

Terms and Conditions
AmAccess Trade (AAT) Usage Boost Campaign
Campaign Period: 9 March 2026 – 31 August 2026

REMINDER: Eligible Customers are advised to read and understand these Terms and Conditions (“T&C”), which will be made available at www.ambankgroup.com.my/eng/terms-and-conditions (“Terms and Conditions”). Participation in this Campaign constitutes an acceptance of these T&C. If an Eligible Customer has any difficulty understanding any part of the T&C, it is strongly advised that the Eligible Customer seek clarification from the Bank’s staff or authorised representatives.

1. Definition

1.1 In these T&C, unless the context otherwise requires, the following words and expressions shall have the meanings assigned to them:

“**AAT**” / “**AmAccess Trade**” means the Bank’s digital trade platform/channel for customers to perform eligible trade transactions online.

“**Bank**” refers to AmBank (M) Berhad [Registration No.: 196901000166 (8515-D)] and/or AmBank Islamic Berhad [Registration No.: 199401009897 (295576-U)] (collectively referred to as “the Bank”) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Business/Trade Customer**” means a non-individual customer (including but not limited to sole proprietorships, partnerships, companies, and other organisations) that maintains trade facilities and an active account with the Bank.

“**Campaign**” means the “**AmAccess Trade (AAT) Usage Boost Campaign**” organised by the Bank in accordance with these T&C.

“**Campaign Period**” means 9 March 2026 to 31 August 2026, both dates inclusive.

“**Eligible Customer**” means a Business/Trade Customer that meets the eligibility criteria under Clause 3.

“**Manual Submission**” means a trade transaction initiated/processed manually (including via email submission), rather than through AAT / “AmAccess Trade.

“**Successful AAT Transaction**” means an eligible trade transaction initiated and completed via AAT / “AmAccess Trade during the Campaign Period which is successfully processed/accepted based on the Bank’s system records, and is not cancelled, reversed, rejected, or voided.

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“**Cash Voucher**” refers to the rewards provided under the Campaign which may include shopping vouchers, e-Wallet reload PIN(s), and/or any other type of vouchers as determined at the Bank’s discretion. The voucher(s) awarded to eligible new AAT sign-ups under Clause 5 (New Sign-Up Reward).

“**Credit Value(s)**” means the rebate value(s) awarded to winners under Clause 6, to offset eligible commission charges for future trade transactions in accordance with the Bank’s applicable trade tariff.

“**Eligible Commission Charges**” means commission charges imposed under the Bank’s applicable trade tariff that are eligible for offset using Credit Values.

“**Prior Notice**” means notice of at least five (5) calendar days published on the Bank’s website and/or via such channels as the Bank deems appropriate.

- 1.2 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. Campaign Period

The Campaign **commences on 9 March 2026 and ends on 31 August 2026**, both dates inclusive. The Bank reserves the right to vary or amend the Campaign Period with Prior Notice.

3. Eligibility

3.1 Subject to these T&C, the Campaign is open to Eligible Customers who:

- (a) are new-to-bank and existing-to-bank Business/Trade Customers of AmBank and AmBank Islamic; and
- (b) are eligible for access to AAT, whether existing AAT users or new customers registering for AAT during the Campaign Period; and
- (c) customers that sign up for AAT transactional mode, or upgrade from AAT enquiry mode to AAT transactional, or migrate from manual trade transaction submission to AAT during Campaign Period; and
- (d) are not in breach of any agreement with the Bank and are not deemed by the Bank to have conducted their account(s) unsatisfactorily.

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- 3.2 Eligible Customers whose account(s) or AAT access are suspended, terminated, cancelled, or closed during the Campaign Period or prior to reward fulfilment may be disqualified at the Bank's discretion.
- 3.3 Employees of AmBank Group and/or persons restricted by internal policies of the Bank may be excluded from participation.
- 3.4 The Bank reserves the right to request documentation and/or information to verify eligibility and transactions.

4. Campaign Mechanics

- 4.1 The Campaign consists of two (2) reward components:
 - (a) New Sign-Up Reward (Cash Voucher) for the first qualifying new AAT sign-ups; and
 - (b) Top User Rewards (Credit Values) for Eligible Customers with the **highest AAT usage by transaction volume** during the Campaign Period.
- 4.2 Tracking and performance data for AAT transactions and customers may be provided by the relevant team(s) for monthly tracking during the Campaign Period.

5. New Sign-Up Reward (Cash Voucher)

- 5.1 The first one hundred and fifty (150) Eligible Customers who successfully sign up for AAT during the Campaign Period will receive RM200 Cash Voucher per Eligible Customer ("New Sign-Up Reward").
- 5.2 Reward cap: The New Sign-Up Reward is strictly limited to the first 150 eligible sign-ups only. Once the quota is fully utilised, no further New Sign-Up Reward will be awarded.
- 5.3 One reward per customer: Each Eligible Customer is entitled to a maximum of one (1) New Sign-Up Reward only.
- 5.4 Reward fulfilment: The Cash Vouchers will be distributed [within one month after](#) the Campaign ends either (i) by email to the Eligible Customer from TB Marketing, or (ii) by TB Trade Sales to the Eligible Customer, as determined by the Bank.
- 5.5 Cash Vouchers are non-transferable, non-refundable, not exchangeable for cash, and cannot be replaced if lost, damaged, or expired.

