaign:
- (a) Non-individual customers including, but not limited to:
 - Sole-proprietorships/partnerships; and/or
 - Small and Medium Enterprises (SMEs); and/or
 - Non-profit organizations/charitable bodies/societies
 - (b) Customers whose account(s) are deemed to be unsatisfactorily conducted, invalid or cancelled.

4 Campaign Mechanics and Rewards

- 4.1 To participate in this Campaign, Eligible Customers will be required to register for a BonusLink membership account, link the BonusLink account to AmOnline App and perform transactions in the manner specified in Table 1 (**“Eligible Transactions”**) to be entitled to earn 5% Cashback in BonusLink Points (**“Reward”**).

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Table 1: Campaign Mechanics

Transaction Type	Cashback Percentage to be Rewarded in BonusLink Points
DuitNow QR P2M	5% of Transaction Amount
DuitNow QR P2P	
DuitNow Transfer	
FPX	
JomPAY	
Prepaid Top-Up	

- 4.2 Minimum amount per transaction for all transaction types mentioned in Table 1 is Ringgit Malaysia One (RM1).
- 4.3 There is a total of One Million Five Hundred and Ninety Thousand (1,590,000) BonusLink Points which is equivalent to Ringgit Malaysia Fifteen Thousand (RM15,000) to be given away throughout Campaign Period.
- 4.4 Each Eligible Customer may earn up to a maximum of Five Hundred Thirty (530) BonusLink Points which is equivalent to Ringgit Malaysia Five (RM5) per Eligible Transaction.
- 4.5 Each Eligible Customer may earn up to a maximum of Five Thousand Three Hundred (5,300) BonusLink Points which is equivalent to Ringgit Malaysia Fifty (RM50) per month. For avoidance of doubt, an Eligible Customer may earn up to a maximum of Ringgit Malaysia One Hundred (RM100) throughout Campaign Period.
- 4.6 The Reward will be awarded in the manner illustrated in Table 2 below:

Table 2: Customer A's Transactions

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	RM0.28 (5% x RM5.60 = RM0.28)	29 (RM0.28 x 106 = 29)
25 November 2025	FPX	RM150.67	RM7.53 (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	RM15.60 (5% x RM312 = RM15.60) However, reward is capped at Ringgit	530 (RM5.00 x 106 = 530) Reward is capped at Five Hundred Thirty (530)

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			Malaysia Five (RM5) per Clause 4.3.	BonusLink Points per Clause 4.3.
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Total Reward earned by Customer A in the month of November 2025 is:

= 265+29+530+530 BonusLink Points

= 1,354 BonusLink Points

Notes:

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 points will not be awarded.

5 Campaign Fulfilment

- 5.1 Eligible Customers must register for a BonusLink membership account and link the said BonusLink account to AmOnline App by 15 January 2026 to enjoy Rewards specified in Clause 4. Failure to do so will result in a forfeit of the Rewards.
- 5.2 The Reward will be fulfilled based on the schedule stipulated in Table 3 below on a first-come, first-serve basis to Eligible Customers who have registered for a BonusLink membership account and linked their BonusLink account to AmOnline App.

Table 3: Fulfilment Schedule

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

- 5.3 Should there be any unforeseen technical difficulties faced in fulfilling the Rewards according to the schedule stipulated in Table 3, the Reward will be fulfilled within ninety (90) calendar days from the end of the Campaign Period.
- 5.4 A minimum of one thousand and sixty (1,060) BonusLink points is required before BonusLink points can be converted to cash via the AmOnline App and is equivalent to Ringgit Malaysia Ten (RM10.00). The converted cash will be credited into the Eligible Customer's primary CASA/CASA-i account within seventy two (72) hours.
- 5.5 For any inquiries related to BonusLink points, please get in touch with BonusKad Loyalty Sdn. Bhd.'s customer service at 03-7626 1000.

6 Participation Criteria

- 6.1 By participating in the Campaign, the Eligible Customers give their consent to the Bank to disclose their information such as mobile number, identification card number, and BonusLink membership number to BonusKad Loyalty Sdn. Bhd for the purpose of fulfilling the Campaign's Reward. Eligible Customers are advised to read and understand AmBank Group's Privacy Notice, which is available on the Bank's website (<https://www.ambank.com.my/privacy-policy>) and any of the AmBank / AmBank Islamic branches.

