

Terms and Conditions
AmOnline MA-Velous Golden Rewards Campaign
Campaign Period: 22 January 2026 – 3 March 2026

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.

“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 **“AmOnline MA-Velous Golden Rewards 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. For purposes of this campaign, the Current Account and/or Current Account-i or Savings Account and/or Savings Account-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

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“DuitNow ID” is a simple and secure method to receive fund transferred to your Current Account and/or Current Account-i or Savings Account and/or Savings Account-i using a mobile number as a common identifier.

“DuitNow ID Registration” is when you successfully link your DuitNow ID to the AmOnline App via Mobile Number.

“DuitNow ID Transaction” is a transaction of receiving one incoming fund transferred to your Current Account and/or Current Account-i or Savings Account and/or Savings Account-i using a mobile number as a common identifier.

“DuitNow Transfer” refers to an electronic funds transfer service to send or receive money securely and instantly to mobile numbers.

“DuitNow QR Pay-to-Merchant” (“DuitNow QR P2M”) refers to an electronic fund transfer service to send money securely and instantly using a unique two-dimensional Quick-Response (QR) to merchants.

“DuitNow QR Person-to-Person” (“DuitNow QR P2P”) refers to an electronic fund transfer service to send money securely and instantly using a unique two-dimensional Quick-Response (QR) between two individuals.

“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.

“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.

“Prepaid Top Up” is a mobile top-up recharge that can be made through the AmOnline App which adds balance to prepaid credit mobile phone numbers or adds balance of gaming credits as well.

“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.

2 Campaign Period

- 2.1 This Campaign will commence on 22 January 2026 and ends on 3 March 2026 (both dates inclusive) (**“Campaign Period”**). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

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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. (**"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.
 - (c) Employees of AmBank Group.

4 Campaign Mechanics

- 4.1 This Campaign consists of three (3) categories and the following are the Campaign Mechanics for each category:

Category A: Grand Prize, Second Prize, Third Prize and Consolation Prizes

- (i) Eligible Customers who successfully perform Eligible Transactions (as herein defined) shall be entitled to earn entries ("Entries") in accordance with the Entries Allocation as specified in Table 1 below to win prizes ("Prizes") as listed in Clause 5 during the Campaign Period:

Table 1: Eligible Transactions

Tier	Transaction Type	Minimum Amount Per Eligible Transaction	Number of Entries
1	Register for AmOnline App ¹	-	One off 10 entries for this successful transaction
	Perform DuitNow ID Registration and have one successful incoming DuitNow ID Transaction	RM20	One off 10 entries for this successful transaction
2	DuitNow QR P2M	RM10	8 entries per successful transaction
	DuitNow QR P2P	RM10	8 entries per successful transaction
	DuitNow Transfer	RM10	8 entries per successful transaction
	FPX	RM100	8 entries per successful transaction
	JomPAY	RM50	8 entries per successful transaction
	Prepaid Top Up	RM10	8 entries per successful transaction

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3	Login to AmOnline	-	1 entry per day for total successful logins performed in a day
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¹For avoidance of doubt, only new users who successfully registers for an AmOnline account during Campaign Period will be awarded the entries (“New AmOnline Users”).

(ii) The following categories of Eligible Customers who participate will earn **double entries for Eligible Transactions under Tiers 2 and Tier 3** throughout the Campaign Period:

- Eligible Customers who have not performed the Eligible Transactions under Tier 2 between 1 July 2025 – 31 December 2025 and this includes all New AmOnline Users (“First Time Transactors”); or
- Eligible Customers whose AmOnline account is Inactive (have not logged in to AmOnline for 90 days and above) from 31 December 2025 until end of Campaign Period (“Inactive User”); or
- Eligible Customers whose AmOnline account is locked from 31 December 2025 until end of Campaign Period (“Profile Locked User”).

(iii) Examples of entry earning for Eligible Customers under Category A are illustrated below:

• **Example A: Entry Earning for a New AmOnline User**

Transaction Date	Transaction Type	Transaction Amount (RM)	Number of Entries Earned	Remark
22 January 2026	Register for AmOnline App successfully	-	10 entries	10 entries will be awarded for New AmOnline Users.
	Login to AmOnline	-	2 entries	Entitled to double entries as this is considered First Time Transactors.
28 January 2026	Perform DuitNow ID Registration and have one successful incoming DuitNow ID Transaction	RM50	10 entries	10 entries will be awarded for this transaction type.
	Login to AmOnline	-	2 entries	Entitled to double entries as this is considered First Time Transactor.
1 March 2026	Login to AmOnline	-	2 entries	
	JomPAY	RM63	16 entries	

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3 March 2026	Login to AmOnline for 3 times	-	2 entries	Entitled to double entries as this is considered First Time Transactor. However, only 1 entry will be awarded regardless of number of logins.
	DuitNow QR P2P	RM5	Nil	Not entitled for entries as minimum spend is less than RM10.
Total Entries Earned			44 entries	

• **Example B: Entry Earning for an Inactive User**

Transaction Date	Transaction Type	Transaction Amount (RM)	Number of Entries Earned	Remark
22 January 2026	Login to AmOnline	-	2 entries	Entitled to double entries
28 January 2026	Perform DuitNow ID Registration and have one successful incoming DuitNow ID Transaction	RM50	10 entries	This transaction type falls under Tier 1, hence not entitled for double entries.
	Login to AmOnline	-	2 entries	Entitled to double entries
1 March 2026	Login to AmOnline	-	2 entries	Entitled to double entries
	JomPAY	RM105	16 entries	Entitled to double entries
3 March 2026	Login to AmOnline	-	2 entries	Entitled to double entries
	DuitNow QR P2P	RM5	Nil	Not entitled for entries as minimum spend is less than RM10.

