Terms and Conditions
AmRewards 6.0 Campaign
Campaign Period: 1 July 2026 – 30 June 2027

These amended Terms and Conditions for AmRewards 6.0 Campaign shall replace and supersede the previous Terms and Conditions and shall take effect from 01 August 2026.

Note: Clause 10.14 has been amended (highlighted in blue) to reflect the revision to the AmBank Contact Centre Operating Hours.

REMINDER: The Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions outlined below which are available at www.ambank.com.my/eng/terms-and-conditions ("Terms and Conditions"). Should any Eligible Customers have difficulty understanding any part of the Terms and Conditions, it is strongly advised that the Eligible Customers seek clarification by discussing with the Bank's staff or authorised representatives.

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 inside 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" means the Internet Banking services offered by AmBank Group to its customers to perform banking transactions via the Internet in accordance with the terms and conditions stipulated at https://ambank.amonline.com.my.

"**AmWafeeq SA-i**" means AmWafeeq Savings Account-i opened and maintained with the Bank.

"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 Islamic Berhad [Registration No.: 199401009897 (295576-U)], company incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

"Baseline" refers to the Monthly-Average-Balance (MAB) for the month prior to the participating month. It can be computed by the summation of the daily closing balance of the month in the Eligible Customer's AmWafeeq Savings Account-i, divided by number of days of the same month.

"Campaign" refers to the "**AmRewards 6.0 Campaign"** organised by the Bank in accordance with the terms and conditions as stipulated herein.

"**Day**" refers to Monday to Friday, and when the registered office of the Bank is open, unless stated otherwise.

"Entries" refers to the eligible Entries earned by fulfilling the criteria in clause 4.2 which entitles Eligible Customer to qualify for the Campaign prizes.

"Incremental MAB" refers to the MAB for the month minus the Baseline.

"Monthly Average Balance (MAB)" refers to the sum of all the daily closing balance of deposits in the Eligible Customer's AmWafeeq Savings Account-i, divided by the number of days in the same month.

"Prior Notice" refers to notice by the Bank of certain facts or a particular state of affairs of at least five (5) calendar days on the Bank's website at www.ambank.com.my.

Words denoting person shall include living persons and, if and where applicable, body or persons incorporated or unincorporated. Words importing the singular shall also include the plural and vice-versa. Words importing the masculine gender shall include the feminine and neuter gender.

2. Campaign Period

This Campaign shall **commence on 1 July 2026 and end on 30 June 2027** both dates inclusive **("Campaign Period")**. The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice. The Campaign will be subjected to immediate revision should there be any changes to the Overnight Policy Rate (OPR).

3. Eligibility

3.1 All individual customers who are the primary account holders and maintain an active AmWafeeq Savings Account-i (herein referred to as "**Eligible Customer**") with the Bank during the Campaign Period shall be automatically registered to participate in this Campaign.

3.2 This Campaign is only applicable to AmWafeeq Savings Account-i (herein referred to as the ("**Participating Account**").

3.3 In order to participate in this Campaign, all the participating accounts must be valid and in good standing as may be determined by the Bank.

3.4 Eligible Customer(s) whose Participating Account is/are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Prize(s), will not be entitled to any Prizes(s) under this Campaign.

3.5 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 organisations/charitable bodies/societies

(b) Employees of AmBank Group are not eligible to participate in this Campaign, except that they may participate in and be eligible for the monthly and quarterly cash prize categories only

(c) Customers whose account(s) with the Bank are accord with special, additional or preferential rates;

(d) Customers whose account(s) with the Bank are dormant or deemed inactive or who have breached any other agreements with the Bank;

(e) Customers whose account(s) deemed to be unsatisfactorily conducted, invalid or cancelled

