Terms and Conditions
AmSave Campaign
Campaign Period: 1 May 2026 – 31 October 2026

REMINDER: Eligible Customers (as defined below) are hereby reminded to read and understand the Terms and Conditions herein which are available at www.ambank.com.my/TnC ("Terms and Conditions"). If the Eligible Customers do not understand any of the Terms and Conditions herein, the Eligible Customers are advised to discuss with the Bank's staff or authorised representative.

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.

"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 both AmBank (M) Berhad [Registration No.: 196901000166 (8515-D)] and 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Berhad [Registration No.: 199401009897 (295576-U)], company incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

"Campaign" refers to the "**AmSave Campaign"** organised by the Bank in accordance with the Terms and Conditions as stipulated herein.

"CASA/CASA-i" refers to Current Account/Current Account-i or Savings Account/Savings Account-i of the Eligible Customers maintained with the Bank. The products offered under this Campaign are:
(a) Basic Savings Account/Basic Savings Account-i;
(b) Basic Current Account/Basic Current Account-i;
(c) TRUE Savers Account/TRUE Savers Account-i;
(d) TRUE Transact Current Account;
(e) TRUE Transact Account-i;
(f) Everyday Savings Account;
(g) Family First Special Savings Account/ Family First Special Savings Account-i;
(h) Family First Everyday Account/ Family First Everyday Account-i;
(i) AmPartner Account; and
(j) AmWafeeq Savings Account-i.

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

"Fresh Funds" refer to monies or funds that are:
(a) not transferred from any of the Bank's/AmBank Group's existing deposit accounts;
(b) transferred by the way of Interbank GIRO (IBG) or Interbank Fund Transfer (IBFT) from another bank/financial institution into the customer's CASA/CASA-i;
(c) deposit made by way of cash or cheque(s) into the Eligible Customer's CASA/CASA-i.

Note: Cheque(s) issued from other bank(s) are subject to clearance and will only be considered as deposits by the Eligible Customers after the cheque(s) have been cleared and will only be considered good if not returned and dishonoured.

"Incremental MAB" refers to the MAB for the current month minus the MAB for the previous month.

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

"Prior Notice" refers to notice issued 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.

"**Related Corporations**" shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

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 will commence on 1 May 2026 and ends on 31 October 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. Eligibility

3.1. This Campaign is open to targeted individual customers who maintain an active CASA/CASA-i (herein referred to as "**Eligible Customer**") with the Bank and received an invitation from the Bank during the Campaign Period.

3.2. In the event of a joint account, the Eligible Customer would be the primary account holder of such account maintained in the Bank's system.

3.3. 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;
(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.

3.4. 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:

Table 1: Campaign month

Campaign month	Date
1	1 May 2026 – 31 May 2026
2	1 June 2026 – 30 June 2026
3	1 July 2026 – 31 July 2026
4	1 August 2026 – 31 August 2026
5	1 September 2026 – 30 September 2026
6	1 October 2026 – 31 October 2026

4.2. To participate in this Campaign, the Eligible Customers are required to perform an inward transfer of any amount from other financial institution with transaction/recipient reference of "**AmSave**" into the CASA/CASA-i maintained with the Bank during the Campaign Period.

For the avoidance of doubt, any deviation/modification/alteration of the transaction/recipient reference shall be deemed as invalid entry to participate in this Campaign.

AmSave Reward

4.3. Eligible Customers are required to fulfil the campaign criteria stated in Table 2 below to be entitled for the AmSave Reward.

Table 2: AmSave Reward

Campaign criteria	AmSave Reward	Campaign Payout Capping
Customers to perform an inward transfer from other financial institution with the transaction reference of "**AmSave**" into the CASA/CASA-i ("**AmSave Transaction**")	8.88% p.a.	RM6,000 (Monthly capped at RM1,000)

4.4. The AmSave Reward will be computed based on the amount of the first (1st) AmSave Transaction, capped at RM1,000 of the AmSave Transaction amount per Eligible Customer throughout the Campaign Period.

4.5. The calculation of the AmSave Reward will be as follows:

$$\frac{\textit{AmSave Transaction Amount} \times \textit{AmSave Reward} \times \textit{Number of days in the campaign month}}{365^{*}\ \textit{days}}$$

Note: *366 days for leap year

4.6. In the event of multiple AmSave Transactions are performed by an Eligible Customer, the earliest successful AmSave Transaction based on the Bank's system transaction timestamp will be deem fit and be considered for the AmSave Reward.

4.7. Eligible Customers will be rewarded on a first-come, first-served basis according to the date and time of the AmSave Transaction. In the event the AmSave Reward has been fully redeemed, the Bank shall not be obliged to notify the Eligible Customers.

