

Terms and Conditions
Lazada Double Date and PayDay Sale with AmOnline Campaign
Campaign Period: 8 September 2026 – 27 March 2027

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 (if any) which are available at <https://www.ambank.com.my/eng/terms-and-conditions/>. If the Eligible Customers do not understand any of the terms and conditions stated herein and/or updated terms and conditions, the Eligible Customer(s) are advised to discuss with any of the Bank's authorised representative/licensed staff.

1 Definition

1.1 For the purpose of these terms and conditions, the following words and expressions shall have the meanings assigned to them 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 of Malaysia, existing now or in the future and reference to ‘AmBank Group’ in these terms and conditions herein, shall include all or any entity within AmBank Group.

“AmOnline App” refers to the online banking service(s) made available by the Bank for its customers that is available as a mobile application.

“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 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 **“Lazada Double Date and PayDay with AmOnline Campaign”** organised by the Bank in accordance with the Terms and Conditions herein.

“Current Account and/or Current Account-i or Savings Account and/or Savings Account-i” refers to Current Account and/or Current Account-i or Savings Account and/or Savings Account-i maintained by an individual customer with the Bank.

“FPX” or Financial Process Exchange is a payment gateway that allows you to make online payments in real time using your Savings Account/Current Account, Savings Account-i/Current Account-i or Credit Card/Credit Card-i.

“Lazada” refers to ECart Services Malaysia Sdn Bhd. [Registration No.: 201201009845 (983365-K)], incorporated in Malaysia and having its registered address at Suite 35-1, Level 35 and Suite 36-1, Level 36, UOA Corporate Tower, Avenue 10, The Vertical Bangsar South City, No.8, Jalan Kerinchi, 59200 Kuala Lumpur.

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“Lazada App” refers to the official Lazada Mobile Application by ECart Services Malaysia Sdn Bhd.

“Prior Notice” means a notice by the Bank of at least Five (5) calendar days and published on the Bank’s website at www.ambank.com.my.

“Related Corporations” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

2 Campaign Period

- 2.1 This Campaign will commence on 8 September 2026 and ends on 27 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.

3 Campaign Eligibility

- 3.1 This Campaign is open to all **new and existing individual customers** who have registered for AmOnline App prior to the Campaign Period or during the Campaign Period and have not previously made any FPX payment on the Lazada App via the AmOnline App between 1 January 2026 and 31 August 2026. (**“Eligible Customers”**).
- 3.2 With respect to all the categories above, the following categories of persons shall NOT be eligible to participate in this Campaign:
- (a) Non-individual customers including, but not limited to:
- Sole-proprietorships/partnerships; and/or
 - Small and Medium Enterprises (SMEs); and/or
 - Non-profit organizations/charitable bodies/societies
- (b) Customers whose account(s) are deemed to be unsatisfactorily conducted, invalid or cancelled.

4 Campaign Mechanics

- 4.1 This Campaign rewards Eligible Customers when they perform their first FPX transaction when making payment on the Lazada App via AmOnline App during Campaign Period.
- 4.2 The Campaign consists of two (2) categories and the following are the Campaign Mechanics for each category:

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Category A: Double Date Sales Promo

- (i) The Double Date Sale consists of four (4) days in a month, starting from 8.00pm the day before the double date of the month and ends at 11.59pm, two (2) days after the double date ("**Double Date Sales Period**"). For example, the Double Date Sale in September starts from 8.00pm on 8 September 2026 and ends at 11.59pm 11 September 2026.
- (ii) Eligible Customers who wish to enjoy the promotion during the Double Date Sales Period must meet the criteria specified in Table 1 and shall stand to earn an instant one-time discount of Ringgit Malaysia Eighteen (RM18) ("**Double Date Discount**") during the Campaign Period.

