Terms and Conditions
By Invitation AmBank SIGNATURE Priority Banking (AmSPB)
Samsung Devices Exclusive Wealth Offer
Campaign Period: 1 August 2026 till 31 August 2026

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

1 Definition

1.1 For the purposes of these terms and conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

"**AmSPB**" refers to AmBank SIGNATURE Priority Banking.

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

"**Bancassurance/Bancatakaful**" refers to Bancassurance/Bancatakaful plan distributed by Bank and underwritten by AmMetLife / AmMetLife Takaful.

"**Campaign**" refers to "By Invitation AmSPB Samsung Devices Exclusive Wealth Offer" organised by the Bank in accordance with the terms and conditions stipulated herein.

"**Conventional Unit Trust Fund**" means the Conventional Unit Trust Fund distributed by the Bank in this Campaign.

"**Prior Notice**" means notice by the Bank of certain facts or 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, and/or Premium/Contribution of Bancassurance/Bancatakaful products that remain in force and are held with the Bank. For the detailed definition of Primary AUM, please refer to specific terms and conditions for AmSPB at amsignatureprioritytnc.pdf.

"**Primary Accountholder**" means the AmSPB client whose name is the main Accountholder of the account which has been opened and maintained with the Bank.

"**Shariah Compliant Unit Trust Fund**" **or** "**Shariah Compliant Unit Trust**" means the Shariah Compliant Unit Trust Fund distributed by the Bank in this Campaign.

"**Structured Product**" refers to European Knock-In and Autocallable.

"**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.

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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 August 2026 at 00:00 (MYT) and end on 31 August 2026 at 23:59 (MYT),** both dates are inclusive ("**Campaign Period**"), or when the Gift Reward Cap specified in Clause 5.2 has been exhausted, whichever comes earlier, or on such other period(s) as may be determined by the Bank with Prior Notice.

3 Eligibility

3.1 This Campaign is open to invited new/existing AmSPB clients who fulfil all the Campaign requirements set out in Clause 4.2, subject to the terms and conditions herein ("**Eligible Clients**").

3.2 To be deemed an AmSPB client, the specific terms and conditions governing AmSPB membership shall apply which is available at ambank.com.my/amspbtnc.

3.3 The eligible wealth management products ("**Eligible Products**") under this Campaign are as follows:
a. Conventional Unit Trust Fund/Shariah Compliant Unit Trust Fund (UT/ Shariah Compliant UT);
b. Structured Product; and
c. Bancassurance/Bancatakaful.

3.4 The participating Unit Trust Funds refer to all active Conventional Unit Trust Funds and Shariah-Compliant Unit Trust Funds distributed by the Bank with a **minimum sales charge of 2.00%.** Transactions shall only qualify where the actual sales charge charged to the customer is not less than 2.00%. Amanah Saham Nasional Berhad Fixed Priced Fund, Amanah Saham Nasional Berhad Variable Priced Fund, Private Retirement Scheme (PRS) investments and any closed-end funds launched during the Campaign Period are excluded.

3.5 Participating Structured Product refers to European Knock-In and Autocallable.

3.6 Participating Bancassurance/Bancatakaful refers to plans with annual premium/contribution payment mode only and excludes Single Premium/Contribution plans.

3.7 For avoidance of doubt, in respect of joint account, only the Primary Accountholder shall be entitled to receive the Gift Reward under this Campaign.

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4 Campaign Mechanics

4.1 To participate in this Campaign and qualify for a Gift Reward set out in Table A ("**Gift Reward**"), the Eligible Clients must fulfil the following criteria:

a. Invest in any of the Eligible Products as per Table A during the Campaign Period**;** and
b. Fill-in and submit the fully signed Campaign Participation Form; and
c. Maintain minimum Primary AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000) or equivalent at the end of Campaign Period. The investment transaction(s) transacted under this Campaign can be eligible to be calculated as part of the Primary AUM.