3.6 The deposits made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

4. Campaign Mechanics

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

Campaign Period (Month)	Date
1	1 July 2026 – 31 July 2026
2	1 August 2026 – 31 August 2026
3	1 September 2026 – 30 September 2026
4	1 October 2026 – 31 October 2026
5	1 November 2026 – 30 November 2026
6	1 December 2026 – 31 December 2026
7	1 January 2027 – 31 January 2027
8	1 February 2027 – 28 February 2027
9	1 March 2027 – 31 March 2027
10	1 April 2027 – 30 April 2027
11	1 May 2027 – 31 May 2027
12	1 June 2027 – 30 June 2027

4.2 Eligible Customer(s) who meet the qualifying criteria as specified below shall be entitled to earn entries to win prizes ("Entries") during the Campaign Period:

Table 1: Entries Allocation

Description	Numbers of Entries
OPEN New AmWafeeq SA-i and maintain minimum Month Average Balance ('**MAB**') of RM500 during account opening month **Youth Savers (Exclusive for customer aged 18 to 25)**	50 Entries (One Off bonus) 100 Entries (One Off bonus)
DEPOSIT – Maintain account with RM3,000 MAB and above	30 Entries (each Campaign Period Month)
DEPOSIT - Every incremental MAB[1] of RM100	10 Entries (each Campaign Period Month)
Perform Debit Card transactions with minimum 3 transactions in total per month	10 Entries (each Campaign Period Month)

Note[1]: The Incremental MAB will be calculated based on customer's MAB of AmWafeeq SA-i for the month benchmarked against MAB of previous month.

4.3 Incremental MAB refers to the difference in the MAB during the Campaign Period as compared to the MAB of Baseline.

- New to Bank Customer: Baseline = "0"
- Existing to Bank Customer: Baseline = MAB of the month prior to the participating month.

Illustration 1:

i. A new to Bank Eligible Customer opens an AmWafeeq SA-i and transfer the salary of Ringgit Malaysia Five Thousand (RM5,000), maintain the balances in Campaign Period month 1.
ii. Number of entries earned in Campaign Period Month 1 is calculated as below:

Criteria Met	No. of Entries Earned
OPEN New AmWafeeq SA-i and maintain minimum MAB of RM500 during account opening month	50 Entries
DEPOSIT – Maintain account with RM3,000 MAB and above	30 Entries
DEPOSIT - Every incremental MAB[1] of RM100	500 Entries (RM5,000 / RM100) x 10
Perform Debit Card transactions with minimum 3 transactions in total per month	10 Entries
Total Entries Earned	**590 Entries**

Illustration 2:

i. An existing to Bank Eligible Customer owns an AmWafeeq SA-i with Baseline MAB of Ringgit Malaysia Five Hundred (RM500). During Campaign Period Month 3, the Eligible Customer increases the MAB to Ringgit Malaysia Three Thousand (RM3,000) and maintain Ringgit Malaysia Three Thousand (RM3,000) MAB in AmWafeeq SA-i.
ii. Number of entries earned in Campaign Period Month 3 is calculated as below:

Criteria Met	No. of Entries Earned
DEPOSIT – Maintain account with RM3,000 MAB and above	30 Entries
DEPOSIT - Every incremental MAB[1] of RM100	250 Entries (RM2,500 / RM100) x 10
Total Entries Earned	**280 Entries**

4.4 In the event that the Eligible Customer has more than one (1) AmWafeeq SA-i, the combined balances of all Amwafeeq SA-i of the primary account holder shall be calculated for the purpose of this campaign and the number of Entries shall then be computed accordingly.

Example 1:

AmWafeeq SA-i	MAB (RM)
Single-name account 1	500
Primary joint-account with customer A	1,500
Secondary joint-account with customer B	2,000
Primary joint-account with customer C	900
Total	**2,900**

Example 2:

AmWafeeq SA-i	MAB (RM)
Single-name account 1	500
Primary joint-account with customer X	1,000
Primary joint-account with customer Y	1,500
Primary joint-account with customer Z	2,000
Total	**5,000**

