

Terms and Conditions

“AmBank/AmBank Islamic Visa Golf Privileges”

Campaign Period: 1 April 2023 to 30 September 2025

This Amended Terms and Conditions for AmBank (M) Berhad: AmBank/AmBank Islamic Visa Golf Privileges will supersede the existing Terms and Conditions with effect from 1 April 2025.

REMINDER: All Eligible Cardholders (as defined below) are hereby reminded to read and understand the terms and conditions below and the updated terms and conditions (if any) which are available at www.ambank.com.my. If the Eligible Cardholders do not understand any of the terms and conditions and/ or the updated terms and conditions (if any), the Eligible Cardholders are advised to discuss with any of the Bank’s staff, representative or agent.

Clause 2 has been added in blue font to reflect changes in the Campaign Period.

The terms and conditions herein are in addition to and to be read together with the AmBank (M) Berhad (196901000166 (8515-D))/AmBank Islamic Berhad (199401009897 (295576-U)) (collectively referred to as “**the Bank**”) relevant credit card/ credit card-i agreements (collectively referred to as “**Cardholder Agreements**”) which govern the use of the credit card/ credit card-i issued by the Bank. In the event of any discrepancy or inconsistency between these terms and conditions and the Cardholder Agreements, these terms and conditions shall prevail in so far as it relates to the Campaign.

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

1. “**Campaign**” means “**AmBank/AmBank Islamic Visa Golf Privileges**” organised by the Bank in accordance with the terms and conditions as stipulated herein.

Campaign Period

2. The Campaign shall run from **1 April 2023 to 30 September 2025**, both dates are inclusive (“**Campaign Period**”), or such other period as may be determined by the Bank with prior notice of at least five (5) calendar days (“**Prior Notice**”) to the Eligible Cardholders (as defined below).

Eligibility

3. “**Eligible Cardholders**” mean the customers of the Bank who are principal or supplementary cardholders of AmBank SIGNATURE Priority Banking – The Metal and Visa Infinite/-i, AmBank Visa Infinite/-i and AmBank Visa Signature/-i (“**Eligible Card**”) but excludes the following:
 - (a) Mastercard credit card/credit card-i, UnionPay credit card, corporate cards, commercial cards, or insurance cards issued by the Bank;
 - (b) cardholders whose card accounts have been suspended, cancelled, or terminated for whatsoever reasons during and up till twelve (12) weeks after expiry of the Campaign Period;
 - (c) other Visa credit card/Visa credit card-i.
4. For the avoidance of doubt, the Campaign does not require any registration for participation purpose.

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Eligible Transactions and Complimentary Green Fees

5. Subject to the terms and conditions herein, all Eligible Cardholders who use their Eligible Cards to make a booking from the **selected golf courses** listed below will be eligible for a **Complimentary Green Fees (“Golf Privilege”)**, limited to once a month per Eligible Cardholder, with a minimum retail purchase of Ringgit Malaysia Five Thousand (RM5,000) charged to their latest card statement (**“Eligible Transaction”**), for the respective campaign month stated in Clause 7 below. Failure to meet the minimum retail purchase of Ringgit Malaysia Five Thousand (RM5,000) will result in a chargeback of total Green Fees into the Eligible Cardholder’s Eligible Card account.

Golf Privilege Mechanics:

- Complimentary Green Fees for AmBank SIGNATURE Priority Banking – The Metal Cardholders with One (1) Guest.
- Complimentary Green Fees for AmBank SIGNATURE Priority Banking Visa Infinite/-i, AmBank Visa Infinite/-i and AmBank Visa Signature/-i Cardholders with One (1) Paying Guest.

List of golf clubs in Malaysia:

- Kuala Lumpur Golf & Country Club (Formerly known as TPCKL) – Kuala Lumpur
- Tropicana Golf & Country Club – Kuala Lumpur
- Kota Permai Golf & Country Club – Selangor
- Penang Golf Club – Penang
- Horizon Hills Golf & Country Club – Johor
- The Els Club Desaru Coast – Johor
- Damai Golf and Country Club – Sarawak
- Gunung Raya Golf Resort – Kedah
- Nilai Springs Golf & Country Club – Negeri Sembilan
- Sutera Harbour Golf & Country Club – Sabah

(The List of golf clubs above are not conclusive and may be changed from time to time)

6. All Eligible Transaction paid in Ringgit Malaysia (MYR) will be eligible for the Golf Privilege. For the avoidance doubt, all Eligible Transactions paid in foreign currency will be converted into Ringgit Malaysia (MYR) and the conversion rate is as determined by Visa International at the time of conversion, plus a one percent (1%) foreign exchange conversion mark-up (previously known as administration cost) by the Bank.
7. Only the successful transactions for personal purchase of goods and services would be considered as Eligible Transaction. Any personal transactions that are subsequently cancelled, disputed, refunded, transactions which are unauthorised or fraudulent/subsequently discovered to be unauthorised or fraudulent, or transactions which are under special corporate arrangements where rebates are applicable or for business purposes will be excluded as Eligible Transaction.
8. All Eligible Transaction are as detailed in Clause 5 (read together with Clauses 6 and 8) above and the golf course booking are required to be charged to any Eligible Cardholder’s Eligible

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Card(s) during the Campaign Period. The golf course booking shall be for non-business purpose only. For the avoidance of doubt, Eligible Transactions exclude the following transactions: -

- (a) quasi cash transactions for betting and/or gaming except transactions paid via the Eligible Online Merchants / e-Wallets;
- (b) on-going monthly instalments under the existing AmFlexi-Pay Program/Easy Payment Plan;
- (c) corporate bill payments or corporate GIRO transactions;
- (d) cash advance / deposit / withdrawal transactions;
- (e) any fees or charges imposed by the Bank;
- (f) trade financing transactions;
- (g) transactions which are under any special corporate arrangements where rebates are applicable;
- (h) retail spend transactions which are not defined in Clause 5 (read together with Clauses 6 and 8) above; and
- (i) retail spend transactions which are subsequently cancelled, disputed, refunded, or transactions which are unauthorised, suspicious, or fraudulent in any nature/subsequently discovered to be unauthorised, suspicious, or fraudulent in any nature.

