

Terms and Conditions
AmBank SIGNATURE Priority Banking Centre Opening Offer
for Jalan Zabedah Branch
Campaign Period: 1 July 2024 – 30 September 2024

REMINDER: Eligible Client (as defined below) is hereby reminded to read and understand the terms and conditions below and any updated terms and conditions (if any) which will be available at <https://www.ambank.com.my/eng/terms-and-conditions>. If the Eligible Client do not understand any of the terms and conditions stated herein or the updated terms and conditions (if any), the Eligible Client 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[Registration Company No.: 199401009897 (295576-U)], companies incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Jalan Zabedah Branch**” refer to its registered address at Ground Floor, No. 7 and 7-1, Jalan Zabedah, Bandar Pengam, 83000 Batu Pahat, Johor.

“**Day**” means Monday to Friday, and whereby the registered office of the Bank is open, 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) Centre Opening Offer for Jalan Zabedah Branch**” 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/-i + Current Account/-i + Fixed Deposit (FD)/Term Deposit (TD) + investments inclusive of Bancassurance/Bancatakaful (Advisory) held with the Bank.

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

“**AmSPP**” refers to AmBank SIGNATURE Priority Private.

“**New-To-Priority Client**” refers to Bank’s client whom must not be an existing member of AmBank SIGNATURE Priority Banking or AmBank SIGNATURE Priority Private six (6) months prior to the Campaign Period.

“**Minimum Balance**” refers to minimum positive credit balance for the Primary Account which shall be maintained by the AmSPB or AmSPP customer.

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“**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 the way of Interbank GIRO (IBG) or Interbank Fund Transfer (IBFT) from another banks/financial institution into the Referee’s Current/Saving Account/-i accounts;
- (c) deposit made by way of cash or cheque(s) into Referee’s Current/Saving Account/-i accounts.

“**Cooling-Off Period**” means six (6) business days given to the investors to reconsider if they want to continue investing in the selected unit trust funds / Shariah Compliant unit trust funds and ASNB funds or otherwise. A qualified 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.

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.

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 per cent but not more than fifty per cent of the 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 July 2024 – 30 September 2024**, both dates are inclusive (“**Campaign Period**”), or such other period(s) as may be determined by the Bank with Prior Notice.

3 Eligible Client

- 3.1 The Campaign is open to all New-To-Priority client of AmBank/AmBank Islamic clients who must be at least 18 years old and submits an application that is accepted by the Bank for AmSPB or AmSPP membership (“**Successful Sign-Up**”) at the Bank’s Jalan Zabedah Branch during the Campaign Period (“**Eligible Client**”).

4 Campaign Mechanics

- 4.1 Subject to this Clause 4 and Clause 5 below, the Eligible Client will be entitled for the following ‘Gift Reward’ if the Eligible Client has satisfied the required conditions below:-

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To be eligible for the Gift Reward (as hereinafter defined), the Eligible Client shall complete and submit the campaign fulfillment form (“**Fulfillment Form**”) to the Relationship Manager or Branch Manager of the Bank during the Campaign Period.

Segment	Condition(s)	Gift Reward
Priority Banking membership	<ol style="list-style-type: none"> The Eligible Client who has a Successful Sign-Up for AmSPB membership during the Campaign Period; and The Eligible Client’s total AUM with the Bank shall be a minimum of Ringgit Malaysia Two Hundred Thousand (RM200,000.00) or equivalent at the end of Campaign Period; and The Eligible Client shall have transacted a minimum of Ringgit Malaysia Ten Thousand (RM10,000.00) in any of Eligible Product(s) (as hereinafter defined) at the end of Campaign Period. 	One (1) unit of Gold Art Frame worth Retail Price of Ringgit Malaysia Three Hundred Ninety-Eight (RM398) per unit
	<ol style="list-style-type: none"> The Eligible Client who has a Successful Sign-Up AmSPB membership during the Campaign Period; and The Eligible Client’s total AUM with the Bank shall be a minimum of Ringgit Malaysia Two Hundred Thousand (RM200,000.00) or equivalent at the end of Campaign Period. 	One (1) unit of Apple Air Tag worth Retail Price of Ringgit Malaysia One Hundred Forty-Nine (RM149) per unit
Priority Private membership	<ol style="list-style-type: none"> The Eligible Client who has a Successful Sign-Up AmSPP membership during the Campaign Period; and The Eligible Client’s total AUM with the Bank shall be a minimum of Ringgit Malaysia Two Million (RM2,000,000.00) or equivalent at the end of Campaign Period; and The Eligible Client shall has transacted a minimum of Ringgit Malaysia One Hundred Thousand (RM100,000.00) or in any of Eligible Product(s) (as hereinafter defined) during Campaign Period. 	One (1) unit of 24K Gold Leaf Luxury Body Care Series Gift Set worth Retail Price of Ringgit Malaysia Four Hundred and Five (RM405) per unit

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- 4.2 There will be a sales charge / margin of a minimum of 1% of the transacted sum applicable to all transactions in Eligible Product as stated in Clause 4.3 made under this Campaign unless otherwise stated by the Bank.
- 4.3 The Eligible Wealth Management Products (“**Eligible Products**”) in this Campaign are as follows:
- i. Unit Trust / Shariah Compliant Unit Trust (UT / Shariah UT)
 - ii. Amanah Saham Nasional Berhad Variable Price Fund Unit Trust (ASNBV)
 - iii. Amanah Saham Nasional Berhad Fixed Price Fund Unit Trust (ASNBF)
 - iv. Direct Bond / Sukuk
 - v. Structured Products
 - vi. Dual Currency Investment (DCI)
 - vii. Bancassurance / Bancatakaful Life

Note:

1. Total investment amount should be calculated at the point of investment less any Cooling-Off Period/ cancelled transactions.
2. In the case of Foreign Currency investments, the prevailing foreign currency exchange will be determined based on prevailing rate set by the Bank.
3. For Bancaassurance/ Bancatakaful Life submission, minimum approved transaction amount shall be referring to Annual New Premium/ Contribution (ANP/C).

