

Terms and Conditions
AmBank/AmBank Islamic x U Mobile Open & Save Campaign
Campaign Period: 30 March 2026 – 30 September 2026

This Terms and Conditions for AmBank/AmBank Islamic x U Mobile Open & Save Campaign will supersede the existing Terms and Conditions with immediate effect 20/6/2026

• Clause 4.1 (b) has been revised in blue font to reflect the changes whereby the initial minimum requirement of RM50 per transaction to RM10 per transaction.

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.u.com.my/amb> [u.com.my] and <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.

“AmOnline eKYC” refers to an onboarding platform for Eligible Customers to register for a new CASA/CASA-i offered by the Bank via AmOnline Application.

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

“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 x U Mobile Open & Save Campaign”** organised by U Mobile and the Bank in accordance with the Terms and Conditions herein.

“CASA/CASA-i” refers to Current Account and/or Current Account-i or Savings Account and/or Savings Account-i. For purposes of this campaign, the CASA/CASA-i refers to the following:

- (a) TRUE Savers Account/TRUE Savers Account-i;
- (b) eFlex Savings Account/ eFlex Savings Account-i;
- (c) AmPartner Current Account;
- (d) Basic Savings Account/Basic Savings Account-i;
- (e) AmWafeeq Savings Account-i

“Campaign Month” refers to the months as defined in Clause 4.4

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“**Campaign Organizers**” refers to both U Mobile and the Bank.

“**Debit Card**” refers to transactions performed via a valid and active Debit Card issued by the Bank for the New CASA/CASA-i.

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

“**JomPAY**” is Malaysia’s national bill payment scheme operated by Payments Network Malaysia Sdn. Bhd. (PayNet) which allows individual customers to pay for any registered billers.

“**Monthly Average Balance (MAB)**” refers to the sum of all the daily closing balance of deposits in the Eligible Customer’s AmBank CASA/CASA-i, divided by the number of days in the same month.

“**New CASA/CASA-i Account**” refers to new CASA/CASA-i opened via registration on the AmOnline eKYC on the AmOnline App.

“**New-To-Bank**” refers to a new customer to AmBank Group that do not have any existing relationships with the Bank.

“**Prior Notice**” means a notice by the Campaign Organizers of at least Five (5) calendar days and published on the respective Campaign Organizers’ website at www.ambank.com.my and <https://www.u.my/amb>

“**U Mobile**” refers to U Mobile Sdn. Bhd. (Registration No: 199101013657 (223969-U), incorporated in Malaysia and having its registered address at Level 08-10-15B, Berjaya Times Square, 1, Jln Imbi, 55100 Kuala Lumpur.

2 Campaign Period

- 2.1 This Campaign is organized by the Bank in collaboration with U Mobile and shall commence on 30 March 2026 and end on 30 September 2026 (both dates inclusive) (“**Campaign Period**”). The Campaign Organizers reserve 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-to-Bank customers who have opened a New CASA/CASA-i Account via AmOnline App with the code: **UMAMB** during the Campaign (“**Eligible Customers**”).
- 3.2 This Campaign is only open to Malaysian Citizens with a valid ID as they will be required to open a CASA/CASA-i account via eKYC.
- 3.3 Employees and contract staff U Mobile are eligible to participate in this Campaign.
- 3.4 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

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- 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 and Rewards

4.1 Eligible Customers must meet the criteria specified below to participate in this Campaign to earn up to Ringgit Malaysia Ninety (RM90) Cashback (“**Campaign Reward**”).

- (a) **Open a New CASA/CASA-i Account** during the Campaign Period via AmOnline App using the code **UMAMB**; and
- (b) Perform any U Mobile transaction (Postpaid Bills or Prepaid Reloads/Internet Plans) of minimum Ringgit Malaysia Ten (RM10) in a single transaction using either FPX, JomPAY, AmBank Debit Card or perform a prepaid reload (for prepaid plans) via the New CASA/CASA-i; and
- (c) **Deposit and maintain** a Monthly Average balance (MAB) of Ringgit Malaysia Two Thousand RM2,000 in the New CASA/CASA-i.