9. All Eligible Transaction made during the Campaign Period must be based on the Malaysian time as captured by the Bank’s system and posted to the Eligible Cardholder’s Eligible Card account during Campaign Period. The Bank is not responsible for any failure and/or delay in the transmission of evidence of purchase transactions due to reasons not within the Bank’s control such as the failure, delay, action, or omission on the part of Visa.
10. Any determinations by the Bank as to what constitutes Eligible Transaction is final, binding, and conclusive and all transactions as recorded by the Bank are also final, binding, and conclusive.

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11. The Eligible Cardholders who carry out the Eligible Transaction can make a booking from the selected golf courses on a first-come, first-served basis, based on the transaction time stamp recorded in the Bank’s system, subject to the eight (8) bookings allocation for each calendar month.
12. The Golf Privilege is available on **weekdays (Mondays – Fridays excluding public holidays in Malaysia) only** and each booking will be for one round of 18 holes game.
13. AmBank SIGNATURE Priority Banking - The Metal cardholders are not required to be accompanied by a paying guest.
14. However, AmBank SIGNATURE Priority Banking Visa Infinite/-i, AmBank Visa Infinite/-i and AmBank Visa Signature/-i cardholders must be accompanied by one (1) paying guest and payment must be made with an AmBank SIGNATURE Priority Banking/AmBank Visa Infinite/AmBank Visa Signature credit card/-i upon confirmation of booking.
15. Eligible Cardholders cannot submit a new booking request until a current game on hand is played and completed.
16. Eligible Cardholder is required to fulfil the minimum ball requirement stipulated by the respective participating golf clubs.
17. Eligible Cardholders are required to pay for buggy, caddie, insurance, and other relevant non-green fee golf charges at prevailing rates as stipulated by the respective golf clubs.
18. All bookings made is subject to the terms of the participating golf clubs, additional charges are payable by the cardholder for any changes made out of the stipulated terms.
19. The booking must be made via Visa Concierge either by Whatsapp, website, local toll-free hotlines, or e-mail at least seven (7) calendar days in advance and maximum fifteen (15) calendar days in advance of the intended date of play. Refer Table 1: Booking Channel.

Table 1: Booking Channel

Call	For AmBank AmSPB The Metal, AmSPB Visa Infinite/-I and Visa Infinite/-i Cardholders, call: 1800 805 574 For AmBank Visa Signature/-i Cardholders, call: 1800 803 006
Whatsapp	Website URL: https://wa.me/601800805572 Select: Visa Concierge
Email	For AmBank AmSPB The Metal, AmSPB Visa Infinite/-i and Visa Infinite/-i Cardholders, email to: malaysiainfinite@concierge-asia.visa.com

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	For AmBank Visa Signature Cardholders, email to: malaysiasignature@concierge-asia.visa.com
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20. Visa Concierge will provide response of booking within seven-two (72) hours of booking request by an Eligible Cardholders.
21. Cancellation and amendments to reservation can only be made through Visa Concierge. Cancellation and amendment fees may apply, depending on the policies of the participating golf clubs.

Disqualification

22. The Bank reserves the right to disqualify the participation of any Eligible Cardholders for the purpose of the Campaign in the event:
 - (a) the Eligible Cardholder’s Eligible Card account is in default of any facilities granted at any time during the Campaign Period; or
 - (b) the Eligible Cardholder’s Eligible Card account is closed within twelve (12) weeks from the end of the Campaign Period; or
 - (c) the Eligible Cardholder’s has provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (d) the Eligible Cardholder has breached any of the terms and conditions stipulated herein.

Liability

23. The Bank would not be liable to any Eligible Cardholder for any damages or losses suffered, including loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages, arising from the Eligible Cardholder’s participation in the Campaign, or the Bank exercising its rights pursuant to any of the terms and conditions herein except where such actions, claims, direct losses, damages and expenses are directly attributable to the Bank’s gross negligence, willful default or fraud.

General

24. The Bank shall have the right to vary, amend, delete or add to any of the terms and conditions set out herein, in whole or in any part from time to time including to vary the Campaign Period with Prior Notice.
25. The Bank shall have, at any time, the right to cancel, terminate or suspend the Campaign with Prior Notice.
26. The Bank’s decision on all matters relating to the Campaign shall be final and binding and no correspondence or appeal will be entertained. All terms and conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and any legal disputes will be commenced and heard in the courts located in Kuala Lumpur.

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27. The Bahasa Malaysia version of these terms and conditions is also available at <http://www.ambank.com.my/bm/terms-and-conditions>.
28. The Eligible Cardholder is required to log on the Bank’s corporate website for any Campaign updates and refer to <http://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
29. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholders when any Force Majeure event occurs. “**Force Majeure**” refers to any unforeseen events and/or circumstances which are not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove such as fire, earthquake, flood, epidemic, pandemic, accident, explosion, casualty, lockout, riot, civil disturbance, act of public enemy, natural catastrophe, embargo, war or act of God.
30. For any assistance and/or feedback related to the Campaign, the Eligible Cardholders may contact the Bank’s Contact Centre at +603-2178 8888 from 7.00 a.m. to 11.00 p.m. daily or email to customercare@ambankgroup.com.