- 4.4 The Eligible Client who participates in this Campaign shall not be entitled to participate in other ongoing promotions offered by the Bank.
- 4.5 All deposits required under this Campaign must be in the form of **Fresh Funds only**.
- 4.6 The deposits made related to this Campaign are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

5 Reward

- 5.1 The total number of Gift Rewards for this Campaign is capped as per below and it will be rewarded based on **First-Come-First-Served Basis**.

Gift Reward	No. of Unit
Gold Art Frame	22
Apple Air Tag	172
24K Gold Leaf Luxury Body Care Series Gift Set	79

- 5.2 Subject to clause 4.2 and clause 5.1, the Eligible Client is entitled to redeem only one (1) Gift Rewards during the Campaign Period.
- 5.3 The Bank reserves the right to change or exchange the Gift Rewards into any form of Gift Rewards and Eligible Client will be notified with Prior Notice.
- 5.4 The Gift Reward will be delivered to the mailing address specified in the Fulfillment Form within Ninety (90) working days from the end of the Campaign Period.

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- 5.5 If any of the Gift Reward is unclaimed after two (2) weeks or after two (2) failed delivery attempts, whichever is earlier, the Eligible Client must personally collect the Gift Reward at the address stated in the courier advice sent to the Eligible Client. Otherwise, the delivery charges for the Gift Reward must be paid by the Eligible Client as stipulated in Clause 5.10 below.
- 5.6 Any Gift Reward which is not claimed after six (6) weeks from the initial delivery date will be forfeited. The Eligible Client whose Gift Reward has been forfeited is not entitled to any payment or compensation.
- 5.7 Gold Art, Apple and Mandarin are neither participants nor sponsors for this Campaign.
- 5.8 The Gift Rewards are given on an as-is basis (including the warranty validity) and not exchangeable or transferable for cash, credit or in kind. The Gift Reward shown in the promotional website is for illustration purposes only and the actual design of such Gift Reward may differ in accordance with the production that the Bank receives from the distributor/manufacturer.
- 5.9 The fulfilment and delivery of the Gift reward is handled by JCMS ProRewards Sdn Bhd (“**JCMS**”) with its registered address at 19 Jalan 51/203A, Seksyen 51, Kawasan Perindustrian Tiong Nam, 46050 Petaling Jaya, Selangor. By participating in this Campaign, the Eligible Clients agree and consent to their personal information i.e. name, contact number and mailing address being forwarded to JCMS for the purpose of delivering/collection of, the Gift Reward.
- 5.10 Upon receipt of the Gift Reward, the Eligible Client shall check the quality of the Gift Reward and the Eligible Client shall deal directly with the manufacturer based on the product warranty for any replacement, damages or defects.
- 5.11 The Eligible Client shall be responsible to pay delivery charges, service charges and/or other charges relating to the third time delivery of the Gift Reward. The Bank shall only be responsible for the delivery charges, service charges and/or other charges relating to the reward for first-time and second time delivery only.
- 5.12 The Bank disclaims any liability, obligation or duty relating to the Gift Reward and makes no representation or warranty to the quality of the Gift Reward and shall not be responsible for any replacement, lost, stolen or defective Gift Reward. The Eligible Client is to deal directly with Apple and/or its authorised dealers for such warranty information, claim, and/or terms and conditions specific to the gift.
- 6 Disqualification**
- 6.1 The Bank shall have the right to cancel the participation of or disqualify any of the Eligible Client from participating the Campaign if the Eligible Client:
- (a) has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or
 - (b) has breached or potentially breached the terms and conditions stated herein.
- 6.2 All sales & service staff that are tagged under Retail Distribution, Branch Distribution & Consumer Segment and Retail Analytics **ARE NOT ELIGIBLE** to participate in this Campaign.

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7 Liability

- 7.1 The Bank shall not be liable for any losses or damages, such as 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, borne 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.

8 General

You are advised to read and understand the Terms and Conditions herewith, which shall be read together with the:

- a) General Terms and Conditions for Accounts and Services;
- b) Specific Terms and Conditions for Commodity Murabahah-Based Term Deposit (applicable to AmBank Islamic Term Deposit only).
- c) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account-i (applicable to AmBank Islamic Current and Savings Account-i only); and
- d) Declaration and Terms and Conditions for Savings Account/Savings Account-i and/or Current Account/Current Account-i via electronic (AmOnline)

The Eligible Client 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.

- 8.1 This Campaign is not valid with any other Bank's promotions. No other special, additional or preferential rates shall be given under this Campaign.
- 8.2 The Bank shall have the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 8.3 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 as it deems fit, necessary and appropriate, with Prior Notice.
- 8.4 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.
- 8.5 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.
- 8.6 The Bank's decision on all matters relating to the availability of the Campaign shall be final and binding on all participating Eligible Clients.
- 8.7 To the extent permitted by law, the Bank shall not be liable to the Eligible Client 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 including 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.

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- 8.8 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.
- 8.9 The Bahasa Malaysia version of these terms and conditions is also available at www.ambank.com.my/eng/terms-and-conditions.
- 8.10 The Eligible Client 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.
- 8.11 For any assistance and/or feedback related to this Campaign, Eligible Client may contact the AmBank SIGNATURE Priority Banking contact centre at +603-2178 6600 (Monday – Sunday, 7.00a.m. to 11.00p.m.) or by e-mailing inquiries/feedback to customercare@ambankgroup.com.