

Terms and Conditions

AmBank SIGNATURE Priority Banking New-To-Bank Acquisition Campaign (Sept 2025 – Feb 2026)
Campaign Period: 1 September 2025 – 28 February 2026

REMINDER: Eligible Customer (as defined below) is hereby reminded to read and understand the terms and conditions below and the updated terms and conditions which will be available at <https://www.ambank.com.my/eng/terms-and-conditions>. If the Eligible Customer do not understand any of the terms and conditions stated herein or the updated terms and conditions, the Eligible Customer are advised to discuss with any of the Bank's 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:

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[Registration Company No.: 199401009897 (295576-U)], companies incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

"Business Days" means days when the Bank is open for business unless stated otherwise.

"Campaign" refers to **"AmBank SIGNATURE Priority Banking (AmSPB) New-To-Bank Acquisition Campaign"** organised by the Bank in accordance with the terms and conditions stipulated herein.

"AUM" refers to individual principal Asset Under Management in any Conventional and/or Islamic deposits and/or investment i.e., Savings Account/Savings Account-i + Current Account/Current Account-i + Fixed Deposit (FD)/Term Deposit-i (TD-i) + investments inclusive of Bancassurance/Bancatakaful held with the Bank.

"AmSPB" refers to AmBank SIGNATURE Priority Banking.

"AmSPP" refers to AmBank SIGNATURE Priority Private.

"New-To-Bank" refers to clients who are not an existing customer of the Bank prior to the Campaign Period (hereinafter defined).

"Conventional Fixed Deposit" or "FD" means fixed deposits offered by the AmBank to the Eligible Customer.

"Conventional Unit Trust Fund" or "UT" means unit trusts distributed by AmBank in this Campaign.

"Term Deposit-i" or "TD-i" means the term deposit-i offered by AmBank Islamic.

"Shariah Compliant Unit Trust Fund" or "Shariah Compliant UT" means Shariah Compliant unit trusts distributed by AmBank Islamic.

"Current Account/Savings Account (CASA) or Current Account/Savings Account-i (CASA-i)" means deposit account maintained by the Eligible Customer with the Bank.

"Preferential Interest/Profit Rate" means Conventional Fixed Deposit (FD) or Term Deposit-i (TD-i) rate prescribed for the FD/TD-i placement for the purpose of this Campaign as provided in Table 1 herein.

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“Cooling-Off Period” means six (6) business days given to investors to reconsider whether to continue investing in the selected Unit Trust funds/Shariah Compliant Unit Trust funds. An Eligible Customer who is investing in a particular Fund for the first time has the right to request for a refund of his/her investment in the said Fund during the cooling-off period prescribed in each deed or prospectus of the relevant Fund which in any case should not be fewer than six (6) business days (with “business days” being as per the definition of the same in the deed or prospectus) from the date of receipt of application and investment amount by the unit trust management company (“Cooling-Off Period”) provided always that such notice of withdrawal is received by the Bank no later than the relevant cut-off time (as may be specified by the Bank) on a Dealing Day within the Cooling-Off Period stated in the relevant deed or prospectus. All such request for a refund shall be subject to Applicable Laws and the terms and conditions of the relevant Manager or Fund.

“Cooling-Off Right” means the right given to investors/Eligible Customers to obtain a refund their initial investment within the Cooling-Off Period according to the original purchase price or market price at the point of exercise of the Cooling-Off Right as well as the refund of the initial Sales Charges levied upon. Kindly refer to the Prospectus/Information Memorandum for eligibility and refund of Cooling-Off Right.

“Prospectus/Information Memorandum” means the offering document of the relevant Conventional Unit Trust or Shariah Compliant Unit Trust invested by the Eligible Customer.

“Unit Trust Management Companies” means the manager of the unit trust distributed by the Bank.

