AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign
Terms and Conditions
Campaign Period: 1 October 2026 – 31 March 2027

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

Definition

1. For the purpose of these Terms and Conditions, the following words and expressions shall have the meanings assigned to them save and 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 AmBank Group.

"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.

"Bank" refers to both **AmBank (M) Berhad** 196901000166 (8515-D) ("**AmBank**") and **AmBank Islamic Berhad** 199401009897 (295576-U) ("**AmBank Islamic**").

"**Campaign**" refers to "**Apply, Activate & Spend 8X to be eligible for RM100 Cashback**" organized by the Bank in accordance with the Terms and Conditions herein.

"New To Card" refers to individuals who have not previously held a principal credit card/credit card-i 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 the following credit card/credit card-i :- (a) AmBank credit card- AmBank SIGNATURE Priority Banking Visa Infinite Card, AmBank Visa Infinite Card, AmBank Visa Signature Card, AmBank UnionPay Platinum Card, AmBank Visa Platinum Card and AmBank Cash Rebate Visa Platinum Card; and/or (b) AmBank Islamic credit card-i: AmBank SIGNATURE Priority Banking Visa Infinite Card-i, AmBank Islamic Visa Infinite Card-i, AmBank Islamic Visa Signature Card-i, AmBank Islamic Al-Taslif Visa Platinum Card-i, AmBank Islamic Visa Platinum CARz Card-i.

"Principal Card" refers to the credit card/credit card-i 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" refers to notices issued by the Bank to customers 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 Principal Cardholder's Participating Credit Card account.

"Related Corporations" shall have the same meaning assigned to it under Sections 4(1) and 6 of the Companies Act 2016.

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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.

Campaign Period

2. This Campaign shall take effect from **1 October 2026** to **31 March 2027** (both dates inclusive) ("**Campaign Period**"). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

Campaign Eligibility

3. Subject to Clause 4, individual customers whose applications for any of the Participating Credit Card (s) as Principal Cardholder(s) are approved by the Bank within the Campaign Period shall be eligible to participate in this Campaign ("**Eligible Cardholder**").

4. The following individuals are **NOT** eligible to participate in this Campaign:

   i. existing AmBank/AmBank Islamic staff (whether permanent or contract);
   ii. existing AmBank Credit Card/AmBank Islamic Credit Card-i cardholder(s) applying for another AmBank Credit Card/AmBank Islamic Credit Card-i;
   iii. cardholder(s) who have cancelled their AmBank Credit Card/AmBank Islamic Credit Card-i and have reapplied for a new AmBank Credit Card/AmBank Islamic Credit Card-i within twelve (12) months of the cancellation during the Campaign Period;
   iv. any newly approved AmBank Credit Card/AmBank Islamic Credit Card-i that has been suspended, cancelled or terminated during the Campaign Period and Campaign Fulfilment period stated in Clause 18;
   v. A cardholder who is in default of payment(s) due to or suspected of committing fraud, unlawful and illegal acts in relation to any facilities or services with the Bank;
   vi. 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 either organised by the Bank or any of the Bank's authorized agents or representative; and/or
   vii. Cardholder(s) of any other AmBank Group's credit card/credit card-i other than the listed Participating Credit Card(s).

5. An Eligible Cardholder may apply for any of the Participating Credit Card(s) to participate in this Campaign during the Campaign Period, via the following channels:

   i. AmBank / AmBank Islamic Branch and/or Bank's corporate website i.e www.ambank.com.my;
   ii. AmBank / AmBank Islamic Direct Sales;
   iii. AmBank / AmBank Islamic Telesales; or
   iv. AmOnline (by completing the electronic application form and uploading the required supporting documents online).

6. The Eligible Cardholder may receive the campaign rewards stated in Clause 7 subject to the terms and conditions stated herein. For avoidance of doubt, applications from non-AmBank websites such as RinggitPlus or any other digital channels are **NOT** eligible for this Campaign.

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Campaign Rewards

7. Eligible Cardholders who fulfil the Campaign criteria under this terms and conditions may be entitled to receive the following rewards **("Campaign Rewards")**, subject always for fulfilment of the applicable eligibility requirements

   a) RM100 Cashback Campaign (as set out in Clauses 8 to 24); and/or
   b) Online Sign-Up Luggage Reward (as set out in Clauses 25 to 36).

RM100 Cashback Campaign Mechanics

8. The Eligible Cardholder must fulfill the following conditions ("**Qualifying Criteria**") during the Campaign Period:-

   i. apply for the principal Participating Credit Card(s) during the Campaign Period and such application is approved by the Bank on or before **31 March 2027**; and
   ii. activate any of the newly approved Participating Credit Card(s); and
   iii. transact any Participating Credit Card(s) within sixty (60) calendar days from the approval date.