TABLE A

Category 1: Conventional Unit Trust Fund/Shariah Compliant Unit Trust Fund

UT/Shariah Compliant UT Tiering (Minimum Amount in Ringgit Malaysia)	Gift Reward
2,000,000 and above	1 x Samsung Galaxy Z Fold8 Ultra 512GB
1,000,000 to 1,999,999	1 x Samsung Galaxy Z Fold8 256GB

Category 2: Structured Product

Structured Product Tiering (Minimum Amount in Ringgit Malaysia)	Gift Reward
4,000,000 and above	1 x Samsung Galaxy Z Fold8 Ultra 512GB
2,000,000 to 3,999,999	1 x Samsung Galaxy Z Fold8 256GB

Category 3: Bancassurance/Bancatakaful

Bancassurance/Bancatakaful Tiering (Minimum Amount in Ringgit Malaysia)	Gift Reward
500,000 and above	1 x Samsung Galaxy Z Fold8 Ultra 512GB

4.2 The entitlement to a Gift Reward shall be determined based on the aggregate value of successful transactions made during the Campaign Period, as recorded in the Bank's records. The Eligible Clients may aggregate multiple successful transactions within the same Eligible Product category during the Campaign Period. Transactions across different Eligible Product categories shall not be aggregated for the purpose of determining the applicable Gift Reward tier.

4.3 Where the Eligible Clients qualifies for more than one Gift Reward tier during the Campaign Period, the Eligible Clients shall only be considered for the highest applicable Gift Reward tier, subject to Clause 5.2 and the availability of the Gift Reward.

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5 Gift Rewards and Delivery

5.1 The Gift Reward will be delivered to the mailing address specified by the Eligible Client in the Campaign Participation Form within ninety (90) working days from the end of the Campaign Period.

5.2 The total value of the Gift Rewards is capped at Ringgit Malaysia Two Hundred Fifty-Seven Thousand (RM257,000) ("**Gift Reward Cap**") and the Gift Rewards shall be allocated on a '***First-Come-First-Served***' basis. Once the Gift Reward Cap has been exhausted, no further Gift Rewards will be awarded under this Campaign.

5.3 Subject to Clause 5.2, each Eligible Client may receive only one (1) Gift Reward under the Campaign.

5.4 The Bank will arrange for the Gift Reward to be delivered to the Eligible Client. If the first delivery attempt is unsuccessful, the courier may contact the Eligible Client to arrange for a second delivery attempt or collection of the Gift Reward, subject to the courier's applicable delivery arrangements.

5.5 Where the Eligible Client is required to collect the Gift Reward, the Eligible Client must collect it from the location stated in the courier notification.

5.6 The Bank shall bear the charges for the first delivery attempt only. Any delivery, service and/or other related charges arising from a second or subsequent delivery attempt requested or arranged with the Eligible Client shall be borne by the Eligible Client.

5.7 Any Gift Reward that remains unclaimed or uncollected within six (6) weeks from the date of the first delivery attempt will be forfeited. Once forfeited, the Eligible Client will no longer be entitled to the Gift Reward and will not be entitled to any replacement, payment or compensation, regardless of the reason for not claiming or collecting the Gift Reward.

5.8 Upon receipt of the Gift Reward, the Eligible Client must inspect the Gift Reward and refer any concern relating to its authenticity, damage or defects directly to the manufacturer and/or its authorised dealer within forty-eight (48) hours of receipt or within such other period specified under the applicable manufacturer's warranty terms and conditions.

5.9 The Bank reserves the right to replace the Gift Reward with another reward and the Eligible Clients will be notified with Prior Notice through the communications channels used for this Campaign.

5.10 The Gift Reward is not transferable to another person and is not exchangeable for cash, credit or any other item. The Gift Reward displayed on the promotional materials and/or campaign website is for illustration purposes only and the actual colour, appearance or design may differ.

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5.11 The Bank makes no representation or warranty as to the quality or condition of the Gift Reward and shall not be responsible for replacing any Gift Reward that is lost or stolen after delivery to the Eligible Client. Any claim relating to damage, defects in materials or workmanship, or the manufacturer's warranty must be made directly by the Eligible Client to the manufacturer and/or its authorised dealer, subject to the applicable warranty terms and conditions.

6 Disqualification

6.1 The Bank shall have the right to cancel the participation of or disqualify any Eligible Client from participating in the Campaign if it finds or determines that:
a. the Eligible Client has provided any false, inaccurate or misleading information, or has acted fraudulently, unlawfully, wrongfully or in bad faith in connection with the Campaign;
b. the Eligible Client has breached or potentially breached any of the terms and conditions stated herein;
c. the Eligible Client no longer satisfies any eligibility requirement or Campaign criteria; or
d. the Bank reasonably suspects that the Eligible Client has committed any fraudulent, unlawful or wrongful act in relation to any account, facility or product maintained with the Bank.