“UT/Shariah Compliant UT and FD/TD-i Bundle Campaign” means “Conventional Unit Trust Fund/Shariah Compliant Unit Trust Fund and Fixed Deposit/Term Deposit-i Bundle (UT/Shariah Compliant UT and FD/TD-i Bundle)” means Eligible Customers who invest in Unit Trust or Shariah Compliant Unit Trust conforming to Terms and Conditions are entitled to place Fixed Deposit or Term Deposit-i with preferential rate offered in this campaign conforming to Terms and Conditions.

“Fresh Funds” refer to monies or funds that are:

- (a) not transferred from any of the Bank’s existing deposit and/or investment accounts;
- (b) transferred by way of Interbank GIRO (IBG) or Interbank Fund Transfer (IBFT) from other banks/financial institutions into the Eligible Customer’s Current/Savings Account or Current/Savings Account-i accounts;
- (c) deposits made by way of cash or cheque(s) into Eligible Customer’s Current/Saving Account or Current/ Savings Account-i accounts.

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.

Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

The term **“Associate Corporations”** shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 which includes any corporation in which the company holds not less than twenty percent (20%) but not more than fifty percent (50%) of voting shares or the Islamic Financial Services Act 2013, where applicable. The term **“Related Corporations”** shall have the same meaning assigned to it under Section 7 of the Companies Act 2016 which include the holding company or a subsidiary or a subsidiary of the holding company of the first company.

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2 Campaign Period

- 2.1 The Campaign shall **commence on 1 September 2025 – 28 February 2026** (both dates inclusive) (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period and Campaign Mechanics (illustrated below) with prior notice. Such variations shall be effective from the date specified in the notification to the customers. Any such variation made shall not be applicable to the existing placement made prior to the new effective date of such variation. The Campaign offer will be subject to revision should there be any changes to the Overnight Policy Rate (OPR).

3 Eligible Customer

- 3.1 The Campaign is open to client of the Bank who meets the following criteria:
- (a) New-To-Bank Customer who is at least 18 years of age;
 - (b) Sign up AmSPB or AmSPP membership during Campaign Period;
 - (c) Maintain a minimum individual principal AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000) at the end of Campaign Period.
- 3.2 Notwithstanding the above, the following are NOT eligible to participate in this Campaign:
- (a) Non-individual customers (for example: companies, corporate bodies, associations, clubs, schools, socialities, nonprofit organizations, sole proprietors, partnerships and professional practices duly registered or incorporated in or outside of Malaysia);
 - (b) Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
 - (c) Any other person(s) as the Bank may decide to exclude, at its discretion.

4 Campaign Offer

4.1 Pure Deposit Offer

- 4.1.1 The Eligible Customer(s) who signed up AmSPB/AmSPP membership during the Campaign Period is entitled to enjoy the Promotional rate as stated in Table 1. Eligible Customer(s) is required to make the minimum FD/TD-i placement of of Ringgit Malaysia Fifty Thousand (RM50,000) and maintain minimum of Ringgit Malaysia Fifty Thousand (RM50,000) in CASA/CASA-i for a period of three (3) months.

Table 1: Pure Deposit Offer

Minimum FD/TD-i placement	Maximum FD/TD-i placement	Minimum CASA/CASA-i balances	FD/TD-i Tenure	Promotional FD/TD-i rate (p.a.)	Channel
RM50,000	RM300,000	RM50,000	3-month	3.80%	Over-the-Counter

- 4.1.2 The Eligible Customers must place the FD/TD-i within thirty (30) calendar days from the date of tagging as AmSPB/AmSPP. Eligible Customers that failure to do so will result in ineligibility for the Promotional rate. Eligible Customers are allowed to make multiple FD/TD-i placements subject to a minimum amount of Ringgit Malaysia Fifty Thousand (RM50,000) per placement and up to a maximum of Ringgit Malaysia Three Hundred Thousand (RM300,000).
- 4.1.3 A FD/TD-i placement confirmation advice will be issued upon receipt and acceptance by the Bank on the FD/TD-i placement under this Campaign.
- 4.1.4 The accountholder(s) for FD/TD-i and CASA/CASA-i must be in the name of the same Eligible Customer. In the event if it is a joint CASA/CASA-i account, the Eligible Customer must be the principal account holder.

