

Terms and Conditions
AmBank SIGNATURE Priority Banking Member-Get-Member Campaign (Apr 2025 –Sept 2025)
Campaign Period: 1 April 2025 – 30 September 2025

REMINDER: Eligible Referrer (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 Referrer do not understand any of the terms and conditions stated herein or the updated terms and conditions, the Eligible Referrer 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[Registration Company No.: 199401009897 (295576-U)], companies incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.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) Member-Get-Member Campaign**” 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/Savings Account-i + Current Account/Current Account-i + Fixed Deposit (FD)/Term Deposit (TD-i) + investments inclusive of Bancassurance/Bancatakaful held with the Bank.

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

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

“**New-To-Bank**” refers to Bank’s client whom must not be an existing customer of the Bank or does not have any product holdings with the Bank from 1st October 2024 onwards.

“**ESG**” refers to Environmental, Social and Governance.

“**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/Savings Account or Current/ Savings Account-i accounts;
- (c) deposit made by way of cash or cheque(s) into Referee’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.

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.

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2 Campaign Period

2.1 The Campaign shall **commence on 1 April 2025 – 30 September 2025**, both dates are inclusive (“**Campaign Period**”) or such other period(s) as may be determined by the Bank with Prior Notice.

3 Eligible Referrer

3.1 The Campaign is open to all Bank’s client (“**Referrer**”) with active Bank’s Savings Account/Current Account or Savings Account/Current Account-i (“**CASA/CASA-i**”).

4 Campaign Mechanics

- 4.1 The Campaign details are as specified below:
- a. The Referrer will complete and submit a Member Get Member referral form containing the name and contact number of a potential Referee (“**Referral Form**”) to the Relationship Managers or Branch Manager of the Bank within the Campaign Period.
 - b. Upon successful referral, the Referrer may be eligible for a cash reward for each successful referral made, subject to fulfilment of specific qualifying mechanism in Table 1 below and the terms of this Terms and Conditions (“**Cash Reward**”).

Table 1
Qualifying Referral and Cash Reward

| Segment | Qualifying Referral | Cash Reward |
|--|---|---|
| Every successful Priority Banking Referral | Minimum AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000) or equivalent at the end of Campaign Period with the condition: 1. Transact/sign up any of Wealth Management Product during Campaign Period | One (1) x Cash Reward of RM500 or to support ESG* initiatives to a value of Ringgit Malaysia Five Hundred (RM500) |
| | Minimum AUM of Ringgit Malaysia Two Hundred Thousand (RM200,000) or equivalent at the end of Campaign Period | One (1) x Cash Reward of RM200 or to support ESG* initiatives to a value of Ringgit Malaysia Two Hundred (RM200) |
| Every successful Priority Private Referral | Minimum AUM of Ringgit Malaysia Two Million (RM2,000,000) or equivalent at the end of Campaign Period | One (1) x Cash Reward of RM1,000 or to support ESG* initiatives to a value of Ringgit Malaysia One Thousand (RM1,000) |

**Note: Referrer may choose to pledge the Cash Reward to the Bank’s selected charitable organization to support Environmental, Social and Governance (ESG) initiatives.*

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- 4.2 Each referral is considered successful if all criteria below have been fulfilled, subject to terms and conditions herein (“**Successful Referral**”):
- a. Referee must be New-To-Bank Client;
 - b. Referee must be at least 18 years old;
 - c. Referee must be a new member of AmSPB or AmSPP with minimum AUM and/or new sign up of Wealth Management Product at the end of Campaign Period based on Table 1 above.
 - d. 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
 - e. For Successful Referral received between 1 April 2025 to 30 June 2025, the AUM of Referee will be determined based on 30 June 2025.
 - f. For Successful Referral received between 1 July 2025 to 30 September 2025, the AUM of Referee will be determined based on 30 September 2025.
- 4.3 If a Referee is referred by more than one Referrer, the first Referral Form received by the Bank shall entitle its Referrer for the Cash Reward upon Successful Referral.
- 4.4 There is no limit on the number of referrals that can be referred by each Referrer throughout the Campaign Period. By completing and submitting the Referral Form, the Referrer is deemed to represent, undertake and confirm the following:
- a. The Referrer has obtained the consent from the Referee to submit the Referee’s name and contact number to the Bank for the purpose of this Campaign.
 - b. The Referee has no objection to being contacted by the Bank.
 - c. The Referrer has no objection to have the Referrer’s name to be disclosed to the Referee, for the purpose of this Campaign.
- 4.5 Referrer who are participating in this Campaign and entitled to receive the rewards, shall not be entitled for other ongoing promotions offered and deemed suitable by the Bank.
- 4.6 All deposits must be in the form of **Fresh Funds only**.
- 4.7 The deposit made under this Campaign are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

5 Reward

- 5.1 The total cost of Cash Rewards for this campaign is capped at Ringgit Malaysia One Hundred Forty-Five Thousand (RM145,000) and it is rewarded based on **first-come-first-served basis**.
- 5.2 The Bank reserves the right to change or exchange the Cash Rewards into any form of rewards in an equivalent amount, and Referrer will be notified with Prior Notice by way of communications provided in this Campaign.

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- 5.3 The Cash Reward shall be credited into the Eligible Referrer's active **CASA/CASA-i** maintained with the Bank within ninety (90) working days after the end of the Campaign Period. The CASA/CASA-i provided must be under the name of the Referrer's individual or joint account maintained in the Bank's record.
- 5.4 The Referrer shall receive a notification via Short Message Service or other means of communication deemed suitable by the Bank upon crediting of the cash reward into their respective accounts by the Bank. The credited Cash Reward shall also be reflected in the Referrer's accounts statement issued after the crediting of the cash reward.
- 5.5 At the time of crediting of the Cash Reward into the Referrer's CASA/CASA-i maintained with the Bank, all their accounts with the Bank **MUST** be in good standing as determined by the Bank (that is, it **MUST NOT** be in breach of any of the General Terms and Conditions of the Accounts and Services, and/or be invalid or cancelled), otherwise, the Cash Reward will be forfeited.
- 5.6 The Cash Reward is not transferrable and non-exchangeable in any kind. The Bank will not entertain any request from the Referrer to credit the cash reward to any third party or other accounts belonging to the Referrer.

6 Disqualification

- 6.1 The Bank shall have the right to cancel the participation of or disqualify any Referrer of the Bank from participating in the Campaign if it finds or determines that:
- (a) The said Referrer has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or
 - (b) The Referrer has breached or potentially breached the terms and conditions stated herein.
- 6.2 All sales & service staff that are tagged under Branch Distribution & Consumer Segment (Retail Banking) and Retail Analytics **ARE NOT ELIGIBLE** to participate in this Campaign.

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) Specific Terms and Conditions for AmBank SIGNATURE Priority Banking at amsignatureprioritytnc.pdf

The Referrer 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 promotions unless stated otherwise by the Bank. No other special, additional or preferential rates shall be given under this Campaign.

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- 8.2 The Bank shall have, at any time, 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 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 Referrers and Referees.
- 8.7 Under no circumstances will the Bank be held liable for any losses or damages, including without limitation 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, borne in connection with the 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.
- 8.8 The Bank shall not be liable for any default in respect of the Programme due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
- 8.9 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.
- 8.10 The Bahasa Malaysia version of this terms and condition is also available at www.ambank.com.my/eng/terms-and-conditions.
- 8.11 The Referrer 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.
- 8.12 For any assistance and/or feedback related to this Campaign, Referrer may contact the AmBank SIGNATURE Priority Banking contact centre at +603-2178 6600 or by e-mailing inquiries/feedback to customercare@ambankgroup.com.