

AmBank Mastercard Debit Card Rewards Campaign Terms & Conditions

REMINDER: Eligible Customer(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. If the Eligible Customer(s) does not understand any of the Terms and Conditions below and/or the updated Terms and Conditions, the Eligible Customer(s) is advised to consult with the Bank's authorized representatives.

1. Definitions:

1.1 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 Rewards Campaign" organized by the Bank in accordance with the Terms and Conditions herein.
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 .
Debit Card	:	Refers to all new and existing, valid & Active Mastercard Debit Cards issued by the Bank.
Participating Account	:	Refers to 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.
Auto-billing	:	Usage of the Debit Card to sign up to merchants who support auto-billings/recurring payment on a monthly basis where the merchant directly charges the transactions to the Debit Card on a monthly basis.
Cashback	:	Referring to the cashback received from Reward 1: 30% Cashback on Auto-billing

2. General

2.1 The AmBank Mastercard Debit Card Rewards Campaign (“Campaign”) is organized by the Bank & consists of 3 categories, with the corresponding Campaign Periods:

Category	Reward	Campaign Period
Reward 1	30% Cashback on Auto-billing	1 July 2026 to 30 June 2027
Reward 2	RM10 Overseas ATM Withdrawal Fee waiver	1 July 2026 to 30 June 2027
Reward 3	2x Domestic Plaza Premium Lounge access	1 July 2026 to 7 January 2027

3. Eligibility

3.1 The Campaign is open to all new and existing Debit Card cardholder(s) of the Bank with following conditions:-

- a) aged eighteen (18) years old and above;
 - b) have an active Mastercard Debit Card within the Campaign Period; and
 - c) have a valid & active Participating Account for the purpose of receiving the Cashback.
- Hereinafter referred to as “Eligible Customer”.

3.2 Enrollment is not required for the purpose of participation in the Campaign(s).

3.3 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 all rewards.

4. Campaign Mechanics

Reward 1: 30% Cashback on Auto-billing (Campaign Period: 1 July 2026 to 30 June 2027)

4.1 An Eligible Customer who maintains a Monthly Average Balance (“MAB”) of RM 500 per month AND successfully enrolls in a minimum of three (3) or five (5) Auto-billing with the Eligible Merchants (“Qualifying Transactions”) in Table B: Eligible Merchants & MCC, on their Debit Card may earn up to 30% Cashback capped at RM 10 and RM 30 per month respectively.

Table A: Mechanics & Capping

Min MAB	Category	Cashback %	Per customer cap	Monthly Capping
RM500	3 Qualifying Transactions per month	30%	Capped at RM10 per customer, per month	RM 20,000 per month.
RM500	5 Qualifying Transactions per month	30%	Capped at RM30 per customer, per month	

4.2. Only Qualifying Transactions for Eligible Merchants in the following Merchant Category Code (MCC) will be eligible for calculation of the Cashback. Any other MCC not listed here will not count towards a Qualifying Transaction.

Table B: Eligible Merchants and MCC

Category	MCC & Description	Example of Merchants
Streaming + Apple App Store + Google Play	5815 – (Digital Goods – Audiovisual media) 5816 - (Digital Goods - Games) 5818 - (Digital Goods - Multi Category) 4899 - (Cable, Satellite, and Other Pay Television and Radio Services)	Youtube Apple Netflix Spotify iTunes Google Play Store Disney+ Amazon Prime Video Vimeo Viu Iqiyi
Telecomms	4812 - (Telecommunication Equipment incl. Telephone Sales) 4814 - (Telecommunication Services) 5968 - (Direct marketing: Subscription merchants)	CelcomDigi Maxis Telekom Malaysia Unifi/MyUnifi Umobile YES/YES 4G/YES 5G
Utilities	4900 - Utilities: Electric, Gas, Heating Oil, Sanitary, Water 5968 - Direct Marketing: Continuity/Subscription Merchants	Tenaga Nasional Berhad Air Selangor Pengurusan Air Selangor Indah Water Konsortium
Productivity	5734 - Computer software stores 7372 - Computer Programming, Data Processing, and Integrated Systems Design Services.	OPENAI (ChatGPT) Anthropic (CLAUDE) Google (Gemini)

4.3 The selection of 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.

4.4 The Eligible Customer is entitled to win the Cashback Reward once per calendar month, throughout the Campaign Period.

4.5 The Cashback will be credited into the winners' Participating Account, within thirty (30) working days at the end of each calendar month throughout the Campaign Period, and the selected winners will receive a short message service (SMS) notification or AmOnline push notification within one (1) week after the Cashback is debited to the account.

Reward 2: Overseas ATM Cash Withdrawal Fee waiver (Campaign Period: 1 July 2026 to 30 June 2027)

4.6 Eligible Customer is entitled to a waiver of RM10 fee charged for overseas ATM Cash Withdrawal Fee. For avoidance of doubt, this excludes any third-party charges, such as ATM access fees charged by the respective overseas bank.