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- 4.1.5 The interest/profit* earned will be credited to the Nominated CASA/CASA-i as selected by the Eligible Customer upon maturity of the FD/TD-i.
- 4.1.6 The deposits made under this offer is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.
- 4.1.7 The Promotional rate as stated above is applicable for one (1) cycle only i.e. three (3) months from the date of placement. Upon maturity, the principal amount shall be automatically renewed at the prevailing board rate applicable at the time of renewal for the same tenure.
- 4.1.8 This Promotion is applicable for placement made Over-the-Counter only.
- 4.1.9 Eligible Customers are required to maintain minimum of Ringgit Malaysia Fifty Thousand (RM50,000) in CASA/CASA-i for a period of three (3) months commencing from the FD/TD-i placement date. In the event Eligible Customers fail to maintain the balances in CASA/CASA-i, the Promotional rate will no longer apply and the Bank's prevailing FD/TD-i board rate will be applied with the same period and FD/TD-i placement amount.
- 4.1.10 All FD/TD-i placements which are withdrawn before the maturity date shall have NO interest/profit payable.

4.2 UT/Shariah Compliant UT and FD/TD-i Bundle Campaign

- 4.2.1 The Campaign consists of the following offers:
 - (a) Fixed Deposit ("FD") and selected Unit Trust Funds ("UT") [FD and UT];
 - (b) Term Deposit-i ("TD-i") and selected Shariah Compliant Unit Trust Funds [TD-i and Shariah Compliant UT];
 - (c) TD-i is only allowed to be cross-sold with Shariah Compliant UT Funds and cross-selling with Conventional UT Funds is strictly not allowed. FD is only allowed to be cross-sold with conventional UT Funds and cross-selling with Shariah Compliant UT Funds is strictly not allowed. If such an event occurs, the Bank reserves the right to adjust the FD/TD-i preferential rate to the prevailing board rate without notification to the customers.
 - (d) Only applicable to Selected UT Funds and Shariah Compliant UT Funds (excluding closed ended funds) with original sales charge of 3% and above (inclusive of new funds which are launched during the Campaign Period).
- 4.2.2 Subject to the terms and conditions herein, an Eligible Customer will be entitled to earn FD/TD-i Preferential Interest/Profit Rate as tabulated in Table 2 and the Eligible Customer must place the FD/TD-i within thirty (30) days from the date of tagging as AmSPB/AmSPP, if the Eligible Customer deposits/invests in the following UT/Shariah Compliant UT and FD/TD-i bundle during the Campaign Period.
- 4.2.3 The Eligible Customer shall deposit a minimum sum of Ringgit Malaysia Fifty Thousand (RM50,000) only in the FD/TD-i for a period three (3) months or six (6) months AND invest a minimum sum of Ringgit Malaysia Fifty Thousand (RM50,000) in any selected UT fund/Shariah Compliant UT fund from the selected Unit Trust Management Companies. The minimum investment ratio for the FD/TD-i and UT/Shariah Compliant UT Bundles must be 1:1.

* Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

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Table 2 : UT/Shariah Compliant UT and FD/TD-i Bundle Campaign

Minimum Investment Amount in Selected UT/Shariah Compliant UT (x)	Applicable Sales Charge on Selected UT/ Shariah Compliant UT	Minimum FD/TD-i Placement Amount (y)	Total Amount (x) + (y)	FD/TD-i Tenure	FD/TD-i Preferential Interest/ Profit Rate per annum (p.a.)	FD/TD-i Effective Interest/ Profit Rate per annum (p.a.)
RM50,000	3%	RM50,000	RM100,000	3-month	7.68%	1.92%
				6-month	5.00%	2.50%

*Annual effective rate for three (3) months FD/TD-i rate of 7.68% p.a. is 1.92% p.a. with current three (3) months' board rate of 2.05% p.a.

*Annual effective rate for six (6) months FD/TD-i rate of 5.00% p.a. is 2.50% p.a. with current six (6) months' board rate of 2.20% p.a.