Criteria	Double Date Discount Voucher
1. Spend a minimum of Ringgit Malaysia One Hundred (RM100) on the Lazada App; and 2. Make payment using Online Banking (FPX) via AmOnline	Ringgit Malaysia Eighteen (RM18) ("Double Date Discount")

Table 1: Category A Participating Criteria

Category B: PayDay Sale Promo

- (i) The PayDay Sale consists of four (4) days in a month, starting from 12.00am on the 24th of every month and ends at 11.59pm on the 27th of every month ("**PayDay Sales Period**").
- (ii) Eligible Customers who wish to enjoy the promotion during the PayDay Sales Period must meet the criteria specified in Table 2 and shall stand to earn a one-time discount of Ringgit Malaysia Fifteen (RM15) ("**PayDay Discount**") during the Campaign Period.

Criteria	PayDay Discount Voucher
1. Spend a minimum of Ringgit Malaysia Eighty (RM80) on the Lazada App; and 2. Make payment using Online Banking (FPX) via AmOnline	Ringgit Malaysia Fifteen (RM15) ("PayDay Discount")

Table 2: Category B Participating Criteria

5. Campaign Fulfilment

Category A: Double Date Sales Promo

- 5.1 The Double Date Discount will be automatically applied on the total nett purchase price in a single transaction (excluding shipping/courier charges) when the Eligible Customers select AmOnline from the Online Banking (FPX) selection as a payment method and performs a successful transaction on the Lazada App.
- 5.2 For avoidance of doubt, the discount voucher can be stacked with Seller Voucher, Free Shipping Voucher, Lazada Platform Voucher and Lazada Coins ("**Stackable Double Date Vouchers**"). Either Double Date Discount or PayDay Discount can only be used once throughout the Campaign Period.
- 5.3 The Double Date Discount capping for the Campaign Period is stipulated in Table 3 below:

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Double Date Sales Period	Double Date Discount Voucher Capping
8.00pm on 8 September 2026 and ends at 11.59pm 11 September 2026	433
8.00pm on 9 October 2026 and ends at 11.59pm 12 October 2026	333
8.00pm on 10 November 2026 and ends at 11.59pm 13 November 2026	456
8.00pm on 11 December 2026 and ends at 11.59pm 14 December 2026	433
8.00pm on 1 February 2027 and ends at 11.59pm 4 February 2027	411
8.00pm on 2 March 2027 and ends at 11.59pm 5 March 2027	434

Table 3: Double Date Lazada Voucher Capping for Category A

Category B: PayDay Sales Promo

- 5.4 The PayDay Discount can only be applied on the total nett purchase price of a single transaction (excluding shipping/courier charges) when the Eligible Customers redeems and applies the RM15 Off Lazada Voucher upon checking out their cart on Lazada App, selects AmOnline from the Online Banking (FPX) selection as a payment method and performs a successful transaction.
- 5.5 For avoidance of doubt, the discount voucher can be stacked with Seller Voucher, Free Shipping Voucher, Lazada Coins and either Lazada Platform Voucher or PayDay Lazada Voucher by the Bank. Eligible Customers cannot select both Lazada Platform Voucher and PayDay Lazada Voucher by the Bank concurrently (“Stackable PayDay Vouchers”). Either PayDay Discount or Double Date Discount can only be used once throughout the Campaign Period.
- 5.6 Table 4 below refers for the discount voucher capping.

PayDay Sales Period	PayDay Discount Voucher Capping
12.00am on 24 September 2026 and ends at 11.59pm 27 September 2026	105
12.00am on 24 October 2026 and ends at 11.59pm 27 October 2026	105

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12.00am on 24 November 2026 and ends at 11.59pm 27 November 2026	105
12.00am on 24 December 2026 and ends at 11.59pm 27 December 2026	105
12.00am on 24 January 2027 and ends at 11.59pm 27 January 2027	105
12.00am on 24 February 2027 and ends at 11.59pm 27 February 2027	103
12.00am on 24 March 2027 and ends at 11.59pm 27 March 2027	105

Table 4: PayDay Lazada Voucher Capping for Category B

6 Participation Criteria

6.1 By participating in the Campaign, the Eligible Customers:

- (a) agree that they have read, understood, and agreed to be bound by the terms and conditions stated herein;
- (b) agree that the Bank gives no representation nor warranty with respect to the validity or suitability of the Lazada Voucher and services provided by Lazada.
- (c) shall, at their own costs and expense, deal directly with Lazada for any complaints or disputes concerning Lazada Vouchers under this Campaign, without recourse to the Bank.
- (d) agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and
- (e) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.