9. 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 maintains the discretion to determine whether the supporting documents are sufficient for the purpose of processing the application submitted to the Bank.

10. Subject to the Qualifying Criteria above, the Eligible Cardholder will be entitled to the RM100 Cashback Campaign Reward **("Cashback Reward")** as stipulated below until Clause 24 herein.

Reward	Channel	Mechanics	Cashback	Monthly Capping
Cashback Reward	All Channels	Apply, activate and perform **eight (8) eligible spend** transactions (no minimum amount) **within sixty (60) calendar days** from the date of Participating Credit Card approval	Ringgit Malaysia one hundred (RM100)	Ringgit Malaysia one hundred and seventy thousand (RM170,000)

11. Each Eligible Cardholder is only entitled to participate in one (1) Cashback Reward throughout the Campaign Period regardless of the number of Participating Credit Card(s) applied.

12. The Eligible Cardholder must complete at least eight (8) Eligible Spend Transactions (as defined in Clause 15 below) within sixty (60) days from the Participating Credit Card approval date. For Eligible Spend Transactions made on the same day, each transaction must be transacted at a different retail merchant in order to qualify.

13. The Cashback is rewarded on a first come first serve basis subject to a maximum Cashback pool of Ringgit Malaysia One Hundred and Seventy Thousand (RM170,000) per month. Any unutilised Cashback in the month will not be carried forward to the following month. AmBank/AmBank Islamic is not obligated to inform the Eligible Cardholders in the event the monthly Cashback has reached its maximum.

14. All Eligible Spend Transactions 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 purposes. 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 other third parties.

15. For the avoidance of doubt, "**Eligible Spend**" includes all transactions except for the following: -
    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
    d) any disputed, unauthorised or fraudulent retail transaction; and/or
    e) Finance charges, late payment charges, profit charges, cash withdrawal fees, card service tax, and any other applicable fees, charges, or service-related expenses; and/or
    f) e-wallet transactions, utilities and insurance / takaful* payment including payment made via online, auto debit and recurring transactions:-

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

* Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

16. 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.

17. Upon satisfying the conditions in Clause 8 to 16 respectively, the Eligible Cardholder(s) will be entitled to the Cashback Reward as stipulated in Clause 10. For ease of reference, the illustrations of the Cashback Reward is set out as below .

Eligible Cardholder	Participating Credit Card	Date Approved	No. of Eligible Spend within 60 days from Participating Credit Card approval.	Eligible Cashback
A	AmBank Visa Signature Card	5-Oct-26	8X	RM100 Cashback
	AmBank Islamic Visa Signature Card-i	8-Oct-26	8X	
B	AmBank Islamic Visa Platinum CARz Card-i	15-Nov-26	9X	RM100 Cashback
	AmBank Cash Rebate Visa Platinum Card	11-Nov-26	NA	

C	AmBank Cash Rebate Visa Platinum Card	28-Feb-27	8X ewallet top up	**Not entitled to cashback** (e-wallet transactions are not eligible spends)
D	AmBank Islamic Visa Signature Card-i	1-Apr-27	8X	**Not entitled to cashback** (Cardholder's Card was approved on 1 Apr 2027, outside the Campaign Period)

For avoidance of doubt, the illustration above is provided for explanatory purposes only.

RM100 Cashback Campaign Fufillment.

18. The Cashback Reward will be credited to the Eligible Cardholders' Principal Card within 8 eight (weeks) after the fulfilment period as outlined in the table below:-

Participating Credit Card Approval Month Period	Eligible Spend Period (Sixty (60) days based on Eligible Cardholder Participating Credit Card approval date	CampaignFulfilment Period
1 – 31 October 2026	1 October 2026 – 30 December 2026	Within 8 weeks after 30 December 2026
1 – 30 November 2026	1 November 2026 – 30 January 2027	Within 8 weeks after 30 January 2027
1 – 31 December 2026	1 December 2026 – 28 February 2027	Within 8 weeks after 28 February 2027
1 – 31 January 2027	1 January 2027 – 31 March 2027	Within 8 weeks after 31 March 2027
1 – 28 February 2027	1 February 2027 – 30 April 2027	Within 8 weeks after 30 April 2027
1 – 31 March 2027	1 March 2027 – 30 May 2027	Within 8 weeks after 30 May 2027

For the avoidance of doubt, the dates set out in the table above represent the latest qualifying spend cut-off dates. Eligible Cardholders must fulfil the qualifying spend requirement within sixty (60) days from the Participating Credit Card approval date. The actual Eligible Spend Period applicable to each Eligible Cardholder will be determined based on the individual Participating Credit Card approval date.