The MAB is calculated based on the below:

$\text{MAB} = \frac{\text{Sum of Daily End Day Balance in a Month} *}{\text{Total Number of Days in the Month} *}$
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4.2 The Reward will be awarded in the following manner:

Participating Month	Campaign Reward	Criteria
1	RM10	<ul style="list-style-type: none"> • Perform any U Mobile transaction as specified in Clause 4.1(b).
2	RM 10	<ul style="list-style-type: none"> • Perform any U Mobile transaction as specified in Clause 4.1(b).
3	RM 10	<ul style="list-style-type: none"> • Perform any U Mobile transaction as specified in Clause 4.1(b).
4	RM 20	<ul style="list-style-type: none"> • Perform any U Mobile transaction as specified in Clause 4.1(b); and • Maintain MAB of Ringgit Malaysia Two Thousand (RM2,000) in the New CASA/CASA-i.
5	RM 20	<ul style="list-style-type: none"> • Perform any U Mobile transaction as specified in Clause 4.1(b); and • Maintain MAB of Ringgit Malaysia Two Thousand (RM2,000) in the New CASA/CASA-i.
6	RM 20	<ul style="list-style-type: none"> • Perform any U Mobile transaction as specified in Clause 4.1(b); and • Maintain MAB of Ringgit Malaysia Two Thousand (RM2,000) in the New CASA/CASA-i

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4.3 The Eligible Customer will need to meet the criteria above **consecutively for six (6) Participating Months** to earn the full Reward of RM90.

4.4 Participating Month is calculated from the time the New CASA/CASA-i is successfully opened. For avoidance of doubt, please see Table 2 below:

New CASA/CASA-i Open Date	Participating Months
30 March 2026 – 30 April 2026	From 30 March 2026 – 31 October 2026
1 May 2026 – 30 May 2026	From 1 May 2026 – 30 November 2026
1 June 2026 – 30 June 2026	From 1 June 2026 – 31 December 2026
1 July 2026 – 31 July 2026	From 1 July 2026 – 31 January 2027
1 August 2026 – 31 August 2026	From 1 August 2026 – 28 February 2027
1 September 2026 – 30 September 2026	From 1 September 2026 – 31 March 2027

4.5 Below are some illustrations that demonstrate how the Campaign Reward will be awarded:

Illustration 1

Transaction					
Customer A is a New-to-Bank customer who has opened a new AmWafeeq Account-i via AmOnline on 5 th April 2026. Customer A then performs transactions as below:					
Apr-26 Month 1	May-26 Month 2	Jun-26 Month 3	Jul-26 Month 4	Aug-26 Month 5	Sep-26 Month 6
Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10
			Maintains MAB of RM2,000	Maintains MAB of RM2,000	Maintains MAB of RM2,000
Receive RM10 Campaign Reward	Receive RM10 Campaign Reward	Receive RM10 Campaign Reward	Receive RM20 Campaign Reward	Receive RM20 Campaign Reward	Receive RM20 Campaign Reward
Customer will be eligible to receive Campaign Reward of Ringgit Malaysia Ninety (RM90).					

Illustration 2

Transaction						
Customer B is a New-to-Bank customer who has opened a new AmWafeeq Account-i via AmOnline on the 5 April 2026. Customer B then performs transactions as below:						
Apr-26 Month 1	May-26 Month 1	Jun-26 Month 2	Jul-26 Month 3	Aug-26 Month 4	Sep-26 Month 5	Oct-26 Month 6
-	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10
			Maintains MAB of RM2,000	Maintains MAB of RM2,000	Maintains MAB of RM2,000	Maintains MAB of RM2,000
	Receive RM10 Campaign Reward	Receive RM10 Campaign Reward	Receive RM10 Campaign Reward	Receive RM20 Campaign Reward	Receive RM20 Campaign Reward	Receive RM20 Campaign Reward
Customer will be eligible to receive Campaign Reward of Ringgit Malaysia Ninety (RM90).						

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Illustration 3

Transaction					
Customer C is a New-to-Bank customer who has opened a new TRUE Savers Account/True Savers Account-i via AmOnline on 30 th September 2026. Customer C then performs transactions as below:					
Sep-26 Month 1	Oct-26 Month 2	Nov-26 Month 3	Dec-26 Month 4	Jan-27 Month 5	Feb-27 Month 6
Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10
			Maintains MAB of RM2,000	Fails to maintain MAB of RM2,000	Maintains MAB of RM2,000
Receive RM10 Campaign Reward	Receive RM10 Campaign Reward	Receive RM10 Campaign Reward	Receive RM20 Campaign Reward	Not eligible for Campaign Reward	Not eligible for Campaign Reward as consecutive streak has been broken

Customer will be eligible to receive Campaign Reward of Ringgit Malaysia Fifty (RM50).

Illustration 4

Transaction					
Customer D is a New to Bank customer who has opened a new TRUE Savers Account/True Savers Account-i via AmOnline on 30 th September 2026. Customer D then performs transactions as below:					
Sep-26 Month 1	Oct-26 Month 2	Nov-26 Month 3	Dec-26 Month 4	Jan-27 Month 5	Feb-27 Month 6
Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Perform any U Mobile Transaction min RM10	Did not perform any U Mobile transaction with min RM10	Perform any U Mobile Transaction min RM10
			Maintains MAB of RM2,000	Maintains MAB of RM2,000	Maintains MAB of RM2,000
Receive RM10 Campaign Reward	Receive RM10 Campaign Reward	Receive RM10 Campaign Reward	Receive RM20 Campaign Reward	Not eligible for Campaign Reward	Not eligible for Campaign Reward as consecutive streak has been broken

Customer will be eligible to receive Campaign Reward of Ringgit Malaysia Fifty (RM50).