5. Prizes

5.1. The prizes offered and the number of winners for each category of prizes are as stated below:

Category	Winner Per Draw	Draw Month	Prize	Total Winner	Min MAB (RM)
Grand Prize	1	Jun-27	Bora Bora, French Polynesia (2pax) - Pearl of the Pacific	1	20,000
Second Prize	1	Jun-27	Sweden (2pax) - Classic Icehotel Break	1	20,000
Third Prize	1	Jun-27	Madagascar (2pax) – Wildlife Experience	1	20,000
Year-end Special Draw	1	Jun-27	Volvo EX30	1	20,000
Festive Special Draw	1	Mar-27	Proton e-Mas 5	1	10,000
Quarterly Special Draw	3	Sep-26, Dec-26, Mar-27, Jun- 27	Thematic Destinations Yunnan (2pax) Japan (2pax) Cappadocia (2pax) New Zealand (2pax)	12	5,000
Quarterly Cash Prize	50	Sep-26, Dec-26, Mar-27, Jun- 27	RM500 Cash	200	1,000
Monthly Cash Prize	820	Monthly	RM50 Cash	9,840	500

5.2. Winners for the Monthly Draw / Quarterly Draw contest shall be eligible to only one (1) prize throughout the Campaign Period and shall not qualify to be the winners for the next Monthly Draw / Quarterly Draw contest. However, they will still be eligible for other contest such as Special Prizes / Final Draw Prizes if they fulfil the criteria.

5.3. The prizes are non-transferable to any third party and non-exchangeable with credit or any such other kind.

5.4. To qualify for the prize, the Eligible Customer is required to meet the minimum MAB requirement for the respective prize category for the draw month of campaign period together with at least one (1) Entry accumulated by the Eligible Customer.

6. Winner Selection

6.1. The Bank's system shall assign a unique serial number to each and every Entry earned by all Eligible Customers 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. Thirty (30) Eligible Customers will be shortlisted for each Prize ("**Potential Winners**") based on the unique serial number assigned.

6.3. The Potential Winner of each prize shall be contacted for a Question and Answer session via recorded telephone call ("**Phone Q&A**") at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within fifteen (15) weeks from the end of the draw month, at the discretion of the Bank.

6.4. The Potential Winners shall be required to answer one (1) question correctly to be selected as the Winner. The Bank shall make three (3) attempts to contact the Potential Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts at the next available time at the Bank's discretion. If the final attempt also fails, then the Potential Winner shall be disqualified from winning the said Prize. The next-in-line Potential Winner shall then be contacted to have an opportunity to win the prize.

6.5. If that shortlisted Potential Winner fails to answer the Phone Q&A correctly, then the said Potential Prize Winner shall be disqualified from winning and the next-in-line Potential Winner shall be contacted to have an opportunity to win the prize.

6.6. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the Potential Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Winner at the appointed date and time and/or due to any other such reasons.

6.7. For Monthly and Quarterly Cash Prize, Winners will be chosen through a random draw from a pool of total Entries which will be carried out by the Bank. The Bank shall notify the prize winners via SMS/electronic mailer etc. based on their contact details maintained in the Bank's system. Notwithstanding the foregoing, the Bank reserves the right to use any other mediums or methods, including the Bank's website at ambank.com.my, for the purpose of announcing the winners.

7. Prize Winners

7.1. The results of all winners shall be announced within fifteen (15) weeks from the respective closing date of Entries on the relevant Prizes for winners' computation.

7.2. All winners may be required to attend a prize presentation ceremony and/or other publicity programmes at their own costs and expenses as and when required as notified by the Bank via telephone call and/or electronic mailer with regards to the date, time and venue of the prize presentation ceremony and/or other publicity programmes. The Bank shall make three (3) attempts to contact the winner.

7.3. If a winner fails to be contacted after these attempts, the Bank shall make no further attempts to contact the winner or if the winner is successfully contacted but fails to attend such ceremony and/or programmes without any valid reasons, the Bank reserves the right to forfeit the said winner's Prize.

7.4. The cash prizes of the Monthly and Quarterly Cash Prize shall be credited into each respective winner's AmWafeeq SA-i.

