

AmBank BonusLink Card Welcome Offer Campaign
Campaign Period: 1 May 2025 to 31 July 2025

REMINDER: The Eligible Cardholder(s) (as defined below) is hereby reminded to read and understand the conditions below and/or any updated Terms and Conditions which is available at www.ambank.com.my. If the Eligible Cardholder(s) does not understand any of the conditions herein and/or the updated Terms and Conditions, the Eligible Cardholder(s) is advised to discuss with the Bank's representative for this Campaign.

1. Definition

1.1. For the purpose of this Campaign Notice, 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.

"Associate Corporations" shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 or the Islamic Financial Services Act 2013, where applicable.

"New To Card" individuals who have not previously held a Principal credit card issued by AmBank / AmBank Islamic or who have cancelled and reapplied for AmBank Credit Card/AmBank Islamic Credit Card-i more than twelve (12) months since the card's cancellation.

"Participating Credit Card" refers to AmBank BonusLink Visa Signature Card and AmBank BonusLink Visa Platinum Card.

"Principal Card" refers to the Card issued by the Bank to the Principal Cardholder.

"Principal Cardholder" refers to the person who applied as principal applicant and has been approved to hold a Principal Card.

"Prior Notice" means a notice issued by the Bank of at least five (5) calendar days and published on the Bank's website at www.ambank.com.my.

"Posted Date" means the date on which the transactions are posted to the Cardholder's Card Account.

"Related Corporations" shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

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

2.1 The "Campaign" means **"AmBank BonusLink Card Welcome Offer Campaign"** is jointly organised by BonusKad Loyalty Sdn Bhd with the Registration No: 199701022703 (438200-T) ("BonusLink"), and AmBank (M) Sdn Bhd with the Registration No: 196901000166 (8515-D) (collectively referred to as "the Organisers").

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3. Campaign Period

- 3.1. This Campaign will commence on 1 May 2025 and ends on 31 July 2025, both dates inclusive (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

4. Eligibility

- 4.1. “Eligible Cardholder(s)” is defined as New To Card customer applying one of the Participating Credit Card applied through any of the Bank’s channels as the Principal cardholder.
- 4.2. The following persons are NOT eligible to participate in this Campaign:-
- (a) Existing AmBank Credit Card cardholder(s) including staffs whether permanent or contract within the AmBank Group.
 - (b) A former AmBank Credit Card Cardholder(s) whose credit card was cancelled less than twelve (12) months prior to the start of the Campaign Period and re-applying for a Principal Participating Credit Card under this Campaign;
 - (c) Any newly approved AmBank Credit Card/ AmBank Islamic Credit Card-i that has been suspended, cancelled or terminated during the Campaign Period;
 - (d) Cardholder(s) who is in default of payment of sums due or suspected of committing any fraudulent, unlawful and illegal acts in relation to the cardholder’s Credit Card account, and/or any other facilities or services with the Bank;
 - (e) Cardholder(s) who have participated or are participating in any other concurrent AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any other channels by the Bank.

5. Qualifying Criteria

- 5.1 To Participate in this Campaign, the Eligible Cardholder(s) must fulfill the following criteria during the Campaign Period:-
- (a) Apply for one (1) of the Principal Card of AmBank BonusLink Visa Signature Credit Card or AmBank BonusLink Visa Platinum Credit Card (“Participating Credit Card”); and
 - (b) Activate the newly approved Participating Credit Card; and
 - (c) To spend the amount specified in Clause 6.2 using the newly approved Participating Credit Card within sixty (60) calendar days from the card approval date to enjoy the Campaign Offer(s) as stipulated under Clause 6.2.
- 5.2 The Bank reserves the right to approve or reject any applications and/or to request for any further supporting documents. For the avoidance of doubt, the Bank has the discretion to determine whether the supporting documents are sufficient for the purpose of processing the application submitted to the Bank.

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6. Campaign Mechanics

6.1. Subject to the Terms and Conditions herein, the Eligible Cardholder(s) whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before 31 July 2025 will be entitled to the following Campaign Offer(s) set out in the table below provided the Eligible Cardholder(s) fulfils the respective qualifying criteria as stated in Clause 5:-

6.2. Offer 1: BonusLink Points Reward

Participating Credit Card	Spend Amount Required within sixty (60) calendar days from the Participating Credit Card approval date ("Eligible Spend")	BonusLink Points
AmBank BonusLink Visa Signature Credit Card	RM1,000	20,000
or AmBank BonusLink Visa Platinum Credit Card	RM2,000	25,000

Offer 2: 0% Balance Transfer for Six (6) months.

