

Terms and Conditions
AmBank SIGNATURE Priority Banking Golden Wealth Campaign
Campaign Period: 1 March 2026 – 31 May 2026

REMINDER: Eligible Clients (as defined below) is 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 purpose 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”**) [Registration Company No.: 199401009897 (295576-U)], a company incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“Bancassurance/Bancatakafu” refers to WealthInspire, i.Am Wealth Achiever and PrestigeWealth-i with annual premium payment mode only.

“Campaign” refers to “AmBank SIGNATURE Priority Banking (AmSPB) Golden Wealth Campaign” organised by the Bank in accordance with the terms and conditions stipulated herein.

“Campaign Gifts” refers to Gift Reward and Special Prize.

“Day” means Monday to Friday, and whereby the registered office of the Bank is open, unless stated otherwise.

“Existing-To-Bank” refers to client who are existing client of the Bank whom must not be an existing member of AmBank SIGNATURE Priority Banking six (6) months prior to the Campaign Period.

“New-To-Bank” refers to clients who are not an existing client of the Bank prior to the Campaign Period.

“New-To-Wealth” refers to client who are existing client of the Bank whom must not sign-up/transact any investment transaction inclusive of Bancassurance/Bancatakafu twelve (12) months prior to the Campaign Period (defined herein).

“Prior Notice” means notice 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. For the detailed definition of Primary AUM, please refer to Specific Terms and Conditions for AmBank SIGNATURE Priority Banking 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.

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“**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.

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 March 2026 and ends on 31 May 2026**, both dates are inclusive (“**Campaign Period**”) or when the gift reward has been fully redeemed, whichever comes earlier. The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

3 Eligibility

- 3.1 This Campaign is open to all existing/new AmSPB clients who fulfill the following conditions (“**Eligible Clients**”);
- a. Individuals aged 18 years old and above;
 - b. Must be AmSPB membership;
 - i. New-To-Bank Client with a minimum Primary AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000) throughout the Campaign Period; or
 - ii. Existing-To-Bank who is New-To-Wealth Client with minimum Primary AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000) throughout the Campaign Period.
- 3.2 To be deemed as a AmSPB client, the specific terms and conditions governing AmSPB membership shall apply which is available at ambank.com.my/amspbtcnc.

4 Eligible Products

- 4.1 The Eligible Wealth Management Products (“**Eligible Products**”) in this Campaign are as follows:
- a. Unit Trust/Shariah Compliant Unit Trust (UT/ Shariah Compliant UT)
 - b. Structured Product
 - c. Bancassurance/Bancatakaful
- 4.2 The participating Unit Trust Funds refers to selected Conventional Unit Trust Funds and Shariah Compliant Unit Trust Funds with a **minimum sales charge of 1.00%** excludes 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 Campaign Period.
- 4.3 Participating Structured Product refers to European Knock-In and AutoCallable.

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- 4.4 Participating Bancassurance/Bancatakaful refers to WealthInspire, i.Am Wealth Achiever and PrestigeWealth-i with annual premium payment mode only.
- 4.5 For avoidance of doubt, in respect of joint account, only Primary Accountholder will be entitled to receive the Gift Reward and Special Prize (define herein) under this Campaign.

5 Campaign Mechanics

- 5.1 To participate in this Campaign, Eligible Clients are required to fulfil the following Campaign criteria to be entitled to win gift reward (“**Gift Reward**”) as detailed below:
- a. Invest in any of the Eligible Products as per Table 1 and 2 below **within the same campaign month**;
 - 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) throughout the Campaign Period. The investment transaction(s) transacted under this Campaign can be eligible to be calculated as part of the Primary AUM.

Table 1: UT/ Shariah Compliant UT*

UT/Shariah Compliant UT Tiering (Minimum Amount in Ringgit Malaysia)	Gift Reward
500,000 and above	1 x 2g Gold
300,000 to 499,999	1 x 1g Gold

*Must be new Primary Unit Trust Investment Account open during Campaign Period.

