

**Terms & Conditions**

**AmBank Mastercard Debit Card Online Spending Campaign**

**Campaign Period: 8 April 2026 to 30 June 2026**

**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 are available at [www.ambank.com.my/eng/terms-and-conditions](http://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 states 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 Mastercard Debit Card Online Spending Campaign" organized by the Bank in accordance with the Terms and Conditions herein.

**Campaign Period** : The Campaign shall take effect from **08 April 2026 (00:00 GMT+8) to 30 June 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 its customers of at least seven (7) calendar days and published on the Bank's website at [www.ambank.com.my](http://www.ambank.com.my).

**Debit Card** : Refers to all existing, valid Activated and Un-activated Mastercard Debit Cards issued by the Bank.

**Participating Accounts** : Participating accounts are the CASA/CASA-I that is linked to the active Debit Card. These accounts serve as the core financial account for the cardholder, enabling transactions such as purchases and cash withdrawals.

**Online Spend** : Usage of the Debit Card to make purchases/transactions on e-commerce platforms, online transactions, auto-debit/auto-billing & top-up of e-wallets/telco/etc.

**Monthly Prize** : Refers to the monthly prize of Touch n’ Go Credits:

- 1) Activation – 1<sup>st</sup> Online Spend on the card
- 2) Usage – 2<sup>nd</sup> Online Spend on the card

**Grand Prize** : Refers to the monthly Grand Prize of RM10,000 in Touch n’ Go Credits

## 2. Eligibility

- 2.1 The Campaign is open to existing Debit Card cardholder(s) of the Bank with following conditions:-
- a) aged eighteen (18) years old and above;
  - b) have a Debit Card within the Campaign Period; and
  - c) have not performed any purchase or transaction within the past 6 months from the commencement of the Campaign Period.
  - d) have a valid email address for the purposes of prize fulfilment.
- Hereinafter referred to as “Eligible Customer”.
- 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 eligible to participate for the Monthly Prize, but are not eligible to participate in the Grand Prize.

## 3. Prizes

3.1 Subject to the terms of the Campaign herein, an Eligible Customer stands a chance to earn a total of one (1) Prize for each Prize Category over the Campaign Period as follows:

**3.1.1 Prize Category – Activation**

The first (1<sup>st</sup>) Online Spend with the Debit Card will entitle eligible customers to the reward below.

Campaign Month	Reward	Maximum number of winners	Maximum Total Cashback
08 April – 30 April	100% Cashback (Up to RM25)	1,450	RM36,250
01 May – 31 May		1,450	RM36,250
01 June – 30 June		1,450	RM36,250
Total		4,350	RM108,750

For example, if you spend RM 10 on your first Online Spend, you will receive RM10 Touch ‘n Go Credits, or if you spend RM30 on your first Online Spend, you will receive the maximum of RM25 Touch ‘n Go Credits.

**3.1.2 Prize Category – Usage**

The second (2<sup>nd</sup>) Online Spend with the Debit Card will entitle eligible customers to the reward below.

Campaign Month	Reward	Total winners	Maximum Total Cashback
08 April – 07 May	50% Cashback (Up to RM25)	800	RM20,000
08 May – 07 June		800	RM20,000
08 June – 07 July		800	RM20,000
Total		2,400	RM60,000

For example, if you spend RM10 on your 2<sup>nd</sup> Online spend, you will receive RM5 Touch ‘n Go Credits, or if you spend RM60 on your 2<sup>nd</sup> Online Spend, you will receive the maximum of RM25 Touch ‘n Go Credits.

**3.1.3 Prize Category – Grand Prize**

A Grand Prize of RM10,000 Touch ‘n Go PIN will be awarded based on the method outlined in clause 4.3 to 4.8.

Campaign Month	Monthly Prize	Number of selected winners	Total Prize
08 April – 07 May	RM10,000	2	RM20,000
08 May – 07 June	RM10,000	2	RM20,000
08 June – 07 July	RM10,000	2	RM20,000

**3.1.3.1 Entry for the Grand Prize:**

Eligible Customers may earn Entries (“Entry”) according to their Online Spend amount per transaction. Entries may be earned throughout each Campaign Month and are only valid for the Campaign Month.