19. 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.

20. The Cashback will be reflected in the card statement in the following month after the Cashback Reward period stated in Clause 18.

21. At the time of fulfilment of the Cashback according to Clause 18, all Participating Credit Card(s) account of the Eligible Cardholder must be activated and in good standing upon meeting the Qualifying. If at any time during the Campaign Period, the Eligible Cardholder cancels any of the Participating Credit Card(s) for whatever reason, the Eligible Cardholder will not be entitled to receive the Cashback Reward.

22. The Bank will not entertain any request from any Eligible Cardholder or any other person to credit or transfer the Cashback Reward to any third party. The Cashback Reward is not exchangeable for any other gift, credit or any other kind of product.

23. In the event of non-receipt of the Cashback Reward, the Eligible Customer(s) should notify the Bank within twelve (12) weeks after the Campaign fulfilment period stated in Clause 18 **("Specified Period")** if the Cashback was not credited. If the Eligible Cardholder(s) do not notify the Bank within the Specified Period, the Cashback will be considered as successfully credited.

24. The Bank reserves the right to substitute the Cashback Reward with another gift of like or similar value with Prior Notice on the Bank's website at www.ambank.com.my.

Online Sign-Up Luggage Reward

25. The Eligible Cardholder may be entitled to the additional Online Sign-Up Luggage Campaign Reward **("Online Reward")** are stipulated below subject to fulfilment of conditions stated herein.

Channel	Mechanics	Online Reward	Monthly Capping
AmBank Website (or) AmOnline	Apply Participating Credit Card via AmBank Website or AmOnline; AND Complete the Qualifying Criteria.	20" Luggage	80 units (Total allocation of 480 units throughout the campaign)

26. To be eligible for the Online Reward, an Eligible Cardholder must apply for a Participating Credit Card during the Campaign Period through either:

    a) the Bank's official website at www.ambank.com.my; or
    b) AmOnline via the following website https://ambank.amonline.com.my/web/ or mobile application.

27. Applications submitted through any channel, including but not limited to branches, telesales, roadshows, third-party platforms, or sales representatives, shall **NOT** be eligible for the Online Reward.

28. Eligible Cardholders who fulfil the Campaign Criteria is entitled to receive one (1) Online Reward, subject to availability and on a first-come, first-served basis. The first eighty (80) Eligible Cardholders on each calendar

month who fulfil the Campaign Criteria, as determined by the Bank, shall be eligible to receive the Online Reward, subject to a total allocation of four hundred and eighty (480) units throughout the Campaign Period.

29. The Online Reward will be fulfilled by the Bank's fulfilment partner, Tri-E Marketing Sdn. Bhd., and delivered to the Eligible Cardholder's Principal Card mailing address within eight (8) weeks after the Eligible Cardholder has met the Qualifying Criteria, as set out in the table below.

Participating Credit Card Approval Month Period	Complete the Qualifying Criteria	Online Reward Fulfilment Period
1 – 31 October 2026	1 October 2026 – 30 December 2026	Within 8 weeks after 30 December 2026
1 – 30 November 2026	1 November 2026 – 30 January 2027	Within 8 weeks after 30 January 2027
1 – 31 December 2026	1 December 2026 – 28 February 2027	Within 8 weeks after 28 February 2027
1 – 31 January 2027	1 January 2027 – 31 March 2027	Within 8 weeks after 31 March 2027
1 – 28 February 2027	1 February 2027 – 30 April 2027	Within 8 weeks after 30 April 2027
1 – 31 March 2027	1 March 2027 – 30 May 2027	Within 8 weeks after 30 May 2027

30. Eligible Cardholders are responsible for ensuring that their telephone number(s), email address(es), and mailing address(es) maintained with the Bank are accurate and up to date.

31. The Online Reward is non-transferable, non-exchangeable and non-redeemable for cash, credit or any other item.

32. The colour, model, specifications and design of the Online Reward shall be determined solely by the Bank and may vary from any promotional or marketing materials.

33. The Bank reserves the right to substitute the Online Reward with another item of similar type and value at its sole and absolute discretion without prior notice.

34. The Bank is not responsible for the quality, suitability, or condition of the Online Reward and shall not be liable for any defect, loss, damage, or injury arising from its use.

35. In the event the Online Reward is returned to the Bank and/or its appointed fulfilment vendor due to unsuccessful delivery, including but not limited to:
    a) incorrect or incomplete address;
    b) recipient unavailable after reasonable delivery attempts;
    c) refusal to accept delivery; or
    d) inability to contact the recipient,

    The Online Reward shall be deemed forfeited and no replacement, compensation or alternative reward shall be provided.

