

Terms and Conditions
AmOnline Birthday Boost Campaign
Campaign Period: 1 July 2026 – 31 December 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 Birthday Boost Campaign”** organised by the Bank in accordance with the Terms and Conditions herein.

“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 1 July 2026 and ends on 31 December 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.

4 Campaign Mechanics

- 4.1 The Campaign invites Eligible Customers to redeem a birthday reward via the Campaign landing page which is accessible from the AmOnline App (“Birthday Reward”) on the Eligible Customer’s birthday.
- 4.2 The Eligible Customers will be required to perform the following to redeem the Birthday Reward:
- (a) Select the Birthday Reward from the options provided (if and when options are available); and
- (b) Complete and submit the redemption details on the designated landing page with accurate and complete information
- 4.3 **Redemption is only valid on the Eligible Customer’s birthday, based on the Bank’s records.**
- 4.4 Each Eligible Customer is entitled to one (1) redemption only during the Campaign Period.
- 4.5 A daily cap of thirty (30) units per day applies where the Birthday Rewards are offered on a first-come, first-served basis according to the timestamp of the Eligible Customers’ redemption submission which must be accurate and complete.
- 4.6 If the Eligible Customer selects “530 BonusLink Points” as their Birthday Reward, the Eligible Customer will be required to register for a BonusLink membership account and link the BonusLink account to AmOnline App by the end of their birthday month, failing which the Eligible Customer will not receive the Birthday Reward.

5 Birthday Reward Notification and Fulfilment

- 5.1 Eligible Customers will be notified of their redemption status within seven (7) working days from submission via AmOnline Push Notification or any communication method deemed suitable per Clause 6.4.
- 5.2 A redemption may be deemed unsuccessful due to, but not limited to:
- (a) Exhaustion of the Birthday Reward allocation of thirty (30) units a day; or
- (b) Incomplete, inaccurate or untrue information provided; or
- (c) Failure to meet the eligibility criteria

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- 5.3 The Birthday Reward will be fulfilled within ninety (90) calendar days from the date of confirmation. The mode of fulfilment (e.g. voucher, digital codes or physical delivery) shall be determined by the Bank.
- 5.4 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 the Eligible Customer where such failure is due to circumstances beyond the Bank's reasonable control.

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 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.
- 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 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 Campaign; and/or
 - (d) Any combination of the above.
- 6.3 The Bank shall have no responsibilities to notify the Eligible Customers should the Birthday Reward reach the maximum capping under this Campaign.
- 6.4 The Bank shall get in touch with 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.
- 6.5 The Bank will not entertain any request from the Eligible Customers to transfer the Birthday Reward to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
- 6.6 The Bank reserves the right to change or exchange the Birthday Reward into any form of rewards in an equivalent amount without Prior Notice.
- 6.7 The Birthday Reward is not exchangeable or transferable for cash, credit or in kind.
- 6.8 The Bank reserves the right to add or remove the Birthday Reward options at any time without Prior Notice.

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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) AmOnline account status is Closed or Suspended.
 - (b) The Participating Customer have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (c) The Participating Customer have breached any of the terms and conditions stipulated herein; or
 - (d) 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;
- 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

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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.

- 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 7.00am to 11.00pm, Monday to Sunday by calling Bank’s Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com. These operating hours are valid until 31 July 2026 only. From 1 August 2026 onwards, the new operating hours will be from 9.00am to 9.00pm.
- 8.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.