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Total Entries Earned	34 entries	
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Category B: Welcome Angpow

- (i) This category is exclusively for New AmOnline Users who successfully registers for AmOnline App during Campaign Period.
- (ii) A Welcome Angpow of Ringgit Malaysia Five (RM5) Cashback will be awarded to two thousand eight hundred and eighty-eight (2,888) New AmOnline Users.
- (iii) Each New AmOnline User can only enjoy the Welcome Angpow once throughout the Campaign Period.
- (iv) The allocation will be made in the following manner, and the winners of the respective months will be selected on a first-come-first-serve basis according to their AmOnline App registration timestamp:

Month	Dates	Winner Allocation
January	22 – 30 January 2026	705
February	1 Feb – 28 February 2026	1,972
March	1 Mar – 3 Mar 2026	211

Category C: Special Angpow

- (v) This category is exclusively for Inactive or Profile Locked Users who participates in this Campaign and reactivates their AmOnline account (“Reactivated Users”).
- (vi) A Special Angpow of Ringgit Malaysia Eighteen (RM18) Cashback will be awarded to four thousand eight hundred and eighty-eight (4,888) Inactive or Profile Locked Users.
- (vii) Each Reactivated User can only enjoy the Special Angpow once throughout the Campaign Period.
- (viii) The allocation will be made in the following manner, and the winners of the respective months will be selected on a first-come-first-serve basis according to their first successful Eligible Transaction timestamp:

Month	Dates	Winner Allocation
January	22 – 30 January 2026	1,192
February	1 Feb – 28 February 2026	3,338
March	1 Mar – 3 Mar 2026	358

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5 Campaign Prizes

5.1 The Campaign Prizes are as per Table 2 below:

Table 2: Campaign Prizes

Category	Prize Category	Prize Description	Number of Winners	Eligible Customer
A	Grand Prize	20g 999.9 gold	1	All Eligible Customers
	Second Prize	5g 999.9 gold	3	
	Third Prize	2g 999.9 gold	8	
	Consolation Prize	Ringgit Malaysia Five (RM5) Cashback	888	
B	Welcome Angpow	Ringgit Malaysia Five (RM5) Cashback	2,888	Exclusively for New AmOnline Users
C	Special Angpow	Ringgit Malaysia Eighteen (RM18) Cashback	4,888	Exclusively for Reactivated Users

5.2 Winners of Category A, namely Grand Prize, Second Prize, Third Prize or Consolation Prize are entitled to win only one (1) unit Prize during the Campaign Period.

5.3 However, winners of Category B and Category C can also stand to win one (1) unit Prize from Category A during the Campaign Period.

5.4 Winner of Category B will not be eligible to win the prize under Category C.

6 Winner Selection

Category A: Grand Prize, Second Prize, Third Prize and Consolation Prizes

6.1 A unique serial number will be assigned to each entry earned by the Eligible Customers under the Category A during the Campaign Period, which is then used for sorting all entries in an ascending order. Following this, each entry is then numbered sequentially starting from one (1) for the serial number with the lowest value ("Sequential Number").

6.2 To determine the Grand Prize, Second Prize and Third Prize winners, the Eligible Customer must have a valid contact number and email address registered in the Bank's system ("Potential Category A Winner").

6.3 Should it be found that the said Potential Category A Winner does not have a valid contact number and email address, the Potential Category A Winner shall be disqualified from winning, and the next-in-line Potential Category A Winner will be awarded the Prize.

6.4 The Potential Category A Winner will be shortlisted at random as determined by the Bank's system based on the unique serial number assigned at the end of the Campaign Period and will be contacted within ninety (90) calendar days from the end of Campaign Period via any method deemed fit as mentioned in Clause 7.4. All Grand Prize, Second Prize and Third Prize Winner shall be required to answer one (1) question correctly to be selected as the official winner.

6.5 Upon failure to respond when contacted by the Bank for the third time, the Grand Prize, Second Prize and Third Prize winner of Potential Category A Winner shall be disqualified from winning

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the said Prize. The next-in-line Potential Category A Winner shall then be contacted to have an opportunity to win the Prize.

