Terms and Conditions
AmBank SIGNATURE Priority Banking New-To-Priority Acquisition Campaign
Campaign Period: 1 November 2025 – 31 March 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[Registration Company No.: 199401009897 (295576-U)], companies incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.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.

"**Prior Notice**" means notice by the Bank of certain facts or of a particular state of affairs of at least five (5) calendar days.

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

"AmSPB" refers to AmBank SIGNATURE Priority Banking.

"**New-To-Bank**" refers to clients who are not an existing customer of the Bank prior to the Campaign Period or does not have any Deposits product holdings with the Bank from 1st January 2025 onwards which inclusive of inactive or dormant account status (hereinafter defined).

"Existing-To-Bank" refers to client who are existing customer of the Bank whom must not be an existing member of AmBank SIGNATURE Priority Banking six (6) months prior to the Campaign Period and receive an invitation to participate in the campaign.

"**Primary Assets Under Management or Primary AUM**" means the total aggregate of primary account balances in Deposits and/or Investment products with the Bank.

"Amanah Saham Nasional Berhad Fixed Price (ASNBFP)" means Amanah Saham Nasional Berhad's fixed priced funds.

"Amanah Saham Nasional Berhad Variable Price (ASNBV)" means Amanah Saham Nasional Berhad's variable priced funds.

"Deposits" means Conventional and/or Islamic Deposits products that include Current Account ("CA")/Current Account-i ("CA-i"), Savings Account ("SA")/Savings Account-i ("SA-i"), Fixed Deposit ("FD")/Term Deposit-i ("TD-i") (including Foreign Currency Current Account ("FCA")/ Foreign Currency Current Account-i ("FCA-i") and excluding all HomeLink Current Account/HomeLink Investment Account-i and PropertyLink Current Account/PropertyLink Investment Account-i), made available by the Bank to the AmSPB Member at any time and from time to time.

"Investment" means Conventional and/or Islamic Investment products that include Unit Trust/Shariah-compliant Unit Trust Fund, Structured Products and/or Direct Bond/Sukuk and/or past one (1) year ASNBV/ASNBFP Fund, made available by the Bank to the AmSPB Member under the Primary Accountholder's name at any time and from time to time.

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

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

"**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.

2 Campaign Period

2.1 The Campaign shall **commence on 1 November 2025 – 31 March 2026** (both dates inclusive) ("**Campaign Period**").

2.2 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 immediate 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) At least 18 years of age;
(b) Sign up AmSPB membership during Campaign Period;
(c) New-To-Bank Customer with a minimum Primary AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000) with inclusive of minimum Ringgit Malaysia Fifty Thousand (RM50,000) placement in CASA/CASA-i;
(d) By Invitation Existing-To-Bank Customer with minimum Primary AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000) incremental Fresh Funds (baseline at the point FD/TD-i placement month) with inclusive of minimum Ringgit Malaysia Fifty Thousand (RM50,000) placement in CASA/CASA-i;

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(e) For the avoidance of doubt, CASA/CASA-i exclude all HomeLink Current Account/HomeLink Investment Account-i and PropertyLink Current Account/PropertyLink Investment Account-i or any CASA/CASA-i with special rate.

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, socialties, nonprofit organizations, sole prorietors, 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.

3.3 Employees of AmBank Group and their immediate family members (spouses, children, sibling and parents) are also eligible to participate in this Campaign. Staff rates shall not be applicable under this Campaign.

4 Campaign Offer

4.1 The Eligible Customer(s) who signed up AmSPB membership during the Campaign Period is entitled to enjoy the Promotional rate as stated in Table 1.

Table 1: Tenure, Placement Amount and Promotional Rate

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	12-month	3.88%	Over-the-Counter

*The promotional FD/TD-i rate will be subject to immediate revision should there be any changes to the Overnight Policy Rate (OPR).

4.2 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).

4.3 For By Invitation Existing-To-Bank Customer, the Primary AUM baseline will be determined based on their first eligible FD/TD-i placement during the Campaign Period. For illustration, please refer to the Table 2 below:

Table 2: Existing-To-Bank Customer and Primary AUM Baseline

Client	FD/TD-i Placement Month	Primary AUM Baseline
A	Nov-25	Oct-25
B	Dec-25	Nov-25
C	Jan-26	Dec-25
D	Feb-26	Jan-26
E	Mar-26	Feb-26

4.4 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.

4.5 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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4.6 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.

4.7 The deposits made under this offer is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.

4.8 The Promotional rate as stated above is applicable for one (1) cycle only i.e. twelve (12) 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.

4.9 This Promotion is applicable for placement made Over-the-Counter only.

4.10 All FD/TD-i placements which are withdrawn before the maturity date shall have NO interest/profit payable.

4.11 The total FD/TD-i threshold allocation for this campaign is capped at Ringgit Malaysia One Hundred Million (RM100,000,000) and it is based on **First-Come-First-Served Basis** or when the threshold allocation has been fully redeemed, whichever comes earlier.

5 General Campaign Criteria

5.1 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.

5.2 All FD/TD-i 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.

5.3 The FD/TD-i Preferential Interest/Profit Rate is applicable to the initial placement (1-cycle) only. Upon maturity of the twelve (12) 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.

5.4 The FD/TD-i may NOT be used as collateral for pledging purposes.

5.5 Effective from 1 January 2019, all FD/TD-i placements which are withdrawn before maturity date shall have NO interest/profit payable:

(i) 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/cmtdspecifictnc.pdf?sfvrsn=276c55ee_1

(ii) 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

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.

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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 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.

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

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

7.4 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.

7.5 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.

7.6 The Bank's decision on all matters relating to the availability of the Campaign shall be final and binding on all participating Eligible Customer s and Referees.

7.7 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.

7.8 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.

7.9 The Bahasa Malaysia version of this terms and condition is also available at www.ambank.com.my/eng/terms-and-conditions.

7.10 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.

7.11 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.