5 Campaign Criteria

5.1 General Campaign Criteria

- The Campaign is not valid in conjunction and may not be merged with any other offers, promotions and campaigns that are offered by the Bank. Hence, no other special, additional or preferential rates shall be given under the Campaign.
- All FD/TD-i and UT/Shariah Compliant UT placement must be in the form of Fresh Funds only. In the event the Bank determines that funds were transferred from a third party's account, the Bank has the right to disqualify the Eligible Customer from participating in this Campaign.
- The FD/TD-i Preferential Interest/Profit Rate is applicable to the initial placement (1-cycle) only. Upon maturity of the three (3) months or six (6) months FD/TD-i tenure (as the case may be), the FD/TD-i Preferential Rate shall cease to apply and the Bank's prevailing board rate for the FD/TD-i shall apply to any roll-overs and/or renewals.
- The FD/TD-i may NOT be used as collateral for pledging purposes.
- Effective from 1 January 2019, all FD/TD-i placements which are withdrawn before maturity date shall have NO interest/profit payable:
 - For TD-i Account, the Eligible Customer shall provide ibra' (rebate) to the Bank in the event of early or partial withdrawal in accordance with the Specific Terms and Conditions for Commodity Murabahah-based Term Deposit-i as published on our website at https://www.ambank.com.my/docs/ambankretaillibraries/terms-and-conditions/cmtspecifictnc.pdf?sfvrsn=276c55ee_1
 - For FD Account, these Terms and Conditions shall be read together with the General Terms and Conditions of Accounts and Services available at <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-andconditions/TCAccountsAndServicesEng.pdf>

5.2 UT/Shariah Compliant UT and FD/TD-i Bundle Campaign

- 5.2.1 The minimum amount of the UT/Shariah Compliant UT investment and the FD/TD-i placement are Ringgit Malaysia Fifty Thousand (RM50,000) respectively. The corresponding UT/ Shariah Compliant UT investment amount must be more than or equal to the FD/TD-i placement amount. For illustration, please refer to Table 3 below:

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Table 3: UT/Shariah Compliant UT and FD/TD-i Bundle Amount

UT/Shariah Compliant UT Investment Amount (RM)	FD/TD-i Placement Amount (RM)	Eligibility
50,000	10,000	No
50,000	40,000	No
50,000	50,000	Yes
60,000	60,000	Yes
70,000	50,000	Yes

5.2.2 The deposit/investment in the FD/TD-i and UT/Shariah Compliant Bundles must be done concurrently on the same day. UT/Shariah Compliant UT transaction cut off time is at 3pm on every business day. The cut off time may vary from time to time due to fund or public holiday or announcement of non-business day, kindly refer to AmBank's branches when necessary.

5.2.3 The FD/TD-i accountholder and the UT/Shariah Compliant UT investment accountholder must be of the same party and in the case of joint account, the FD/TD-i and UT/Shariah Compliant UT Investment primary accountholder must be of the same party as well. Please refer to the illustration in Table 4 below:

Table 4: Accountholder criteria

Investment Account Holder (UT/Shariah Compliant UT)		UT/Shariah Compliant UT Investment (RM)	FD/TD-i Account Holder		FD/TD-i Placement (RM)	Eligible (Yes/No)
Primary	Secondary		Primary	Secondary		
A	-	50,000	A	-	50,000	Yes
A	B	50,000	A	B	50,000	Yes
A	B	50,000	A	-	50,000	Yes
A	-	50,000	A	B	50,000	Yes
A	-	50,000	B	-	50,000	No
B	-	50,000	A	B	50,000	No
A	B	50,000	B	-	50,000	No

5.2.4 The applicable sales charge payable by the Eligible Customer shall be 3.00% on the selected UT/Shariah Compliant UT. At the point of investment in the selected UT/Shariah Compliant UT, any other offers and/or promotions on the sales charges advertised by the Bank shall not be applicable.