5 Campaign Reward Fulfilment

- 5.1 Upon meeting the campaign requirements detailed in Clause 4, the Eligible Customers will be entitled to earn the Campaign Reward on a first-come-first-serve basis according to the timestamp when the Campaign criteria is met.
- 5.2 There will be two thousand (2,000) winners for this Campaign.
- 5.3 The Cashback will be credited into the Eligible Customer's New CASA/CASA-i **within Sixty (60) days** of the respective Participating Month.

Campaign Month	CASA/CASA-i Open Date	Observation Period (Payment / MAB Criteria)	Fulfilment to Credit
30 Mar – 30 Apr 2026	30 Mar – 30 Apr 2026	30 Mar – 31 Oct 2026	By 31 December 2026
1 May – 31 May 2026	1 May – 31 May 2026	1 May – 30 Nov 2026	By 31 January 2027
1 Jun – 30 Jun 2026	1 Jun – 30 Jun 2026	1 Jun – 31 Dec 2026	By 31 March 2027
1 Jul – 31 Jul 2026	1 Jul – 31 Jul 2026	1 Jul 2026 – 31 Jan 2027	By 30 April 2027
1 Aug – 31 Aug 2026	1 Aug – 31 Aug 2026	1 Aug 2026 – 28 Feb 2027	By 31 May 2027
1 Sept – 30 Sept 2026	1 Sept – 30 Sept 2026	1 Sept – 31 Mar 2027	By 30 June 2027

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5.4 Only one (1) attempt to credit the Campaign Reward to the Eligible Customer's New CASA/CASA-i will be made. In the event such attempt failed due to any reasons whatsoever, the Campaign Reward will be forfeited.

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 all records of transactions recorded in the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and
- (c) agree that the Campaign Organizer's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.

6.2 The Bank shall 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) Any failure in respect of entry of any information to be received, captured, or recorded for the purpose of this Campaign, including, but not limited to, system down-time or technical problems, traffic congestion on the Internet or at the AmOnline App.
- (c) Any injury or damage to an Eligible Customer's 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.

6.3 The Bank shall notify the winners 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.

7 Disqualification

7.1 The Campaign Organizers have the right to disqualify the participation of any Eligible Customers from this Campaign without having to notify the Eligible Customers in the event:

- (a) The Eligible Customers have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
- (b) The Eligible Customers who have 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
- (c) Any suspicious transactions are received at any stage of the Campaign and/or after the stipulated Campaign Period; or
- (d) The Eligible Customer's CASA/CASA-i is closed before the notification of the winners by the Bank; or
- (e) the Eligible Customer has breached any of the terms and conditions stipulated herein.

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8 General

- 8.1 By participating in this Campaign, the Eligible Customers are advised to read and understand these Terms and Conditions including the updated Terms and Conditions (if any), which shall be read together with the General Terms and Conditions for Accounts and Services.
- 8.2 The Campaign Organizers shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 8.3 The Campaign Organizers 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 Campaign Organizers shall be posted on their respective channels at [https://www.u.com.my/amb \[u.com.my\]](https://www.u.com.my/amb[u.com.my]) and www.ambank.com.my and any such notice shall be deemed given when so posted at its official website. The Eligible Customers are advised to check the Campaign Organizers' official website from time to time.
- 8.5 Unless expressly stated otherwise, these Terms and Conditions, including any amendments thereto, shall prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.
- 8.6 The Campaign Organizers' decision on all matters relating to the eligibility of the Campaign is final and binding on all participating Eligible Customers, and no correspondence or appeal arising therefrom shall be entertained.
- 8.7 The Campaign Organizers are 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 Campaign Organizers' gross negligence, wilful default, or fraud.
- 8.8 No compensation in cash or any kind shall be given to the Eligible Customers for any losses or damages suffered or incurred by the Eligible 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 Campaign Organizers.
- 8.9 To the extent permitted by law, the Bank shall not be liable to the Eligible Customers 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 Campaign Organizers shall not be responsible or liable for any failure by any Eligible Customers to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- 8.11 All disputes concerning the construction, validity, enforcement and interpretation of these 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 these Terms and Conditions.
- 8.12 The Eligible Customers are required to log on the Campaign Organizers' official website for any Campaign updates and/or the latest terms and conditions.

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- 8.13 For any assistance and/or feedback related to this Campaign, the Eligible Customers may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Friday 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/umambbm>.