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- 6.2 By participating in the Campaign, the Eligible Customers:
- (a) agree that they have read, understood, and agreed to be bound by the terms and conditions stated herein;
 - (b) agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and
 - (c) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.
- 6.3 The Bank will not be liable for:
- (a) Any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software;
 - (b) The failure of any information to be received, captured or recorded for any reason, including, but not limited to, system down-time or technical problems or traffic congestion on the Internet or at the AmOnline App;
 - (c) Any injury or damage to an Eligible Customers or any other person's computer or other device related to or resulting from participating in the Prize Draw; and/or
 - (d) Any combination of the above.
- 6.4 The Bank shall have no responsibilities to notify the Eligible Customers should the Reward reach the maximum pay-out during this Campaign.
- 6.5 If the Bank subsequently finds that an Eligible Customer is not eligible for the Reward or if there was an error in crediting or awarding the Reward, the Bank reserves the right to refuse to credit, amend, correct, adjust or reclaim the Reward. This may include debiting the equivalent amount from the Eligible Customer's BonusLink account. If the balance in the Eligible Customer's account is insufficient to cover the amount of the Reward, the Eligible Customer must immediately reimburse the Bank for that amount upon demand. Eligible Customer will be informed via methods mentioned in Clause 6.6.
- 6.6 The Bank shall get in touch with customers via phone call, AmOnline Push Notification, short message system (SMS), electronic direct mail (eDM), or electronic communication display at AmBank website at www.ambank.com.my for any announcements or communication with Eligible Customer.
- 6.7 The Bank will not entertain any request from the Eligible Customers to transfer the Reward to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
- 6.8 The Bank reserves the right to change or exchange the Rewards into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications provided in this Campaign.
- 6.9 The Rewards are not exchangeable or transferable for credit or in kind.

7 Disqualification Criteria

- 7.1 The Bank has the right to disqualify the participation of any Eligible Customer, for the purpose of this Campaign without having to notify them in the event:
- (a) The Eligible Customer's CASA/CASA-i is closed within four (4) weeks from the end of the Campaign Period; or
 - (b) The Eligible Customer has provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (c) The Eligible Customer has breached any of the terms and conditions stipulated herein; or

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(d) The Eligible Customer has committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign.

7.2 The Eligible Customer has committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.

8 General

8.1 By participating in this Campaign, the Eligible Customers are advised to read and understand this Terms and Conditions, which shall be read together with the:

(a) General Terms and Conditions for Accounts and Services;

(b) Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/Savings Account-i (applicable to CASA-i only).

8.2 The Bank shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.

8.3 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 Campaign Period with Prior Notice.

8.4 Any notice issued by the Bank shall be posted on the Bank's official website at www.ambank.com.my or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.

8.5 Unless expressly stated otherwise, this Terms and Conditions, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.

8.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Eligible Customers.

8.7 The Bank is not liable for any loss or damages suffered such as loss of income or profit, or any indirect, incidental, consequential, exemplary, punitive, or special damages of any party including third parties, arising out of or in connection with the Campaign, save and except where such loss or damages were directly caused by the Bank's gross negligence, wilful default or fraud.

8.8 No compensation in cash or any kind shall be given to the Eligible Customer for any losses or damages suffered or incurred by the Eligible Customers as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the terms and conditions herein unless the same is solely due to the gross negligence and/or default of the Bank.

8.9 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer when any Force Majeure event occurs. "Force Majeure" refers to any unforeseen events and/or circumstances not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove including natural disasters such as pandemic, flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil or earth or acts of public unrest such as strikes, lock out, industrial disturbances, riots, wars, each of which is beyond the control of neither party or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.

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- 8.10 The Bank shall not be responsible or liable for any failure by any Eligible Customer to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- 8.11 All questions concerning the construction, validity, enforcement and interpretation of this Terms and Conditions 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 this Terms and Conditions.
- 8.12 The Eligible Customers are required to log on the Bank's corporate website for any Campaign updates and refer to <https://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
- 8.13 For any assistance and/or feedback related to this Campaign, the Eligible Customer may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Friday by calling Bank's Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com.
- 8.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.