Table 2: Structured Product

Structured Product Tiering (Minimum Amount in Ringgit Malaysia)	Gift Reward
500,000 and above	1 x 2g Gold
300,000 to 499,999	1 x 1g Gold

- 5.2 The entitlement of the Gift Reward will be based on the successful transactions made within the same campaign month only. The Eligible Clients can **combine multiple investments transaction of the same participating Eligible Products within the same campaign month as stipulated in Table 1 and 2 above** according to the successful transaction stamp as recorded in the Bank’s system to determine the respective investment tiering of the Gift Reward, provided the Eligible Clients meets all the Campaign mechanics set out above from the date the Campaign Participation Form is signed.
- 5.3 In the event the Eligible Clients achieve multiple qualifying conditions during the Campaign Period, the highest tier of Gift Reward shall prevail.

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6 Special Prize and Winner Selection

6.1. Eligible Clients who fulfil the following Campaign criteria shall be entitled to earn entries to win a Special Prize as per Table 3 stipulated below.

Table 3: Special Prize

Criteria	Eligible Entries	Special Prizes	Total Winners
<p><u>[A] Investment¹ Bonus Entries</u></p> <ul style="list-style-type: none"> • Must invest in UT/Shariah Compliant UT and Structured Product; and • Must fulfil the minimum investment tiering as per Table 1 and 2 in clause 5.1 during Campaign Period. 	<p>Every Investment Transaction Amount of Ringgit Malaysia Thirty Thousand (RM30,000) = Ten (10) Entries</p>	<p>1 x 10g Gold</p>	<p>Five (5) winners</p>
<p><u>[B] Bancassurance/Bancatakafu² Bonus Entries</u></p> <ul style="list-style-type: none"> • Sign-up Bancassurance/Bancatakafu with minimum annual premium/contribution of Ringgit Malaysia Thirty Thousand (RM30,000); and • Must be inforce during Campaign Period and have passed the fifteen (15) calendar days' cooling off period. 	<p>Ten (10) Entries</p>		

¹As defined in clause 4.2 and 4.3

²As defined in clause 4.4

- 6.2 The participating entry earned for each Eligible Client is based on AmSPB Primary Accountholder records with Primary AUM only and shall be automatically registered to participate in this Campaign upon fulfilling all the Campaign criteria in Clause 4 and 5.
- 6.3 The Bank's system shall assign a unique serial number to each and every Entry earned by all Eligible Clients during the Campaign Period, which is then used for sorting all Entries in an ascending order. Following this, each Entry is then numbered sequentially starting from 1 for the serial number with the lowest value ("**Sequential Number**").
- 6.4 A minimum of thirty (30) Eligible Clients will be shortlisted for Special Prize ("**Potential Winners**") based on the unique serial number assigned.
- 6.5 The Potential Winner of Special Prize shall be contacted for a Question and Answer session via recorded telephone call ("**Phone Q&A**") at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from the end of Campaign Period.
- 6.6 The Bank shall make three (3) attempts to contact the Potential Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts at the next available time at the Bank's discretion. If the final attempt also fails, then the Potential Winner shall be disqualified from winning the said Prize. The next-in-line Potential Winner shall then be contacted to have an opportunity to win the Special Prize.

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- 6.7 The Potential Winners shall be required to answer one (1) question correctly to be selected as the Special Prize Winner. If that shortlisted Potential Winner fails to answer the Phone Q&A correctly, then the said Potential Winner shall be disqualified from winning and the next-in-line Potential Winner shall be contacted to have an opportunity to win the Special Prize.
- 6.8 The Bank shall not be responsible for any telephone calls made to the Potential Winners which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Winners at the appointed date and time and/or due to any other such reasons.