7 Liability

7.1 To the extent permitted by law, the Bank shall not be liable for any loss or damage, including any loss of income, profits or goodwill, or any indirect, incidental, consequential, exemplary, punitive or special loss or damage, suffered or incurred by any person arising out of or in connection with this Campaign, the Gift Reward or the Bank's exercise of its rights and entitlements under these terms and conditions, whether arising in contract, tort, negligence or otherwise, except where such loss or damage is directly attributable to the Bank's gross negligence, wilful default or fraud.

8 General

8.1 Participation in this Campaign constitutes the Eligible Client's acceptance of these terms and conditions. These terms and conditions shall be read together with:
a. the specific terms and conditions for AmSPB, available at amsignatureprioritytnc.pdf; and
b. the relevant terms and conditions governing the General Terms and Conditions, available on the Bank's official website at ambank.com.my/eng/terms-and-conditions.

These terms and conditions are in addition to the terms and conditions referred to above. In the event of any inconsistency, these terms and conditions shall prevail solely in relation to this Campaign.

8.2 The Eligible Clients are 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 Campaign, which are separate from these terms and conditions.

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8.3 Disclaimer for investment products:

a. investment products are not obligations of, guaranteed or insured by the Bank and are subject to investment risks including market risk, currency risk and issuer credit risk and the possible loss of the principal amount invested. Investors are advised to read and understand the relevant offering documents including but not limited to the prospectus, information memorandum, any supplementary documents and product highlights sheet, before investing. Investors should also consider all applicable fees and charges before investing. The prices of units and income distributions, if any, may rise or fall. Past performance is not indicative of future performance. Investors should carefully consider whether any investment product is suitable for them, having regard to their own investment experience, objectives, financial resources and relevant circumstances; and
b. investment products are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

8.4 To qualify for a Gift Reward under the Bancassurance/Bancatakaful category:

a. the premium/contribution must be paid in on the annual payment mode only and the eligible relevant policy/certificate must be remained in force to qualify for Gift Reward;
b. the completed proposal form must be submitted to AmMetLife/AmMetLife Takaful's office latest by 31 August 2026 and subsequently approved and issued by AmMetLife/AmMetLife Takaful by 15 September 2026; and
c. the policy/certificate is issued and passes the fifteen (15) calendar days cooling-off period.

8.5 This Campaign is not valid with any other promotions of the Bank. No other special, additional or preferential rates shall be given under this Campaign.

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

8.7 The Bank reserves the right to vary, amend, delete or add to these terms and conditions, in whole or in part, from time to time, including varying the Campaign Period, by giving Prior Notice.

8.8 Any notice by the Bank relating to this Campaign may be posted on the Bank's official website at www.ambank.com.my or displayed at the Bank's branches. Such notice shall be deemed given on the date it is first posted or displayed, as applicable.

8.9 Unless expressly stated otherwise, these terms and conditions shall prevail over any inconsistent provision and/or representation contained in any notice, advertisement or promotional material relating to the Campaign.

8.10 The Bank's records and decision on all matters relating to the Campaign, including eligibility, qualification and aggregation of transactions, the applicable Gift Reward tier, allocation and availability of the Gift Rewards and disqualification, shall be final and conclusive, save for manifest error.

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8.11 To the extent permitted by law, the Bank shall not be liable for any delay or failure in performing its obligations under these terms and conditions arising from a Force Majeure event. "Force Majeure" refers to any unforeseen events and/or circumstances beyond 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, or any other event, condition or circumstances of similar nature which may be classified as Force Majeure by the Bank from time to time.

8.12 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.

8.13 The Bahasa Malaysia version of these terms and conditions is also available.

8.14 The Eligible Clients are advised to visit 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.

8.15 For any assistance and/or feedback related to this Campaign, the Eligible Clients may contact the Bank's SIGNATURE Priority Banking Contact Centre at +603-2178 6600 or by e-mailing inquiries/feedback to customercare@ambankgroup.com.