7.5. The Bank accepts no responsibility for any tax responsibilities that may arise from the prize or the use thereof. Any tax filing obligation or tax payment due (if any) to any tax authority as a result of receipt of the prize remains the sole responsibility of the Prize Winners. Prize Winners are advised to seek independent tax advice on the possible tax responsibilities to their financial situations.

7.6. The Winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to the Prizes unless stated otherwise, the Bank shall not be held liable for any tax.

7.7. The Bank reserves the right to change or exchange the prizes 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.

7.8. The prizes are not exchangeable or transferable for cash, credit or in kind. The prizes shown in the promo website are for illustration purposes only and the actual design may differ.

7.9. The Eligible Customer shall be responsible to pay any delivery charges, service charges and/or other charges relating to any of the prizes for a second-time delivery. The Bank shall only be responsible for the delivery charges, service charges and/or other charges relating to the prizes for first-time delivery only.

7.10. The Bank disclaims any liability, obligation or duty relating to the prizes and makes no representation or warranty to the quality of the prizes and shall not be responsible to replace any lost, stolen or defective prizes due to defects in materials or workmanship by the manufacturer under warranty or otherwise. The Eligible Customer are to deal directly with the manufacturer and/or its authorised dealers for such warranty information, claim, and/or terms and conditions specific to the prizes.

8. (A) Grand / Second / Third / Quarterly Special Draw Prize

8.1 Travel Package for two (2) pax will be given away.

Category	Prizes
Grand Prize	**Travel Package for two (2) pax to Bora Bora, French Polynesia** • A pair of return flight tickets • Four (4) Nights hotel accommodations
Second Prize	**Travel Package for two (2) pax to Sweden** • A pair of return flight tickets • Four (4) Nights hotel accommodations
Third Prize	**Travel Package for two (2) pax to Madagascar** • A pair of return flight tickets • Four (4) Nights hotel accommodations
Quarterly Special Draw	**Travel Package for two (2) pax to thematic destination** • A pair of return flight tickets • Four (4) Nights hotel accommodations

8.2 The terms and conditions of the Travel Package are as follows:

(a) Winners are responsible to make redemption, booking and/or arrangement of the travel related service with the appointed travel agency.
(b) The redemption is limited to a single occurrence only. Multiple periodic redemptions are not allowed and is valid for only one year from the end of the draw month.
(c) All relevant costs and expenses to redeem the Travel Package are borne by the Winner(s), including and not limited to travel insurance/takaful, visa, transport to and from Airport, service tax, surcharges, departure levy fees, excess baggage charge, tipping, meal, event, hotel incidentals and any applicable taxes.
(d) The Winner(s) shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in this Campaign, redemption and/or utilisation of the Prizes and agree to release and hold the Bank free and harmless of any liability.

(B) Year End Special Draw / Festive Special Draw Prize

8.3 One unit of electric vehicle will be given away.

Category	Prizes
Year End Special Draw	Volvo EX30
Festive Special Draw	Proton e-Mas 5

8.4 The terms and conditions of the electric vehicle are as follows:

(a) Actual car specifications, model, year of manufacture and/or colour may vary from the visual advertised. Visuals shown are for illustration purposes only.
(b) Any props, accessories or equipment featured with the Prize in any pictorial materials are for decorative purposes and shall not form part of the Prize.
(c) Prize includes number plate charges, registration fee, 12-months road tax and first year premium/contribution of vehicle insurance/takaful only.
(d) The miscellaneous charges including but not limited to delivery charges, fuel charges, inspection fee, personal expenses and other incidental costs in relation to receiving the Prize shall be borne by the Prize Winner.
(e) In the event the Prize is redeemed for any reason whatsoever at a retail price lower than the retail price of the Prize, the difference in the retail price is not exchangeable or recoverable for cash, credit, cheque or in kind by the Prize Winner.
(f) The Bank shall not be responsible for any damages/problems/breakdown/issues pertaining to the Prize (whether major or major) before or after the redemption of the Prize by the Prize Winner, and any request to replace the Prize shall not be entertained by the Bank. Any issues pertaining to the Prize (including the transfer of ownership of the Prize to the Prize Winner) shall be settled between the Prize Winner and vendor and/or the relevant body/authority without recourse to the Bank.