Reward 3: 2x Domestic Plaza Premium Lounge (Campaign Period: 1 July 2026 to 7 Jan 2027)

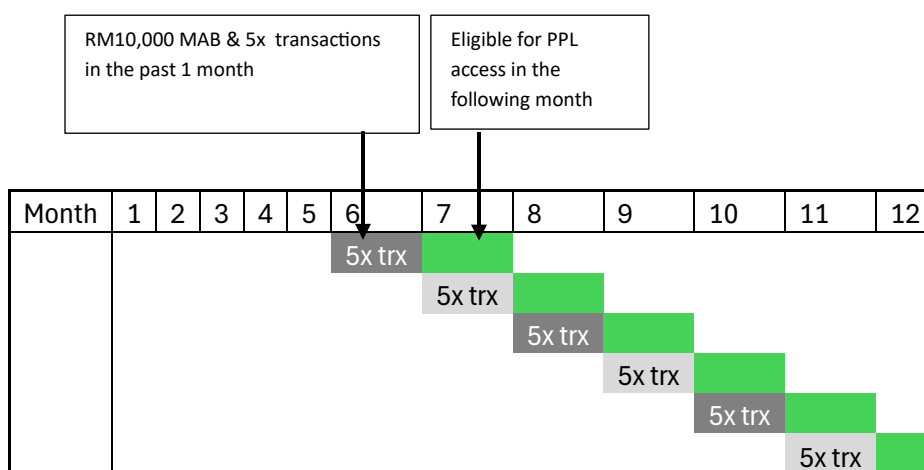
4.7. An Eligible Customer who has a Monthly Average Balance (“**MAB**”) in Participating Accounts of Ringgit Malaysia Ten Thousand (RM10,000) in the past one (1) month, and a minimum of 5 Debit Card transactions in the past one (1) month, will be eligible for two (2) complimentary Plaza Premium Lounge (“**PPL**”) access in the following month.

Table C: Mechanics

Requirements	Reward	Applicable Plaza Premium Lounge locations
1. Minimum RM10,000 MAB in the past 1 month 2. 5 Debit Card transactions in the past 1 month	2x domestic Plaza Premium Lounge in the following month	KLIA 1 KLIA 2 Penang International Airport Langkawi International Airport Senai International Airport

For the avoidance of doubt, the lounge access is limited to applicable Plaza Premium Lounge abovementioned only and does not apply to Plaza Premium lounges located overseas and Plaza Premium First lounges.

Diagram 1: Example of Requirements & Eligibility:



In this example, the customer who has a minimum RM10,000 MAB, and 5x Debit Card Transactions in the past 1 month (Month 6), is eligible for PPL access in the 7th month. The customer continues to have a minimum RM10,000 MAB, and 5x Debit Card Transactions in the 7th month, thus being eligible for PPL access in the 8th month. This pattern continues until the end of the Campaign.

4.7.1 The following are the Participating Accounts that are eligible to be calculated for MAB.

- (a) Basic Savings Account/Basic Savings Account-i (BSA/BSA-i);
- (b) Basic Current Account/ Basic Current Account-i (BCA/BCA-i);
- (c) TRUE Transact Current Account;
- (d) TRUE Transact Account-i;
- (e) Everyday Savings Account;
- (f) Family First Special Savings Account/Family First Special Savings Account-i;
- (g) Family First Everyday Account/ Family First Everyday Account-i (Family First/Family First-i);
- (h) AmPartner Account;
- (i) AmStar Current Account/AmStar Current Account-i; and
- (j) AmWafeeq Savings Account-i.

- (k) TRUE Savers Account/-i
- (l) Basic Savings Account Plus/ Basic Savings Account-i Plus
- (m) Basic Current Account Plus/ Basic Current Account-i Plus

4.7.2 In the event that the Eligible Customer has more than one (1) Participating Account and/or are the joint-account holder, only the combined balances of all Participating Accounts of the primary account holder shall be calculated towards the Ringgit Malaysia Ten Thousand (RM10,000) MAB requirement.

Example:

Participating Account	MAB (RM)
Single Name account 1	7,500
Primary joint-account with customer A	1,500
Secondary joint-account with Customer B	3,000
Primary joint-account with Customer C	1000
Total eligible MAB	10,000

In this example, the Eligible Customer is a secondary account holder with Customer B. Thus the MAB of Ringgit Malaysia Three-Thousand (RM3,000) is not calculated towards the Total eligible MAB.

4.7.3 MAB refers to the average closing balance maintained in an account over the course of a month. The end of day balance in all Participating Accounts of the Eligible Customer will be taken into account for the calculation. It is calculated using the following formula:

$$MAB = \frac{\text{Sum of daily end day balance in a month}}{\text{Total number of days in a month}}$$

4.8 The Debit Card transactions can be made through e-commerce, online payments or physical swipe at the merchants' Point-of-sale terminal.