7 Campaign Gifts

- 7.1 The Campaign Gifts will be delivered to the mailing address specified in the Campaign Participating Form within Ninety (90) working days from the end of Campaign Period.
- 7.2 The total cost of rewards is capped at Ringgit Malaysia Four Hundred Fifteen Thousand (RM415,000) and it is rewarded based on **First-Come-First-Served Basis**.
- 7.3 The Eligible Clients who participate in this Campaign are only entitled to redeem one (1) Gift Reward and one (1) Special Prize during the entire Campaign Period.
- 7.4 If any of the Gift Reward is unclaimed after two (2) weeks or after two (2) failed delivery attempts, whichever happens first, Eligible Clients must personally collect the Gift Reward at the address stated on the courier advice sent to the Eligible Clients. Failing which, the subsequent delivery charges for the gift reward must be paid by the Eligible Clients as stipulated in clause 7.9 below.
- 7.5 Any Gift Reward which are not claimed six (6) weeks after initial delivery date will be forfeited. Eligible Clients whose Gift Reward has been forfeited are not entitled to any payment or compensation regardless of the reason for not claiming the gift reward.
- 7.6 The Bank reserves the right to change or exchange the Gifts Reward and Special Prize into any form of rewards in an equivalent amount, and Eligible Clients will be notified with Prior Notice by way of communications provided in this Campaign.
- 7.7 The Gift Reward is not exchangeable or transferable for cash, credit or in kind. The Gift Reward shown in the promo website are for illustration purposes only and the actual design may differ.
- 7.8 Upon receipt of the Gift Reward, the Eligible Clients is required to ensure the authenticity of the gifts. The Eligible Clients is required to deal directly with manufacturer of the Gift Reward for any gifts that are to be replaced due to damage or defect by contacting the manufacturer within Forty-Eight (48) hours from the receipt of the gifts.
- 7.9 The Eligible Clients shall be responsible to pay any delivery charges, service charges and/or other charges relating to any of the gifts for a second-time delivery. The Bank shall only be responsible for the delivery charges, service charges and/or other charges relating to the gifts for first-time delivery only.

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- 7.10 The Bank disclaims any liability, obligation or duty relating to the gifts and makes no representation or warranty to the quality of the gifts and shall not be responsible to replace any lost, stolen or defective gifts due to defects in materials or workmanship by the manufacturer under warranty or otherwise. The Eligible Clients are to deal directly with the manufacturer and/or its authorised dealers for such warranty information, claim, and/or terms and conditions specific to the gifts.

8 Disqualification

- 8.1 The Bank shall have the right to cancel the participation of or disqualify any Eligible Clients of AmSPB from participating in the Campaign if it finds or determines that:
- a. The said Eligible Clients has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or
 - b. The Eligible Clients has breached or potentially breached the terms and conditions stated herein.

9 Liability

- 9.1 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.

10 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 Clients are 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. 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 Campaign. In the event of inconsistency between these terms and conditions, these Terms and Conditions herein shall prevail in relation to this Campaign.

- 10.1 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.
- 10.2 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 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.
 - b. Investment products are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

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- 10.3 Disclaimer for Bancassurance/Bancatakaful products:
- a. The premium/contribution must be paid in the annual payment mode only and the eligible policy/certificate must be in force to qualify for Special Prize.
 - b. The completed proposal form submitted to AmMetLife/AmMetLife Takaful's office latest by 31 May 2026 and subsequently approved and issued by AmMetLife/AmMetLife Takaful by 15 June 2026; and
 - c. The policy/certificate issued passes 15 days free look period.
- 10.4 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.
- 10.5 The Bank shall have, at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 10.6 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 varying the Campaign Period with Prior Notice.
- 10.7 Any notice to be given by the Bank shall be posted in the Bank's official website at www.ambank.com.my or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier and applicable.
- 10.8 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.
- 10.9 The Bank's decision on all matters relating to the availability of the Campaign shall be final and binding on all participating Eligible Clients.
- 10.10 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.
- 10.11 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.
- 10.12 The Bahasa Malaysia version of this Terms and Conditions is also available.
- 10.13 The Eligible Clients 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.
- 10.14 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.