5.2.5 For the UT/Shariah Compliant UT, an Eligible Customer who is entitled to the Cooling-Off Right will be given a Cooling Off Period of six (6) Business Days from the date of receipt of the investment application by the Bank. In the event the Eligible Customer elects to terminate the investment within the Cooling Off Period, the Eligible Customer will NOT be entitled to the FD/TD-i Preferential Interest/Profit Rate. The interest/profit on the FD/TD-i will be paid at the Bank's prevailing board rate and for TD-i, the Eligible Customer agrees to provide 'ibrah' (rebate) to the Bank on the difference between profit calculated on the TD-i Preferential Profit Rate and profit calculated on the TD-i prevailing board rate.

5.2.6 The Campaign is not applicable to funds or monies disbursed from the Employees Provident Fund (EPF) Investment schemes.

5.2.7 The Campaign is not applicable for Private Retirement Scheme (PRS) investments.

5.2.8 The Campaign is not applicable for regular investment plans.

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5.2.9 The FD/TD-i placement made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor whilst the UT/Shariah Compliant UT Funds are not protected by PIDM. Investments in the UT/Shariah Compliant UT are subject to investment risks, including the possible loss of the principal amount invested. The Eligible Customers are advised to read and understand the Prospectus/Information Memorandum prior to investing.

5.2.10 Multiple FD and/or TD-i placement is not allowed when bundling with any UT/Shariah Compliant UT Funds transaction.

6 Liability

6.1 The Bank shall not be liable for any losses or damages, including but not limited to loss of income, profits, goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties, that may arise whether in contract, tort, negligence or otherwise, arising out of or in connection with this Campaign or the Bank having exercised its rights and entitlement under any of these terms and conditions, save and except where such losses and damages were directly attributable to the Bank's gross negligence, wilful default or fraud.

7 General

You are advised to read and understand the terms and conditions herein, which shall be read together with the Specific Terms and Conditions for AmBank SIGNATURE Priority Banking at [amsignatureprioritytnc.pdf](#)

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

7.1 Disclaimer for investment products:

a) Investment products are not obligations of, guaranteed or insured by the Bank and are subject to investment risks (e.g. market risk, currency risk and issuer credit risk) including the possible loss of the principal amount invested. Investors are advised to read and understand the content of the relevant documents including but not limited to prospectus or information memorandum and product highlight sheet prior to investing. Investors should also consider all fees and charges involved prior to investing. Prices of units and income distribution, if any, may go down as well as up; where past performance is no guarantee and not an indication of future performance. Investors should carefully consider whether any investment views or investment products are appropriate in view of their own investment experience, objectives, financial resources and relevant circumstances.

b) Investment products are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

7.2 This Campaign is not valid with any other promotions unless stated otherwise by the Bank. No other special, additional or preferential rates shall be given under this Campaign. 7.3 The Bank shall have, at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.

7.4 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 part, from time to time, including to vary the Campaign Period with Prior Notice.

7.5 Any notice to be given by the Bank shall be posted in the Bank's official website at [www.ambank.com.my](#) or its' branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.

7.6 Unless expressly stated otherwise, these terms and conditions shall prevail over any other provisions and/or representations contained in any other notices/advertising materials for the Campaign.

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- 7.7 The Bank's decision on all matters relating to the availability of the Campaign shall be final and binding on all participating Eligible Customers and Referees.
- 7.8 To the extent permitted by law, the Bank shall not be liable when an Force Majeure event occurs. "Force Majeure" refers to any unforeseen events and/or circumstances which are not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove including natural disasters such as flood, storm, 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.
- 7.9 All the Campaign's Terms and Conditions stipulated herein are governed by and construed in accordance with the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Malaysia.
- 7.10 The Bahasa Malaysia version of this terms and condition is also available at www.ambank.com.my/eng/terms-and-conditions.
- 7.11 The Eligible Customer are required to log in to the Bank's corporate website at <http://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions and updates on the Campaign, if any.
- 7.12 For any assistance and/or feedback related to this Campaign, Eligible Customer may contact the AmBank SIGNATURE Priority Banking contact centre at +603-2178 6600 or by e-mailing inquiries/feedback to customercare@ambankgroup.com.