

Terms & Conditions
AmBank Debit Card Cash Back Campaign for
AmGenius Savings Account and Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i
Campaign Period: 15 September 2025 to 31 January 2026

This Amended Terms and Conditions for AmBank Debit Card Cash Back Campaign for AmGenius Savings Account and Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i will supersede the existing Terms and Conditions with effect from 1 February 2026.

- **Clause 1.i have been added in blue font to reflect the changes in Campaign Period.**

REMINDER: Eligible Participant(s) (as defined below) is hereby reminded to read and understand the Terms and Conditions below and any updated Terms and Conditions which is available at www.ambank.com.my/eng/terms-and-conditions. If the Eligible Participant(s) does not understand any of the Terms and Conditions below and/or the updated Terms and Conditions, the Eligible Participant(s) is advised to consult with the Bank's authorized representatives.

1. Definition

- i. For the purpose of the Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context state otherwise:

AmBank Group	: Refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated inside or outside Malaysia, existing now or in the future and any reference to 'AmBank Group' in the Terms and Conditions herein, shall include all or any entity within AmBank Group.
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 " AmBank Debit Card Cash Back Campaign for AmGenius Savings Account and Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i " organized by the Bank in accordance with the Terms and Conditions stipulated herein.
Campaign Period	: The Campaign shall take effect from 15 September 2025 (00:00 GMT+8) to 31 January 2026 (23:59 GMT+8) , both dates inclusive. The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.
Prior Notice	: Refers to notices issued by the Bank to customers of at least seven (7) or more (where applicable) calendar days and published on the Bank's website at www.ambank.com.my .
Debit Card	: Refers to all existing, valid and active debit card linked to AmGenius Savings Account/Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i issued by the Bank.

Participating Accounts : Participating accounts are the AmGenius Savings Account/Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i that is linked to the active Debit Card. These accounts serve as the core financial account for the card holder, enabling transactions like purchases and cash withdrawals.

2. Eligibility

2.1 The Campaign is open to new or existing Bank customers who hold a valid and active Visa or MasterCard debit card that is linked to an AmGenius Savings Account or a Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i (collectively referred to as “Eligible Customers”).

2.2 Enrollment is not required for the purpose of participation in the Campaign.

2.3 For the avoidance of doubt, employees of AmBank Group, whether permanent or contractual and their immediate family members (spouses, children, siblings and parents) are **not** eligible to participate in the Campaign.

3. Campaign Mechanics

3.1 Subject to the terms of the Campaign herein, Eligible Customers stand to receive up to 20% Cash Back (“Cash Back”) on the value of the debit card transactions made during the Campaign Period as detailed below:

Table 1

	Campaign Type	Qualifying Transaction	Reward	Capping
Offer A	Open to All	i) Perform debit card spend on merchant with MCC 7996 and 7999, and ii) AmGenius Savings Account/Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i balances of <u>below RM10,000</u>	10% Cash Back per month (<i>capped at RM10</i>)	RM36,000 throughout campaign period. RM3,000 per month
Offer B		i) Perform debit card spend on merchant with MCC 7996 and 7999, and ii) AmGenius Savings Account/Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i balances of <u>RM10,000 and above</u>	20% Cash Back per month (<i>capped at RM30</i>)	RM36,000 throughout campaign period. RM3,000 per month

- 3.2 Cashback tabulation of Qualified Transaction will be calculated at the customer level.
- 3.3 Qualified Transaction(s) for this Campaign refers to retail purchases transacted via **MCC 7996 (amusement park) and MCC 7999 (recreation services)** based on eligible balances of the AmGenius Savings Account/Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i under Offer A and Offer B as stipulated in Table 1 above.
- 3.4 The selection of winners is based on first come first serve and the Bank reserves the right to select the winners at its discretion.
- 3.5 No campaign entry form or registration of participation is required.
- 3.6 For Offer A, the maximum Cash Back is capped at Ringgit Malaysia Ten Ringgit (RM10) per Eligible Customer per month throughout the Campaign Period, subject to availability on a first come first serve basis.
- 3.7 For Offer B, the maximum Cash Back is capped at Ringgit Malaysia Thirty (RM30) per Eligible Cardholder per month throughout the Campaign Period, subject to availability on a first come first serve basis.
- 3.8 The total Cash Back allocated is capped at Ringgit Malaysia Three Thousand (RM3,000) per month and Ringgit Malaysia Thirty-Six Thousand (RM36,000) throughout the Campaign Period, for Offer A and Offer B respectively as stipulated in Table 1 above.
- 3.9 In the event that the monthly Cash Back allocation is not fully utilized, any remaining balance shall be forfeited. Unutilized Cash Back will not be brought forward to subsequent months and shall not be redeemable or claimable thereafter.
- 3.10 Cash back will be credited into the Eligible Customer's AmGenius Savings Account/Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i within 4 to 8 weeks from the end of each respective campaign month.

4. Disqualification

- 4.1 Eligible Customer shall be disqualified from participating in the Campaign, or deemed ineligible, under any of the following circumstances:
- a) breach any of the terms stipulated herein;
 - b) submission of false, inaccurate, or misleading information, or engagement in any fraudulent conduct during the Campaign Period;
 - c) committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank;

- d) declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period; and
- e) committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.

5. General Terms and Conditions

- 5.1 By participating in the Campaign, the Eligible Customer and/or any party related herein consent and agree to be bound by the Terms and Conditions herein, and the Terms and Conditions herein shall be read together with the General Terms and Conditions for Accounts and Services and Bank Debit Card Terms and Conditions. The Eligible Customer is required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any updates or the latest terms and conditions, if any.
- 5.2 The Bank shall have, at any time, the right to cancel, terminate or suspend the Campaign with reasonable Prior Notice.
- 5.3 The Bank shall have the right to vary, amend, delete or add to any of the Terms and Conditions herein as well as, in whole or in any part from time to time including to vary the Campaign Period with twenty-one (21) calendar days Prior Notice.
- 5.4 Unless expressly stated otherwise, the Terms and Conditions herein, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for the Campaign.
- 5.5 No compensation in cash or of any kind shall be given to the Eligible Participants for any losses or damages suffered or incurred by the Eligible Participants as a direct or 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 willful default of the Bank.
- 5.6 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer for any losses or costs (including loss of business opportunities or profits) caused by abnormal and unforeseeable circumstances outside the Bank's reasonable control which is unavoidable, including but not limited to any accident, act of terrorist, breakdown of machinery, civil commotion, fire, industrial dispute, labor unrest, lock-out, natural disaster, riot, strike, war (whether declared or undeclared), or data processing system, electrical, telecommunication system or transmission link failure.
- 5.7 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.
- 5.8 The Bahasa Malaysia version of the Terms and Condition is also available at www.ambank.com.my/terms-and-conditions.
- 5.9 The Eligible Cardholder(s) are required to log in to the Bank's corporate website at www.ambank.com.my/terms-and-conditions for the latest terms and conditions and updates on the Campaign, if any.

- 5.10 For any assistance and/or feedback relating to the Campaign, Eligible Participants may contact the Bank's Contact Centre at 03-2178 8888 (Monday - Sunday, 7.00 a.m. to 11.00 p.m.) or e-mail to customercare@ambankgroup.com

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