Card Type	Campaign Mechanics	Rewards
AmBank BonusLink Visa Signature Credit Card or AmBank BonusLink Visa Platinum Credit Card	Apply for 0% Balance Transfer for 6 months. (Application must be within sixty (60) calendar days from the card approval date)	0% Balance Transfer (capped at RM15,000)

6.3 All Eligible Spend as stipulated in Clause 6.5 must be made within the Campaign Period. A grace period of five (5) calendar days from the end of the Campaign Period will be added to the date of transaction for calculation purpose. The Bank is not responsible in any manner whatsoever for any late posting of the Eligible Spend to the Eligible Cardholder's account caused by either the merchants and/or any third parties.

6.4 Spending incurred through the Eligible Cardholder's supplementary credit card will be included in the total cumulative spending.

6.5 Transactions conducted outside Malaysia will be converted to Ringgit Malaysia (RM) on the date the transaction is received and/or processed. The exchange rate may differ from the published daily rate due to market fluctuation. The conversion rate used is determined by Visa International, unless a difference calculation method is specified.

6.6 The following transactions are excluded from the Eligible Spend:

- (a) 0% Easy Payment Plan (0% EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advanced; and/or
- (b) quasi-cash transactions – (eg: betting and/or gaming transactions); and/or
- (c) any form of refund; and/or

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- (d) any disputed, unauthorised or fraudulent retail transaction; and/or
- (e) interest/management fee payments, late payment charges, charges for cash withdrawals, card service tax and any other form of service/miscellaneous fees; and/or
- (f) E- wallet transaction, utilities and insurance payment including payment made via online, auto debit and recurring transactions.

Merchant Category Code (MCC)	Example
4121, 4789, 5734, 6540 & 7399	Grab Pay
4784	Touch 'n Go - Toll Payment
6540	eWallet reload (e.g: Boost / Big Pay/ Shopee Pay / Touch 'n Go)
4812 – 4814, 4816, 4821, 4899 & 4900	Utilities
5960, 6300, 3429, 6381 & 6399	Insurance

- 6.7 The tracking of Eligible Transaction shall be determined based on the Posted Date (Malaysian Time), as defined in Clause 1. The Bank shall not be 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, merchant establishments or any other party.
- 6.8 Eligible Cardholder who applies for a Participating Credit Card(s) **AND** other AmBank Credit Card/ AmBank Islamic Credit Card-i during the Campaign Period will only be rewarded from a single sign-up/acquisition promotion campaign and not entitled for any other concurrent AmBank Credit Card/AmBank Islamic Credit Card-i. For the avoidance of doubt, the illustrations below shall apply: -

Illustration	Scenario	Eligible Reward
1	New to Card Principal Eligible Cardholder applies for the Participating Credit Card(s) and another AmBank Credit Card/AmBank Islamic Credit Card-i (example: AmBank Cash Rebate Visa Platinum Card). The customer has successfully met the qualifying spend criteria for the BonusLink Welcome Offer and the acquisition promotion for the AmBank Cash Rebate Visa Platinum Card.	BonusLink Points from Offer 1
2	Existing Supplementary AmBank Cardholder with no Principal credit card applies for the Participating Credit Card(s) as a Principal Eligible Cardholder and another AmBank Credit Card/AmBank Islamic Credit Card-i (example: AmBank Cash Rebate Visa Platinum Card). The customer has successfully met the qualifying spend criteria for the BonusLink Welcome Offer and the acquisition promotion for the AmBank Cash Rebate Visa Platinum Card.	BonusLink Points from Offer 1

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3	<p>New to Card Principal Eligible Cardholder applies for the Participating Credit Card(s) and another AmBank Credit Card/AmBank Islamic Credit Card-i (example: AmBank Cash Rebate Visa Platinum Card).</p> <p>The customer has successfully met the qualifying spend criteria for the BonusLink Welcome Offer and the acquisition promotion for the AmBank Cash Rebate Visa Platinum Card plus. Additionally, the customer has applied for the 0% Balance Transfer within sixty (60) calendar days from the card approval date.</p>	<p>0% Balance Transfer from Offer 2</p> <p><i>(Cardholder who apply for 0% Balance Transfer not eligible for BonusLink points)</i></p>
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- 6.9 Eligible Cardholder who applies for the Participating Credit Card(s) **AND** has concurrently participated in any other AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any other channels organized by the Bank or any of the Bank's authorized agents or representative during the Campaign Period will only be entitled to the rewards awarded in either one of the campaign and/or promotions at the Bank's discretion.