6.2 The Bank will not be liable for:

- (a) Any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software;
- (b) The failure of any discount being reflected on the Lazada App or other information to be received, captured or recorded for any reason, including, but not limited to, system down-time or technical problems or traffic congestion on the Internet or at the AmOnline App and/or Lazada App;
- (c) Any injury or damage to an Eligible Customers or any other person's computer or other device related to or resulting from participating in the Campaign; and/or
- (d) Any combination of the above.

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- 6.3 The Bank shall have no responsibilities to notify the Eligible Customers should the Lazada Voucher Capping for any or all the categories reach the maximum pay-out under this Campaign.
- 6.4 The dates mentioned in Table 3 and Table 4 is set by Lazada. The Bank will give Prior Notice to Eligible Customers should there be any changes to the sales dates.
- 6.5 The Bank shall provide Prior Notice to Eligible Customers via phone call, AmOnline Push Notification, short message system (SMS), electronic direct mail (eDM), or electronic communication display at AmBank website at www.ambank.com.my.
- 6.6 The Bank will not entertain any request from the Eligible Customers to reimburse them with Lazada Vouchers for any unsuccessful transactions or transactions which has timed out.
- 6.7 The Bank reserves the right to change or exchange the Lazada Vouchers into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications mentioned in Clause 6.5.
- 6.8 The Lazada Vouchers are not exchangeable or transferable for cash, credit or in kind.

7 Disqualification Criteria

- 7.1 The Bank has the right to disqualify the participation of any Eligible Customers ("Participating Customers") for the purpose of this Campaign without having to notify them in the event:
- (a) Eligible Customer did not utilize the redeemed Lazada Voucher within the PayDay Sales period. The Lazada Voucher will be deemed forfeited and no recourse or extension will be allowed.
 - (b) AmOnline account status is Closed or Suspended.
 - (c) The Participating Customer have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (d) The Participating Customer have breached any of the terms and conditions stipulated herein; or
 - (e) The Participating Customer has committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign.
- 7.2 The Participating Customer has 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.

8 General

- 8.1 By participating in this Campaign, the Participating Customers are advised to read and understand this Terms and Conditions, which shall be read together with the:
- (a) AmOnline Terms and Conditions;
 - (b) General Terms and Conditions for Accounts and Services;
 - (c) Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/Savings Account-i (applicable to CASA-i only).

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- 8.2 The Bank shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 8.3 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.
- 8.4 Any notice issued by the Bank shall be posted on the Bank's official website at www.ambank.com.my or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- 8.5 Unless expressly stated otherwise, this Terms and Conditions, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.
- 8.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Participating Customers.
- 8.7 The Bank is not liable for any loss or damages suffered such as loss of income or profit, or any indirect, incidental, consequential, exemplary, punitive, or special damages of any party including third parties, arising out of or in connection with the Campaign, save and except where such loss or damages were directly caused by the Bank's gross negligence, wilful default or fraud.
- 8.8 No compensation in cash or any kind shall be given to the Participating Customer for any losses or damages suffered or incurred by the Participating Customers as a direct or an 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 default of the Bank.
- 8.9 To the extent permitted by law, the Bank shall not be liable to the Participating Customer 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 pandemic, 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, each of which is beyond the control of neither party or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.
- 8.10 The Bank shall not be responsible or liable for any failure by any Participating Customer to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- 8.11 All questions concerning the construction, validity, enforcement and interpretation of this Terms and Conditions 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 proceeding arising out of this Terms and Conditions.
- 8.12 The Participating Customers are required to log on the Bank's corporate website for any Campaign updates and refer to <https://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
- 8.13 For any assistance and/or feedback related to this Campaign, the Participating Customer may contact the Bank's Contact Centre from 9.00am to 9.00pm, Monday to Sunday by calling Bank's Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com.
- 8.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.