4.9 The PPL access is limited to four thousand (4,000) redemptions throughout the Campaign Period, and is subject to first come, first served.

4.10 If an Eligible Customer fails to maintain an MAB of RM10,000 in the past one (1) month, or does not meet the minimum 5x Debit Card transactions in the past one (1) month, they will not be eligible for the PPL access.

4.11 The access earned is valid for the applicable calendar month only and cannot be carried forward and / or transferred to another card or account. Any access earned but not utilised for the calendar month shall be forfeited.

4.12 The eligibility of the access earned will be refreshed every 7th of the month, from the campaign start date. For the avoidance of doubt, the access will only begin on 7th July 2026.

4.13 A Debit Card which is blocked and not activated will not be able to gain access to participating lounge. Eligible Customers are to ensure that their Debit Card is in good condition and if the Debit Card is blocked, please ensure that it is uplifted at least 7 working days prior to the intended date to access the participating lounge.

4.14 When the Debit Card is replaced or renewed, the previous Debit Card will be invalidated. The newly replaced or renewed Debit Card will need to be activated within the same calendar month and the access quota and its 2 usages from the previous Debit Card will be carried forward to the newly replaced or renewed Debit Card once it

is activated. Failure to activate the replaced or renewed Debit Card within the same calendar month will result in the new card being excluded from the monthly eligibility refresh under clause 4.12.

For example:

- a) If the previous Debit Card has 2x access and has used up 1x access, these records will be carried to the newly replaced or renewed Debit Card once the newly replaced or renewed Debit Card is activated.
- b) If the newly replaced or renewed Debit Card is not activated, the access and usage records of the previous card will not be in the newly replaced or renewed Debit Card, and this may result in denial of access at Plaza Premium Lounge as the previous Debit Card is deemed invalid.

4.15 Eligible Customer are entitled to one lounge access within every 24-hour period, calculated from the time of first entry. Any subsequent access within the same 24-hour period, or any stay exceeding the standard three (3) hour limit, will be subject to the applicable charges set by Plaza Premium Lounge.

For example: If an Eligible Customer enters the lounge at 4:00 PM Malaysia Time (MYT, UTC+8) on Day 1, their next eligible access will only be available after 4:00 PM MYT (UTC+8) on Day 2.

4.16 Each lounge access comes with usage of the lounge for three (3) hours depending on the type of lounge and complimentary facilities such as shower facilities, food and beverage, newspapers, magazines, flight information and WIFI.

4.17 The Eligible Customer is required to present their Debit Card and Boarding Pass upon entry to the lounge. Plaza Premium Lounge reserves the right to refuse entry to the Eligible Customer in the event of any non-valid details of the Debit Card or Boarding Pass.

4.18 For accompanying adult and children of Eligible Customer, discounts are applicable for:

- a) Purchase of 3 hours package only.
- b) Each accompanying adult (aged 12 and above only) can enjoy a 25% discount on walk-in rates for all Plaza Premium lounge in Malaysia and for subsequent visits to the lounge after the said access in Clause 4.8 have been exhausted. (Adult Rate)
- c) Children aged between 3 to 11 years will enjoy 30% discount on walk-in rates for all Plaza Premium lounge in Malaysia. (Children Rate)
- d) Infant from age of 2 and below are entitled for complimentary access.
- e) Payment must be made with AmBank Mastercard Debit Card (issued by AmBank) prior to access to the lounge.

Below is an example of published walk-in rates for Plaza Premium Lounges within Malaysia, (not inclusive of prevailing tax rates)

	Walk-in rate	Adult Rate	Children Rate	Infant
3 hours	RM256	RM192.00	RM179.20	Complimentary

4.19 The rates set out herein are indicative only and are subject to change from time to time. Customers are advised to check the latest applicable rates through its Plaza Premium Lounge official channels. Eligible Customers are also advised to refer to the latest terms and conditions and check on the Applicable Locations published on ambank.com.my prior to accessing any Plaza Premium Lounge in Malaysia.

4.20 The Bank makes no representation as to the quality, merchantability for any purpose of the goods and/or service(s) provided by Plaza Premium Lounge. Any dispute about the quality or the service standard must be resolved directly with Plaza Premium Lounge. The Bank will not be responsible for any injury, loss, or damage or harm suffered or incurred by or in connection with the promotion provided by Plaza Premium Lounge.

5. Disqualification

5.1 An Eligible Customer shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign 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 where the Bank reasonably suspects the Eligible Customer has engaged in fraudulent, unlawful, dishonest or abusive conduct in connection with the Campaign;
- 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 & 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 the 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 Customer for any losses or damages suffered or incurred by the Eligible Customer 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.

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.

6.9 The Eligible Customers 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.

6.10 For any assistance and/or feedback relating to the Campaign, Eligible Customers may contact the Bank's Contact Centre at 03-2178 8888 (Monday - Sunday, 9.00 a.m. to 9.00 p.m.) or e-mail the Bank at customercare@ambankgroup.com

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