7. BonusLink Points Rewards Fulfilment

- 7.1. Upon satisfying the Qualifying Criteria and Eligible Spend as stated in Clause 5 and 6.2 respectively, the Eligible Cardholder(s) will be entitled to receive the BonusLink Points via their approved AmBank BonusLink's Credit Card account.
- 7.2. The BonusLink Points will be credited to the qualified Principal Eligible Cardholders' account within eight (8) weeks after meeting the spend criteria as outlined in the table below:-

Table 2: BonusLink Points Reward Period

Credit Card Approval Date	Activate & meet Eligible Spend Period	BonusLink Points Reward Period
1-31 May 2025	1 May 2025 – 31 July 2025	Latest by 30 September 2025
1-30 June 2025	1 June 2025 – 31 August 2025	Latest by 31 October 2025
1-31 July 2025	1 July 2025 – 30 September 2025	Latest by 30 November 2025

- 7.3. The Bank shall notify the Eligible Cardholders via Short Message Service (SMS)/telephone/electronic mailer/mailer based on their contact details maintained in the Bank's system. 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 for the purpose of announcing the Eligible Cardholders.
- 7.4. The BonusLink Points can only be credited to the Eligible Cardholder(s) account and the BonusLink Points are not exchangeable by the Eligible Cardholders for other gifts, credit or any other kind of products and is not transferable to any third parties.

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- 7.5. At the time of crediting of the BonusLink Points as per Clause 7.2, all Participating Credit Card account(s) of the Eligible Cardholder must be activated and in good standing throughout the Campaign Period. Upon meeting the required criteria, the Eligible Cardholder will be entitled to receive the BonusLink Points.
- 7.6. The Bank will not entertain any requests from any Eligible Cardholder(s) or any other person to credit the BonusLink Points to any account other than the Eligible Cardholder's AmBank BonusLink Visa Credit Card.
- 7.7. The Eligible Cardholder(s) are responsible to ensure that their telephone number(s) and/or email address(es) and/or mailing address(es) provided are current and updated with the Bank. In the event of non-receipt of the BonusLink Points, the Eligible Cardholder(s) are required to contact the Bank before **31 December 2025** to inquire the status of the BonusLink Points or to make a claim. No request, inquiry or claims shall be entertained by 31 December 2025 onwards.
- 7.8. The Bank reserves the right to substitute the BonusLink Points with another gift of like or similar value with Prior Notice on the Bank's website at www.ambank.com.my.

8. 0% Balance Transfer for 6 months Terms and Conditions

- 8.1. Subject to the Eligible Cardholder's available credit limit, Eligible Cardholder may request to transfer credit card/credit card-i balances from other banks or financial institutions to Participating Credit Card(s) and convert the balance into monthly instalments. The minimum amount for the *Balance Transfer* shall be Ringgit Malaysia One Thousand (RM1,000) and the maximum amount shall not exceed Ringgit Malaysia Fifteen Thousand (RM15,000) per Eligible Cardholder ("**Balance Transfer Amount**"). The approval for the Balance Transfer Amount is subject to the Eligible Cardholder's available credit limit. For the purpose of this Campaign, the Eligible Cardholder is advised to read and understand the Balance Transfer Terms and Conditions, which is available at www.ambank.com.my/bt. This Campaign's Terms and Conditions must be read with the respective product terms and the Bank's relevant Credit Card/Credit Card-i agreement(s) ("**Cardholder Agreement**").
- 8.2. The minimum amount for the Balance Transfer shall be Ringgit Malaysia One Thousand (RM1,000.00) and the maximum amount shall not exceed the Ringgit Malaysia Fifteen Thousand (RM15,000.00) per Eligible Cardholder ("**Balance Transfer Amount**"). The approval for the Balance Transfer Amount is subject to the Eligible Cardholder's available credit limit.
- 8.3. The instalment tenure of the Balance Transfer shall be six (6) months or such other period as specified by the Bank with Prior Notice. Each instalment amount will be proportionately computed and billed accordingly to the Eligible Cardholder's account on the billing date of each month and over the instalment tenure and/or until the full settlement of the instalments. The Eligible Cardholder acknowledges that the first month's instalment amount may be slightly higher than the subsequent months due to rounding adjustment.
- 8.4. The Bank may defer, suspend or reject any application for Balance Transfer under this Campaign:-
- a) if the amount requested exceeds the Eligible Cardholder's credit limit; and/or
 - b) if the amount requested does not meet the prescribed minimum transfer or requested amount; and/or
 - c) if the Eligible Cardholder's account has insufficient available balance, or such other reasons as specified by the Bank.