36. Eligible Cardholders are encouraged to inspect the Online Reward upon receipt. Any visible damage to the Online Reward or its packaging must be reported directly to the Bank within seven (7) working days from the

date of receipt. The Bank shall **NOT** be responsible for any claims relating to damage, defects, or shortages reported after the expiry of such period.

Campaign Reward Eligibility Scenarios

37. Eligible Cardholders who participate in both this Campaign and the AmBank BonusLink Card Welcome Offer Campaign (1 October 2026 to 31 March 2027) **("BonusLink Campaign")** shall only be entitled to rewards under one campaign. Cardholders who have received the BonusLink Points Reward under the BonusLink Campaign shall **NOT** be eligible to receive any rewards under this Campaign, and any entitlement to rewards under this Campaign shall be forfeited. The illustrations below apply: -

Eligible Cardholder	Credit Card Type	Date Approved	Meeting Campaign Criteria			Eligible Reward
			Apply Online	The Campaign	BonusLink Campaign	
A	AmBank Islamic Visa Signature Card-i	5-Oct-26	✓	✓	NA	RM100 Cashback & Luggage
	AmBank BonusLink Visa Platinum Credit Card	8-Oct-26	✓	NA	X	
B	AmBank BonusLink Visa Platinum Credit Card	15-Nov-26	✓	NA	✓	BonusLink Campaign Rewards
	AmBank Cash Rebate Visa Platinum Card	11-Nov-26	✓	✓	NA	
C	AmBank Cash Rebate Visa Platinum Card	28-Feb-27	X	✓	NA	RM100 Cashback

General Terms and Conditions

38. By participating in this Campaign, the Eligible Cardholder is to be bound by the Terms and Conditions herein, the decisions of the Bank and, any addition, variation or amendment made by the Bank from time to time with Prior Notice.

39. The Terms and Conditions herein are to be read together with the terms and conditions of the Cardholder Agreement.

40. The Bank shall not be responsible for or liable for any failure by any Eligible Cardholder to participate in this Campaign at any time caused by any network, communication or system error, interruption and/or failure.

41. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholder 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 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.

42. The Bank's decision on all matters relating to this Campaign is final and binding on all Eligible Cardholder. No further correspondence or appeal will be entertained.

43. The Bank reserves the right to vary, amend, delete or add to any of the Terms and Conditions set out herein, in whole or in part from time to time including but not limited to vary the Campaign Period with Prior Notice before the changes take effect. For the avoidance of doubt, the cancellation, termination or suspension by the Bank of this Campaign will not entitle the Eligible Cardholder to any claim or compensation against the Bank for any and all losses or damages suffered or incurred by the Eligible Cardholder 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 wilful default, fraud or gross negligence of the Bank.

44. Unless expressly stated otherwise, the Terms and Conditions set out herein, including any amendment(s) thereto, will prevail over any other provisions and/or representations contained in any other notices/promotions/advertising materials for this Campaign.

45. The Bank reserves the right to:
    (a) disqualify any Eligible Cardholder to participate in this Campaign when the Eligible Cardholder has performed an Eligible Spend, in a manner or pattern which the Bank deems to be abnormal, irregular and/or indicative of an attempt to obtain an unfair advantage over other Eligible Cardholder with normal/regular spending patterns, and the Bank's decision in this matter shall be final and conclusive on all Eligible Cardholder; and/or
    (b) forfeit the Cashback in the event that there is reversal of Eligible Spend or cancellation of the Participating Credit Card(s) during the Campaign Period or non-adherence to the Terms and Conditions herein.

46. By participating in this Campaign, the Eligible Cardholder give their consent to the Bank to disclose their information to any third-party vendor(s) appointed by the Bank for the purpose of executing and/or fulfilling the Campaign's mechanism. The Eligible Cardholder is advised to read and understand AmBank Group's Privacy Notice, which is available on the Bank' website at privacynoticeeng.pdf and at any of AmBank/ AmBank Islamic branches.

47. The Bahasa Malaysia version of the Terms and Conditions are also available at https://www.ambank.com.my/AGR

48. The construction, validity, enforcement and interpretation of the Terms and Conditions set out 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 proceedings arising out of or based on the Terms and Conditions herein.

49. For any assistance and/or feedback in relation to this Campaign, the Eligible Cardholder may contact the Bank's Contact Centre daily at +603-2178 8888 from 9.00 am to 9.00 pm or email to customercare@ambankgroup.com.