Spend Amount Per Transaction	No. of Entries
RM50 to RM99.99	1
RM100 and above	3

**Touch ‘n Go Credits**

3.2 The prizes of Touch ‘n Go Credits are in the form of Touch n’ Go reload PINs (“Prize”), and further subject to the following:

- 3.2.1 The fulfilment of the Prize and notification to Eligible Customers will be made within forty-five (45) calendar days after the end of each Campaign Month via Electronic Direct Mailer (EDM). The customer will also be notified via SMS that they have received the Prize. As such, Eligible Customers shall be responsible to ensure that their email addresses and telephone numbers provided to the Bank are current and updated. The Bank shall not be liable for any loss suffered or for any failure to fulfill the delivery of the Prize if such loss or failure is due to the Eligible Customer's information stored with the Bank being outdated or inaccurate.
- 3.2.2 The Prizes are valid for the period stated herein, and there will be no replacement of any Prize that has lapsed or expired.
- 3.2.3 The Prizes are non-transferable and not exchangeable for any other vouchers, cash, or items of equivalent value be it in part or full.
- 3.2.4 The monthly limit for users to top-up/reload using Touch n’Go reload PINS is limited to Ringgit Malaysia Eight Thousand only (RM8,000). Thus, the Grand Prize will be given in 2 Prizes of RM5,000 each.

- 3.2.5 The use of the Prize is also further subject to Touch 'n Go eWallet Terms & Conditions, found here at <https://www.touchngo.com.my/assets/pdf/user-tnc.pdf>.

#### **4. Winner Selection**

##### **Monthly Prize**

- 4.1 Eligible Customer must have an active Debit Card, within the Campaign Period and must carry out a minimum of 1 Online Spend for Prize Category – Activation, and 2 Online Spend for Prize Category – Usage. Any transactions made after the Campaign Period, would not qualify to participate in this campaign.
- 4.2 The selection of Monthly Prize winners under the Campaign herein is on a first-come first-served basis and the Bank reserves the right to select the winners at its own discretion.

##### **Grand Prize**

- 4.3 The Bank's system shall assign a unique serial number to every Entry earned by all Eligible Customers during the Campaign Period, which is then used for sorting all Entries in ascending order. Following this, each Entry is then numbered sequentially starting from one (1) for the serial number with the lowest value ("Sequential Number").
- 4.4 Thirty (30) Eligible Customers will be shortlisted for each Prize ("Potential Winners") based on the unique serial number assigned.
- 4.5 The Potential Winner of each prize shall be contacted for a Question and Answer session via recorded telephone call ("Phone Q&A") at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within forty-five (45) calendar days of each Campaign Month, at the discretion of the Bank.
- 4.6 The Potential Winners shall be required to answer one (1) question correctly to be selected as the Grand Prize Winner. The Bank shall make three (3) attempts to contact the Potential Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts at the next available time at the Bank's discretion. If the final attempt fails, then the Potential Winner shall be disqualified from winning the said Prize. The next-in-line Potential Winner shall then be contacted to have an opportunity to win the prize.
- 4.7 If that shortlisted Potential Winner fails to answer the Phone Q&A correctly, then the said Potential Prize Winner shall be disqualified from winning and the next-in-line Potential Winner shall be contacted to have an opportunity to win the prize.
- 4.8 To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the Potential Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Winner at the appointed date and time and/or due to any other such reasons.

## **5. Disqualification**

- 5.1 Eligible Customer shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign due if the Eligible Customer has;-
- a) breached any of the terms stipulated herein;
  - b) provided untrue information or acted fraudulently in any manner 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 shall be immediately disqualified from participating in the Campaign.

## **6. General Terms and Conditions**

- 6.1 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.
- 6.2 The Bank shall have at any time, the right to cancel, terminate or suspend the Campaign with Prior Notice.
- 6.3 The Bank shall have the right to vary, amend, delete or add to any of the Terms and Conditions herein in whole or in any part from time to time including to vary the Campaign Period with Prior Notice.
- 6.4 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.
- 6.5 No compensation in cash or 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.
- 6.6 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.

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- 6.7 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.
- 6.8 The Bahasa Malaysia version of the Terms and Condition is also available at [www.ambank.com.my/terms-and-conditions](http://www.ambank.com.my/terms-and-conditions).
- 6.9 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 the Bank at [customer-care@ambankgroup.com](mailto:customer-care@ambankgroup.com)

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