

Terms & Conditions

AmBank Visa Debit Apple Pay RM30 Cashback

Campaign Period: 1 September 2026 to 30 September 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. 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 Visa Debit Apple Pay RM30 Cashback " organized by the Bank in accordance with the Terms and Conditions stipulated herein.
Campaign Period	: The Campaign shall take effect from 1 September 2026 (00:00 GMT+8) to 30 September 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) calendar days and published on the Bank's website at www.ambank.com.my .
Debit Card	: Refers to all existing, valid and active Visa debit card 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 card holder, enabling transactions like purchases and cash withdrawals.

2. Eligibility

2.1 The Campaign is opened to existing Debit Card cardholder(s) of the Bank with following conditions;-

- a) aged eighteen (18) years old and above;
- b) have applied and issued with any Visa Debit Card within the Campaign Period; and
- c) have activated and spend a minimum spending with the issue Visa Debit Card within the Campaign Period.

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 in the Campaign.

3. Prizes

3.1 Subject to the terms of the Campaign herein, Eligible Customer stands a chance to earn the Prize during the Campaign Period as follows:

Campaign Month	Applicable Dates	Qualifying Criteria	Number of selected winners
1	1 Sep 2026 – 30 Sep 2026	<u>Applicable to payments via Apple Pay only:</u> Spend a minimum of Ringgit Malaysia Thirty (RM30) each on 3 Eligible Transactions (as defined under Clause 5 below) within a Campaign using his/her Card via Apple Pay.	3,000

4. Mechanism

- 4.1 To participate, the Eligible Customer must activate the issued Visa Debit Card within the Campaign Period and perform a minimum spend of Ringgit Malaysia Thirty (RM30) in a single Eligible Transaction via Apple Pay three (3) times within thirty (30) days from the date the Visa Debit Card is provisioned to the Apple Wallet, provided such spend occurs within the Campaign Period.
- 4.2 Eligible Transactions may be performed through e-commerce, online payments, or any other payment method supported by Apple Pay, whether performed online or in-app.
- 4.3 Winners of RM30 cashback will be selected randomly from Eligible Customers who meet the Qualifying Criteria for the respective Campaign Month. The Bank reserves the sole and absolute discretion to determine the winners.

AmBank Visa Debit Apple Pay RM30 Cashback

- 4.4 Each Eligible Customer is entitled to one (1) Prize only per Campaign Month. An Eligible Customer who has been selected as a winner in a particular Campaign Month will not be eligible to win again in any subsequent Campaign Month within the Campaign Period.
- 4.5 the Promotion Prize will be fulfilled via crediting of cashback into the Campaign Winners' principal Card accounts within sixty (60) working days after the end of the Campaign Period. Selected winners will be notified via SMS or AmOnline push notification within one (1) week after the Prize has been credited.
- 4.6 It is the responsibility of the Eligible Customer to ensure that their contact information (including mobile number, email address, and mailing address) is registered with the Bank is accurate and up to date. The Bank shall not be held liable for any loss or failure in delivering notifications or the Prize due to outdated or inaccurate customer information.
- 4.7 The Bank reserves the right, with prior notice, to select an alternative Eligible Customer as a winner in the event the originally selected winner is uncontactable, does not cooperate when contacted, refuses to accept the Prize, has a non-active or deactivated Participating Account, or for any other reason deemed reasonable by the Bank.

5. Eligible Transactions

- 5.1 For the purpose of this Campaign, shall INCLUDE all retail and online purchases transacted locally and Internationally via Apple Pay during the Campaign Period.
- 5.2 To qualify, each Eligible Transaction must meet the following criteria:
 - a) The transaction amount must be a minimum of Ringgit Malaysia Thirty (RM30) per transaction;
 - b) The transaction must be successfully posted and not be in a pending or reversed state;
 - c) The transaction must be performed within the applicable Campaign Month;
 - d) The transaction must be performed after the card has been provisioned into Apple Wallet.
- 5.3 The following transactions DO NOT qualify as Eligible Transactions under this Campaign:
 - a) Cash withdrawals (including ATM withdrawals and over-the-counter withdrawals);
 - b) Quasi-cash transactions (including but not limited to purchases of gaming chips, reloads, remittance, or similar);
 - c) Reversals, disputed transactions, fraudulent transactions or unauthorized transactions;
 - d) Fees and charges imposed by the Bank (including service fees, annual fees, late payment charges, or replacement card fees);
 - e) Auto-debit or standing instruction payments;
 - f) Payments made using the physical card directly (non-Apple Pay transactions);

AmBank Visa Debit Apple Pay RM30 Cashback

- 5.4 Transactions will be recognized based on the posting date recorded in the Bank's system, which may differ from the transaction date depending on merchant processing timelines. The Bank shall not be responsible for any delay in posting by the merchant.
- 5.5 The Bank reserves the right to determine, at its sole discretion, if a transaction meets the criteria of an Eligible Transaction. The Bank's decision on the classification of Eligible Transactions shall be final and binding.

6. Disqualification

- 6.1 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) breach 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.

7. General Terms and Conditions

- 7.1 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.
- 7.2 The Bank shall have, at any time, the right to cancel, terminate or suspend the Campaign with Prior Notice.
- 7.3 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 varying the Campaign Period with Prior Notice.
- 7.4 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.

AmBank Visa Debit Apple Pay RM30 Cashback

- 7.5 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.
- 7.6 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.
- 7.7 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.
- 7.8 The Bahasa Malaysia version of the Terms and Condition is also available at www.ambank.com.my/terms-and-conditions.
- 7.9 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 to customercare@ambankgroup.com

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