4.8. No combination or accumulation of transaction amount from multiple AmSave Transactions are allowed.

4.9. Each Eligible Customer will be entitled to one (1) AmSave Reward only throughout the Campaign Period even though the Eligible Customer has fulfilled the campaign criteria multiple times.

AmSave Incremental Bonus

4.10. Eligible Customers are required to maintain the incremental MAB stated in Table 3 below to be entitled for the AmSave Incremental Bonus.

Table 3: AmSave Incremental Bonus

Incremental MAB	AmSave Incremental Bonus	Campaign Payout Capping
Tier 1: RM2,000 to less than RM10,000	1.00% p.a.	RM90,000 (Monthly capped at RM15,000)
Tier 2: RM10,000 and above	2.00% p.a.	

4.11. The Incremental MAB will be calculated based on customer's MAB for the month benchmarked against MAB of the previous month.

In the event of a newly opened CASA/CASA-i during the Campaign Period, the MAB of the previous month will be zero (0).

4.12. The calculation of the AmSave Incremental Bonus will be as follows:

$$\frac{\textit{Incremental MAB} \times \textit{AmSave Incremental Bonus} \times \textit{Number of days in the campaign month}}{365^{*}\ \textit{days}}$$

Note: *366 days for leap year

4.13. The AmSave Incremental Bonus will be payable based on the Incremental MAB, and shall in aggregate be subject to a maximum payout of RM38 per campaign month for each Eligible Customer throughout the Campaign Period.

4.14. Eligible Customers will be rewarded on a first-come, first-served basis according to the Incremental MAB. In the event the AmSave Incremental Reward has been fully redeemed, the Bank shall not be obliged to notify the Eligible Customers.

4.15. Each Eligible Customer will be entitled to the AmSave Incremental Bonus even if the Eligible Customer has fulfilled the campaign criteria in the previous campaign month.

Example:

Campaign month	Date	MAB	Incremental MAB	Eligible for AmSave Incremental Bonus
	1 April 2026 – 30 April 2026	RM1,000		
1	1 May 2026 – 31 May 2026	RM5,000	RM4,000	Yes
2	1 June 2026 – 30 June 2026	RM2,500	(RM2,500)	No
3	1 July 2026 – 31 July 2026	RM8,000	RM5,500	Yes
4	1 August 2026 – 31 August 2026	RM9,000	RM1,000	No
5	1 September 2026 – 30 September 2026	RM5,000	(RM4,000)	No
6	1 October 2026 – 31 October 2026	RM25,000	RM20,000	Yes

4.16. In the event the Eligible Customer has more than one (1) CASA/CASA-i, the combined balances of all CASA/CASA-i of the primary account holder shall be calculated for the purpose of this campaign.

Example 1:

Description	Will be calculated?	MAB (RM)
Single name account 1	Yes	500
Primary joint account with customer A	Yes	1,500
Secondary joint account with customer B	No	2,000
Primary joint account with customer C	Yes	900
Total		**2,900**

Example 2:

Description	Will be calculated?	MAB (RM)
Single name account 1	Yes	500
Primary joint account with customer X	Yes	1,000
Primary joint account with customer Y	Yes	1,500
Primary joint account with customer Z	Yes	2,000
Total		**5,000**

5. Campaign fulfilment

5.1. The fulfilment of the AmSave Reward and AmSave Incremental Bonus shall be credited into the Eligible Customer's CASA/CASA-i maintained with the Bank within eight (8) weeks after the end of each campaign month.

5.2. The AmSave Reward and AmSave Incremental Bonus are not exchangeable or transferable for cash, credit or in kind.

5.3. If the CASA/CASA-i is closed, suspended, cancelled, terminated, dormant, or inactive prior to the crediting of AmSave Reward and/or AmSave Incremental Bonus, the Eligible Customer will not be entitled to the said reward under this Campaign.

5.4. 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 that:
(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 CASA/CASA-i is in default of facilities granted at any time during the Campaign Period; or
(c) the Eligible Customer has provided untrue information, acted fraudulently, or has not acted in good faith in any manner during the Campaign Period; or
(d) the Eligible Customer has breached any of the terms and conditions stipulated herein.

6. General

6.1. By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the Terms and Conditions herein, 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).

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

6.2. 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.

6.3. The Bank shall have the right and discretion to vary, amend, delete, or add to any of the Terms and Conditions 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.

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

6.5. 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.

6.6. The Bank's decisions on all matters relating to the eligibility of the Campaign are final and binding on all the participating Eligible Customer(s).

6.7. 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.

6.8. 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.

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

6.10. All disputes concerning the construction, validity, enforcement and interpretation of the Terms and Conditions 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 proceedings arising out of or based on the Terms and Conditions herein.

6.11. 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/AmSave for the latest Terms and Conditions, if any.

6.12. For any assistance and/or feedback related to this Campaign, the Eligible Customer(s) may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Sunday by calling 03-2178 8888 or email to customercare@ambankgroup.com