

Terms and Conditions
AmBank SIGNATURE Priority Banking “AmSPB”: Birthday Reward
and New-to-Unit Trust Investment Special Rate
(Programme Period: 1 May 2026 to 31 March 2027)

REMINDER: The Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions below and the updated terms and conditions, which will be available at www.ambank.com.my. If the Eligible Customers do not understand any of the terms and conditions and the updated terms and conditions, the Eligible Customers are advised to discuss with any of the Bank’s authorised representative.

1. Definition

For the purpose of this Terms and Conditions, the following words and expressions shall have the following meanings assigned to them except where the context otherwise requires: -

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Islamic**”) [Company No: 199401009897 (295576-U)], both incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Programme**” refers to **AmBank SIGNATURE Priority Banking “AmSPB”: Birthday Reward and New-to-Unit Trust Investment Special Rate** offered by the Bank in accordance with the Terms and Conditions stipulated herein.

“**AmSPB**” refers to AmBank SIGNATURE Priority Banking.

“**Eligible Customer**” refers to AmSPB customers who meet all the eligibility criteria as set out in Clause 3 herein.

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

“**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.

“Unit Trust Fund” means a form of collective investments that allow investors with similar objectives to pool their savings which are then invested in a portfolio of shares or other assets managed by professional fund managers, which includes Conventional Unit Trust Fund and Shariah Compliant Unit Trust Fund.

“Shariah Compliant Unit Trust Fund” or “Shariah Compliant Unit Trust” means the Shariah Compliant Unit Trust Fund distributed by the Bank in this Programme.

2. Programme Period

The Programme will commence from 1 May 2026 to 31 March 2027 (both dates inclusive) (“**Programme Period**”), or such other periods as may be determined by the Bank with Prior Notice.

3. Eligibility

- 3.1 The Programme is open to all AmSPB customers with minimum Primary AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000) who meet all the below criteria:
 - 3.1.1. The Birthday Reward is open to all new and existing AmSPB customers whose birthdays fall within the Programme Period i.e. 1 May 2026 to 31 March 2027.
 - 3.1.2. The New-to-Unit Trust Investment Special Rate is open to all new and existing AmSPB customers without Unit Trust Investments Account (Single or Joint) with the Bank at the point of investment.
- 3.2 To be deemed as a AmSPB customer, the specific terms and conditions governing AmSPB membership shall apply which available at ambank.com.my/amsptnc.

4. Programme Mechanics

- 4.1 Under this Programme, the Eligible Customer will enjoy the following Sales Charge as stipulated in Table 1 if they invest in any Participating Unit Trust Funds (excluding investment via EPF withdrawal) during the said Programme Period:

Table 1: Sales Charge

Programme	Sales Charge	Minimum and Maximum Investment Amount
Birthday Reward	1.0%	Min RM1,000 and max RM100,000 per customer
New-to-Unit Trust Investment Special Rate	0.8%	Min RM1,000 and max RM100,000 per customer

- 4.2 Participating Unit Trust Funds refers to all selected Conventional Unit Trust Funds and Shariah Compliant Unit Trust Funds except for **Amanah Saham Nasional Berhad Fixed Priced fund, Amanah Saham Nasional Berhad Variable Priced fund, Private Retirement Scheme (PRS) investments** and any **close-ended funds** launched during the Programme Period.

5. Programme Criteria

- 5.1 The Birthday Reward is only valid on the birthday month of the Eligible Customer. For example, Eligible Customer(s)' birthday is on 15 May 2026, he/ she will be entitled to enjoy for 1.0% Sales Charge in any participating Unit Trust Funds as per stipulated in Clause 4.1 from 1 May 2026 to 31 May 2026. The investment transaction of the Birthday Reward must be made within the same birthday month according to the successful transaction stamp as recorded in the Bank's system.
- 5.2 For AmSPB customer who is eligible for New-to-Unit Trust Investment Special Rate and whose birthday falls on the same month, the Birthday Reward will take precedent over the New-to-Unit Trust Investment Special Rate. Eligible Customer will first have to utilise the Birthday Reward (must fully utilise the RM100,000) at 1.0% Sales Charge followed by the New-to-Unit Trust Investment Special Rate up to RM100,000 at 0.8% Sales Charge. Subsequent investment amount will be based on normal sales charge as per the unit trust sales charge matrix.

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 against any party including third parties, that may arise whether in contract, tort, negligence or any other cause of action whatsoever, arising out of or in connection with this Programme 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

- 7.1 By participating in this Programme, Eligible Customer is deemed to have read, understood, and agreed to the terms and conditions stated herein. These terms and conditions are in addition to existing respective terms and conditions (if any) which regulate the provision of the products and propositions referred to in this Programme. In the event of inconsistency between these terms and conditions, these terms and conditions herein shall prevail in relation to this Programme.
- 7.2 The Eligible Customer is required to sign all relevant standard documents and comply with all terms and conditions in respect of their investments in the relevant products under the Programme, which are separate from these terms and conditions.
- 7.3 Disclaimer for investment products:
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 its supplementary (if any) and product highlights 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.
- Investment products are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).
- 7.4 The Bank shall have the right to disqualify any Eligible Customer from participating in the Programme if the Bank finds or determines that:
- 7.4.1 The said Eligible Customer has provided untrue information or acted fraudulently in any manner during the entry process or throughout the Programme Period; or
- 7.4.2 The Eligible Customer has breached or potentially breached the Terms and Conditions herein.
- 7.5 The Programme is not valid with other campaigns of the Bank. Hence, no other special, additional or preferential rates shall be given under the Programme.
- 7.6 The Bank shall have, at any time and its discretion, the right to cancel, terminate or suspend this Programme with Prior Notice.
- 7.7 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 Programme Period with Prior Notice.

- 7.8 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.
- 7.9 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 Programme.
- 7.10 The Bank's decision on all matters relating to the Programme shall be final and binding on all Eligible Customer.
- 7.11 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.
- 7.12 All Terms and Conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia and all parties agree to submit to the exclusive jurisdiction of the courts in Malaysia.
- 7.13 The Bahasa Malaysia version of this Terms and Conditions is also available at www.ambank.com.my/eng/terms-and-conditions.
- 7.14 The Eligible Customers 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 Programme, if any.
- 7.15 For any assistance and/or feedback relating to this Programme, Eligible Customers may contact the Bank's Priority Line at +603-2178 6600 (Monday - Sunday, 7.00 a.m. to 11.00 p.m.) or by e-mailing inquiries/feedback to customercare@ambankgroup.com