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- 8.5. The signature of the Eligible Cardholder on the application form or the Eligible Cardholder's consent obtained and recorded via telephone call will be deemed conclusive proof of the Eligible Cardholder's instructions to the Bank to directly settle and pay the Credit Card Balance(s) on behalf of the Eligible Cardholder.
- 8.6. Upon participation in the Balance Transfer under this Campaign, the Eligible Cardholder's existing credit limit will be reserved for the approved Balance Transfer Amount and shall not be available to the Eligible Cardholder until it is progressively restored through monthly payment instalment as agreed.
- 8.7. The following shall be applicable for the Balance Transfer under this Campaign:-
- a) Only the outstanding Credit Card Balance(s) issued in Malaysia will be allowed to participate;
 - b) Payment of the Balance Transfer Amount to the respective card issuer/financial institution(s) shall be affected by the Bank upon approval of the Eligible Cardholder's application. The Balance Transfer Amount payable is as approved by the Bank and as stated on the application form or as confirmed by the Eligible Cardholder via telephone call;
 - c) Payment of the Balance Transfer Amount will be made to the respective card issuer/financial institution by way of direct credit to the respective card issuer's/financial institution's account via InterBank GIRO;
 - d) Notwithstanding the Terms and Conditions herein, the Eligible Cardholder shall continue and remain liable to the card issuers/financial institutions for the facilities enjoyed by the Eligible Cardholder in accordance with the terms governing the same;
 - e) Until the Balance Transfer application is successfully approved, and funds successfully remitted by the Bank to the respective financial institutions, the Eligible Cardholder shall continue to be liable to make payment on their Credit Card Balance(s) in accordance with the terms governing the same. The Bank shall not be liable for interest fee, or any other charges imposed as a result of the Eligible Cardholders' failure or delay in making payment. The Eligible Cardholder shall continue to be directly liable to their respective banks and/or financial institutions for all other outstanding balances (principal, accrued interest fee, finance fee and other charges) on their Credit Card Balance(s), whether such outstanding balances have been incurred before or after the Bank's approval of the Eligible Cardholders' application for the Balance Transfer; and/or
 - f) The Bank has the right to approve the full or partial Balance Transfer Amount applied by the Eligible Cardholder. In the event partial amount is approved by the Bank, the Eligible Cardholder will need to settle the remaining balance amount with the respective card issuer/financial institution(s).

9. General Terms and Conditions

- 9.1. The conditions herein are to be read together with the terms and conditions of the Bank's Credit Card agreement ("**Cardholder Agreement**"). In the event of any discrepancy or inconsistency between this Campaign Notice and the Cardholder Agreement, this Campaign Notice shall prevail in so far as it concerns this Campaign.
- 9.2. By participating in the Campaign, the Eligible Cardholder(s) are to be bound by these conditions, the decisions of the Bank and, any addition, variation or amendment made from time to time with Prior Notice.
- 9.3. The Bank shall not be responsible or liable for any failure by any Eligible Cardholder(s) to participate in the Campaign at any time caused by any network, communication or system error, interruption and/or failure.
- 9.4. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholder(s) 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

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disasters such as 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, epidemic, pandemic each of which is beyond the control of the Bank or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.

- 9.5. The Bank's decision on all matter relating to the Campaign is final and binding on all Eligible Cardholder(s).
- 9.6. The Bank has the right to vary, amend, delete, or add to any of the conditions set out herein, in whole or in any part, from time to time including to vary the Campaign Period with Prior Notice before the new terms and conditions take effect. For the avoidance of doubt, the cancellation, termination or suspension by the Bank of the Campaign will not entitle the Eligible Cardholder(s) to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension save and except where such losses or damages suffered are caused by the willful default, fraud or gross negligence of the Bank.
- 9.7. Unless expressly stated otherwise, the Terms and Conditions herein set forth, including any amendment thereto, will prevail over and other provisions and/or representation contained in any other notices/ promotion/ advertising materials for the Campaign.
- 9.8. All questions 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.
- 9.9. The Eligible Cardholder(s) are required to log in to the Bank's corporate website at <http://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions and updates on the Campaign, if any.
- 9.10. The Bahasa Malaysia version of this terms and condition is also available.
- 9.11. For any assistance and/or feedback in relation to the Campaign, the Eligible Cardholder(s) may contact the Bank's Contact Centre at +603-2178 8888 from 7.00 am to 11.00 pm daily or email to customercare@ambankgroup.com