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6. Highest AAT Transaction count (Credit Values – Top 3 Winners)

- 6.1 At the end of the Campaign Period, three (3) Eligible Customers with the highest number of Successful AAT Transactions during the Campaign Period will be awarded Credit Values (“**Top User Winners**”).
- 6.2 The Credit Values (in RM100 per rebate vouchers) are as follows:
- (a) Champion: RM3,000 (RM100 x 30)
 - (b) Second Prize: RM2,000 (RM100 x 20)
 - (c) Third Prize: RM1,000 (RM100 x 10)
- 6.3 Tie-breaker: In the event of a tie in the number of Successful AAT Transactions, the winner will be determined based on the customer with the higher incremental trade transaction volume over 1 November 2025 to 31 January 2026, as per the Bank’s records.
- 6.4 Top User Winners will be notified in writing via email by TB Marketing. Physical rebate vouchers and/or documentation evidencing the Credit Values may be delivered to the winners by TB Trade Sales.
- 6.5 Credit Values are non-transferable, non-refundable, not exchangeable for cash, and cannot be replaced if lost, damaged, or expired.

7. Credit Value Validity & Redemption (How to Use)

- 7.1 Credit Values may be used to offset Eligible Commission Charges for future trade transactions from 1 October 2026 to 31 January 2027, both dates inclusive (“**Redemption Period**”). Any unused Credit Values will expire after the Redemption Period.
- 7.2 One (1) voucher per transaction: Only one (1) RM100 Credit Value may be applied to one (1) trade transaction. Credit Values are not stackable for the same transaction, and any remaining/unutilized portion (if the commission is less than RM100) will be forfeited and is not transferable to another transaction.
- 7.3 Submission method: To redeem, winners must submit the Credit Value voucher(s) via email to tb-marketing@ambankgroup.com together with a copy of the relevant debit trade advice. Multiple vouchers may be submitted in one batch, provided each voucher is mapped to a distinct transaction.

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- 7.4 Final claim deadline: All redemption submissions must be made no later than 28 February 2027 (“Final Claim Deadline”). Submissions received after the Final Claim Deadline will not be processed.
- 7.5 Processing timeline: Upon successful verification, the rebate amount will be credited directly into the winner’s current account maintained with the Bank within ninety (90) calendar days.
- 7.6 Tracking & control: Credit Values will be tracked and monitored via the Bank’s internal tracking sheet (e.g., “Special Pricing table”), and Trade Operations will apply the offsets based on the verified list and process.

8. Winner Determination & Bank Records

- 8.1 All transaction counts, volumes, eligibility, and winner determination for the Campaign shall be based on the Bank’s system records, which shall be final and conclusive.
- 8.2 The Bank reserves the right to verify transactions and to exclude transactions that are cancelled, reversed, disputed, rejected, voided, or deemed suspicious.
- 8.3 The Cash Voucher type will be determined at the Bank’s discretion and may be changed or substituted with another voucher of equivalent value as considered appropriate by the Bank.

9. Disqualification

- 9.1 The Bank at its discretion reserves the right to disqualify any Eligible Customer at any stage if:
- (a) suspicious, fraudulent, or unlawful activities are detected;
 - (b) the Eligible Customer is in default of any facilities granted by the Bank;
 - (c) account(s) are suspended, terminated, cancelled, or closed prior to reward fulfilment;
 - (d) untrue, inaccurate, or incomplete information is provided by the Eligible Customer, or the Eligible Customer has not acted in good faith; or
 - (e) there is a breach of any of the provisions of these T&C or any applicable agreement with the Bank.

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10. Personal Data (PDPA)

10.1 By participating in this Campaign, Eligible Customers consent to the Bank collecting, using, and disclosing relevant information (including customer/company details and transaction information) for Campaign administration, verification, fulfilment, audit, reporting, and customer servicing purposes, in accordance with applicable laws and the Bank's policies.

11. General

11.1 These T&C shall be read together with the Bank's relevant account/service terms and conditions and any specific AAT terms (where applicable). In the event of any inconsistency, these T&C shall prevail for matters relating to this Campaign.

11.2 The Campaign is not valid in conjunction with other promotions unless expressly stated by the Bank.

11.3 The Bank reserves the right, at its absolute discretion, to vary, amend, delete, or add to any of these T&C (in whole or in part), including the Campaign Period, with Prior Notice.

11.4 To the extent permitted by law, the Bank shall not be liable for any indirect, incidental, consequential, exemplary, punitive, or special damages arising out of or in connection with the Campaign, except to the extent where such loss or damage is directly caused by the Bank's gross negligence, wilful default, or fraud.

11.5 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.

11.6 The Bank's decision on all matters relating to this Campaign is final and binding.

11.7 The Bahasa Malaysia version of these T&C is also be made available via <https://www.ambank.com.my/terms-and-conditions>

11.8 These T&C are governed by the laws of Malaysia, and the courts of Malaysia shall have exclusive jurisdiction in relation to any matters arising from these T&C.

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12. Enquiries

12.1 For any assistance and/or feedback related to this Campaign, Eligible Customers may contact:

- tb-marketing@ambankgroup.com
- TB-Trade-Sales@ambankgroup.com