

Terms and Conditions
AmOnline Huat Rezeki! Campaign 2026
Campaign Period: 1 January 2026 – 30 June 2026

REMINDER: Eligible Customer(s) (as defined below) is hereby reminded to read and understand the terms and conditions below and/or any updated terms and conditions (if any) which are available at <https://www.ambank.com.my/eng/terms-and-conditions/>. If the Eligible Customer(s) does not understand any of the terms and conditions stated herein and/or the updated terms and conditions, the Eligible Customer(s) is advised to discuss with any of the Bank's authorised representative/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" shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013, where applicable. **"Related Corporations"** shall have the same meaning assigned to it under Section 6 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 **"AmOnline Huat Rezeki! Campaign 2026"** organised by 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

"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 issued by the Bank of at least Five (5) calendar days and published on the Bank's website at www.ambank.com.my.

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2 Campaign Period

- 2.1 This Campaign will commence on 1 January 2026 and end on 30 June 2026 (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 consists of four categories and the respective eligibility criteria is as follows:

(a) Welcome Reward

This category is open to New-To-Bank customers who has successfully signed up for a New CASA/CASA-i Account via the AmOnline App during the Campaign period. Employees of AmBank Group are NOT eligible to participate in this category.

(b) Referral Rewards

This category 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. Employees of AmBank Group are eligible to participate in this category.

(c) Weekend Booster Reward

This category is open to New-To-Bank customers who has successfully signed up for a New CASA/CASA-i Account via the AmOnline App during the dedicated weekend of the Campaign period. Employees of AmBank Group are NOT eligible to participate in this category.

- 3.3 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 by the Bank to be unsatisfactorily conducted, invalid or cancelled.

4 Campaign Mechanics and Prizes/Rewards

- 4.1 The Campaign shall run according to the following periods and their corresponding dates:

Item	Date
Campaign Period	1 January 2026 – 30 June 2026

Table 1: Campaign period

- 4.2 The Campaign Mechanics for each category is as follows:

(a) Welcome Reward

- (i) Eligible Customers who have successfully signed up for any New CASA/CASA-i Account via AmOnline eKYC will earn the following Cashback:

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Category	Reward for each New Sign-Up	Total Reward Cap*
Cashback	Ringgit Malaysia Ten (RM10) Cashback	RM113,000

Table 2: Welcome Reward

- (ii) Each Eligible Customer is entitled to win a maximum of one (1) unit of Cashback, throughout the Campaign Period.

(b) Referral Rewards

- (i) There are two (2) tiers of referral rewards: -
 - (1) Eligible Customers who have successfully referred one (1) New-To-Bank customer to register for any New CASA/CASA-i Account via AmOnline eKYC by submitting the Eligible Customer's unique referral code during the registration process will receive Ringgit Malaysia Five (RM5) in Cashback.
 - (2) Eligible Customers who have successfully referred Five (5) New-To-Bank customers to register for any New CASA/CASA-i Account via AmOnline eKYC by submitting the Eligible Customer's unique referral code during the registration process will receive a Bonus Reward of Ringgit Malaysia Twenty-Five (RM25) in Cashback in addition to the Ringgit Malaysia Twenty-Five (RM25) cashback awarded for each successful referral. Total Rewards will be RM50 for every five (5) successful referrals.
- (ii) Ringgit Malaysia Five (RM5) Cashback will be awarded instantly to the referred New-To-Bank customer upon the successful opening of a CASA/CASA-i account and the activation of their AmOnline profile.
- (iii) The Bonus Reward of Ringgit Malaysia Twenty-Five (RM25) will be awarded on a first-come-first-serve basis, sixty (60) working days after the end of the Campaign Period. The Cashback will be credited into the Eligible Customer's CASA/CASA-i via the Bank's system upon successful verification of the total number of New-To-Bank referees who signed-up for a new CASA/CASA- i Account during the Campaign Period.
- (iv) Eligible Customers need to share their unique referral code to the referee who will be required to key-in the referral code during the New CASA/CASA-i registration. In the event the New CASA-CASA-i sign up is unsuccessful or that the referral code was not key-ed in during the registration process, the Eligible Customer will not receive the Referral Reward.
- (v) There is no limit as to how many units of Referral Reward the Eligible Customer can earn if the reward cap has not been reached

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Category	Number of Winners for the Campaign Period	Referral Reward	Total Reward Cap*
Bonus RM25 Reward	170	Ringgit Malaysia Twenty-Five (RM25) Cashback	RM16,950
RM5 Rewards	1,695	Ringgit Malaysia Five (RM5) Cashback	

Table 3: Referral Rewards

*The total value of the referral rewards to be given out will be capped at RM16,950

Examples:

- (vi) Example 1: if Mr A refers two (2) friends who successfully open an account, he will receive the Ringgit Malaysia Ten (RM10) referral reward as soon as his friends open the CASA/CASA-i successfully and activate their AmOnline access.
- (vii) Example 2: Ms. B refers 5 friends who successfully open a CASA/CASA-i, she will receive Ringgit Malaysia Twenty-Five (RM25) referral reward and Bonus Ringgit Malaysia Twenty-Five (RM25) reward after the campaign ends as she successfully referred five (5) friends. She will receive a total reward of Ringgit Malaysia Fifty (RM50).
- (viii) Example 3: Mr. C refers twelve (12) friends who successfully open an account. For this, he will receive the Ringgit Malaysia Sixty (RM60) instant referral reward. Additionally, he receives the Bonus Ringgit Malaysia Twenty-Five (RM25) for every five (5) friends successfully referred. Since he referred twelve (12) friends, he gets the Bonus twice, totaling Ringgit Malaysia Fifty (RM50). In total, Mr. C will receive Ringgit Malaysia Hundred Ten (RM110).
- (ix) Eligible Customers must share their unique referral code to the referee who will be required to key-in the referral code during the New CASA/CASA-i registration. In the event the New CASA-CASA-i sign up is unsuccessful or the referral code was not key-ed in during the registration process, the referee will not be considered as being referred by the Eligible Customer.
- (x) There is no limit as to how many units of Cashback the Eligible Customer can earn throughout the Campaign Period if the cap has not been reached.

(c) Weekend Booster Reward

- (i) The first 10 New-To-Bank customers will receive a Ringgit Malaysia Twenty-Eight (RM28) cashback instantly upon successfully opening a CASA/CASA-i AmOnline during the Saturday & Sunday of the Festive Months. Promo code to key in is "HUATREZ28"

Category	Number of Winners for the Campaign Period	Referral Reward	Total Reward Cap*
RM28 Booster	160 Winners – 10 each Sat & Sun	Ringgit Malaysia Twenty-Eight (RM28) Cashback	RM4,480

Table 4: Weekend Booster Reward

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5 Participation Criteria

- 5.1 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 herein.
 - (b) agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time. These records shall be deemed accurate and conclusive; and
 - (c) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.
- 5.2 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 entry 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.
 - (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 this campaign.
 - (d) Any combination of the above.
- 5.3 The Bank shall have not be responsible to notify the Eligible Customers under Welcome Reward, Referral Reward, Debit Card Activation Reward, should the Reward for any or all the categories reach the maximum pay-out under this Campaign.
- 5.4 The Bank shall notify the recipients of the Welcome Reward via an App pulldown notice and recipients of the Referral Reward via AmOnline Push Notification.
- 5.5 Eligible Customers must ensure that their CASA/CASA-i remains active and is not dormant or closed throughout the Campaign Period and at the time the Cashback is credited.
- 5.6 The Bank will not entertain any request from the Eligible Customers to transfer the Reward to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
- 5.7 The Bank reserves the right to change or exchange the Rewards into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications provided in this Campaign.

6 Disqualification Criteria

- 6.1 The Bank has the right to disqualify the participation of any Eligible Customer for Welcome Rewards, Referral Rewards and Weekend Booster for the purpose of this Campaign without having to notify them in the event that:
- (a) The Eligible Customer's CASA/CASA-i is closed within four (4) weeks from the end of the Campaign Period; or
 - (b) The Eligible Customer have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (c) The Eligible Customer have breached any of the Terms and Conditions stipulated herein; or
 - (d) The Eligible 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.

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- 6.2 The Eligible Customer has committed or are determined by the Bank to be potentially committing any of the wrongful acts shall be immediately disqualified from participating in the Campaign.

7 General

- 7.1 By participating in this Campaign, the Eligible Customers are advised to read and understand this Terms and Conditions, which shall be read together with the:
- (a) General Terms and Conditions for Accounts and Services.
 - (b) Specific Terms and Conditions for Commodity Murabaha-Based Current Account-i/Savings Account-i (applicable to CASA-i only).
- 7.2 The Bank shall have at any time, the right to cancel, terminate or suspend this 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 set out herein, in whole or in any part from time to time including to vary the Campaign Period with Prior Notice.
- 7.4 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.
- 7.5 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.
- 7.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Eligible Customers.
- 7.7 The Bank shall not be 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, willful default, or fraud.
- 7.8 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 Customers as a direct or an indirect result

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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.

- 7.9 To the extent permitted by law, the Bank shall not be liable to the Eligible 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.
- 7.10 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.
- 7.11 All questions or disputes 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 proceedings arising out of this Terms and Conditions.
- 7.12 The Eligible 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.
- 7.13 For any assistance and/or feedback related to this Campaign, the Eligible Customer may contact the Bank’s Contact Centre from 7.00am to 11.00pm, Monday to Sunday by calling Bank’s Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com.
- 7.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/bm/terms-and-conditions>.