9. Disqualifications

9.1 The Bank reserves the right to disqualify the participation and/or transaction of any Eligible Customers for the purpose of this Campaign in the event:

a) Any suspicious transactions are received at any stage of the Campaign and/or after the stipulated Campaign Period; or

b) the Eligible Customer's AmWafeeq Savings Account-i is in default of facilities granted at any time during the Campaign Period; or

c) the Eligible Customer's AmWafeeq Savings Account-i is closed before the notification of the winners by the Bank; or

d) the Eligible Customer has provided untrue information, acted fraudulently or has not acted in good faith in any manner during the Campaign Period; or

e) the Eligible Customer has breached any of the terms and conditions stipulated herein.

10. General

10.1. By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the below terms and conditions herewith, which shall be read together with the:

(a) General Terms and Conditions for Accounts and Services; and

(b) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account-i (applicable to AmBank Islamic Current and Savings Account-i only); and

(c) Declaration and Term and Conditions for Savings Account/Savings Account-i and/or Current Account/Current Account-i via Electronic (AmOnline)

The Eligible Customer(s) is required to log on to the Bank's official website at http://www.ambank.com.my/eng/terms-and-conditions as participation in this Campaign represents your acceptance to this Terms and Conditions and the General Terms and Conditions. In the event that there is any inconsistency among all of these Terms and Conditions, the Terms and Condition contained herein shall prevail in relation to this Campaign.

10.2. The Eligible Customer is required to execute all relevant documents and comply with all terms and conditions in respect of their investments in the relevant products under the Campaign, which are in addition and separate from these terms and conditions.

10.3. This Campaign's offer is not valid with any other promotions or campaigns of the Bank and no other special, additional or preferential rates shall be given under this Campaign.

10.4. The Bank shall have the right and discretion 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. For avoidance of doubt, any cancellation, termination, or suspension by the Bank of this Campaign shall not entitle the Eligible Customer to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Customer as direct or indirect result of the cancellation, termination or suspension. This exclusion applies except in cases where such losses or damages are directly attributed to the Bank's wilful default, fraud, gross negligence, misrepresentation or violation of law,

10.5. To the extent permitted by law and the Bank not being in breach of the terms and conditions of this Campaign as contained herein, the Bank shall vary/revise/amend the selection mechanism/process/conditions of the Campaign at any time with Prior Notice.

10.6. The Bank shall have, at any time, the right to cancel, terminate or suspend the Campaign with Prior Notice.

10.7. Unless expressly stated otherwise, the terms and conditions herein set forth, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for this Campaign.

10.8. The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all the participating Eligible Customer(s).

10.9. 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.

10.10. To the extent permitted by law, the Bank shall not be liable to the Eligible Customer(s) 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 which includes but is not limited to, natural disasters such as 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.

10.11. The Bahasa Malaysia version of this Terms and Conditions is also available.

10.12. All disputes concerning the construction, validity, enforcement and interpretation of the terms and conditions stipulated herein shall be governed by, construed and enforced in accordance with the laws of Malaysia. The parties hereby submit to the jurisdiction of the Courts of Malaysia for the purpose of any suit, action or other proceeding arising out of or based on the terms and conditions herein.

10.13. The Eligible Customer(s) is required to log on the Bank's corporate website for any Campaign updates and refer to www.ambank.com.my/AmRewards for the latest terms and conditions, if any.

10.14. For any assistance and/or feedback related to this Campaign, the Eligible Customer(s) may contact the Bank's Contact Centre from 9.00am to 9.00pm, Monday to Sunday by calling 03-2178 8888 or email to customercare@ambankgroup.com