- 6.6 If the shortlisted Grand Prize, Second Prize and Third Prize winner of Potential Category A Winner fails to answer the question correctly, the said Potential Category A Winner shall be disqualified from winning and the next-in-line Grand Prize, Second Prize and Third Prize winner of the Potential Category A Winner shall be contacted to have an opportunity to win the Prize.
- 6.7 After the Grand Prize, Second Prize and Third Prize winner of Potential Category A Winner have correctly answered the question mentioned in clause 7.4, the Bank will send the details of the Prize via electronic direct mail (eDM) or any method deemed fit as mentioned in Clause 7.4.
- 6.8 Eligible Customers hereby consent to the Bank sharing their contact details with the vendor selected by the Bank solely for the purpose of fulfilling the Prize
- 6.9 To determine the Consolation Prize winners of Ringgit Malaysia Five (RM5) Cashback, eight hundred and eighty-eight (888) Eligible Customers (“Potential Consolation Prize Winners”) will be shortlisted at random as determined by the Bank’s system based on the unique serial number assigned within ninety (90) calendar days from the end of Campaign Period.
- 6.10 The Cashback will be credited into the Potential Consolation Prize Winners’ Current Account and/or Current Account-i or Savings Account and/or Savings Account-i via the Bank’s system.
- 6.11 The AmOnline account of any Potential Consolation Prize Winner must remain active and must not be Closed or Suspended. In addition, the Current Account and/or Current Account-i or Savings Account and/or Savings Account-i and/or AmBank Credit Card/AmBank Islamic Credit Card-i must not be dormant or closed throughout the Campaign Period and at point the Cashback is credited into their Current Account and/or Current Account-i or Savings Account and/or Savings Account-i. Otherwise, the Potential Consolation Prize Winner shall be disqualified from winning, and the next-in-line Potential Consolation Prize Winner will be awarded the Consolation Reward.
- 6.12 To the extent permitted by law, the Bank shall not be responsible for any electronic direct mail (eDM), push notification or short message system (SMS) made to both Potential Category A Winner and Potential Consolation Prize Winner which are incomplete at the appointed date and time and/or due to any other such reasons.

Category B: Welcome Angpow and Category C: Special Angpow

- 6.13 The Welcome Angpow of Ringgit Malaysia Five (RM5) Cashback will be awarded to two thousand eight hundred and eighty-eight (2,888) Eligible Customers under Category B (New AmOnline Users) on a first-come-first-serve basis according to their AmOnline App registration timestamp (“Potential Welcome Angpow Winner”).
- 6.14 The Special Angpow of Ringgit Malaysia Eighteen (RM18) Cashback will be awarded to four thousand eight hundred and eighty-eight (4,888) Eligible Customers under Category C (Re-activated Users) on a first-come-first-serve basis according to their first successful Eligible Transaction timestamp (“Potential Special Angpow Winner”).
- 6.15 Both Potential Welcome Angpow Winner and Potential Special Angpow Winner will be shortlisted within ninety (90) calendar days from the end of Campaign Period.

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- 6.16 Both Potential Welcome Angpow Winner and Potential Special Angpow Winner's AmOnline account status must remain active and must not be Closed or Suspended. In addition, the Current Account and/or Current Account-i or Savings Account and/or Savings Account-I and/or AmBank Credit Card/AmBank Islamic Credit Card-i must not be dormant or closed throughout the Campaign Period and at point of crediting Cashback into their Current Account and/or Current Account-i or Savings Account and/or Savings Account-i. Otherwise, the Potential Welcome Angpow Winner and Potential Special Angpow Winner shall be disqualified from winning, and the next-in-line Potential Welcome Angpow Winner and Potential Special Angpow Winner will be awarded the Special Reward.
- 6.17 To the extent permitted by law, the Bank shall not be responsible for any incomplete, delayed or failed delivery of electronic direct mail (eDM), push notification or short message system (SMS) made to both Potential Welcome Angpow Winner and Potential Special Angpow Winner where such failure is due to circumstances beyond the Bank's reasonable control.

7 Participation Criteria

- 7.1 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 captured by 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 Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.
- 7.2 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 the Prize Draw; and/or
 - (d) Any combination of the above.
- 7.3 The Bank shall have no responsibilities to notify the Eligible Customers should the Prizes for any or all the categories reach the maximum pay-out under this Campaign.
- 7.4 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.
- 7.5 The Bank will not entertain any request from the Eligible Customers to transfer the Prizes to other accounts maintained with the Bank or any other financial institution or any third party's accounts.

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- 7.6 The Bank reserves the right to change or exchange the Prizes 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 7.4.
- 7.7 The Prizes are not exchangeable or transferable for cash, credit or in kind.

8 Disqualification Criteria

- 8.1 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) The Participating Customer's Current Account and/or Current Account-i or Savings Account and/or Savings Account-i is dormant or closed throughout the Campaign Period and at point of crediting Cashback into their Current Account and/or Current Account-i or Savings Account and/or Savings Account-i; or
 - (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.
- 8.2 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.

9 General

- 9.1 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).
 - (d) AmOnline Amanah Saham Nasional Berhad Account Terms & Conditions
- 9.2 The Bank shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 9.3 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.
- 9.4 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.

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- 9.5 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.
- 9.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Participating Customers.
- 9.7 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.
- 9.8 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.
- 9.9 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.
- 9.10 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.
- 9.11 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.
- 9.12 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.
- 9.13 For any assistance and/or feedback related to this Campaign, the Participating 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.
- 9.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.