

**Terms and Conditions**  
**ASB Financing Application via AmOnline Raya Campaign**  
**Campaign Period: 1 March 2026 – 30 April 2026**

**REMINDER: Eligible Customer(s) (as defined below) is hereby reminded to read and understand the terms and conditions below (“this Terms and Conditions”) and any updated terms and conditions (if any) which are available at <https://www.ambank.com.my/eng/terms-and-conditions/>. If the Eligible Customers do not understand any of the terms and conditions stated herein and/or updated terms and conditions, the Eligible Customer(s) are advised to discuss with any of the Bank’s authorised representative/licensed staff.**

**1 Definition**

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

“**AmBank Group**” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated within or outside of Malaysia, existing now or in the future and reference to ‘AmBank Group’ in these terms and conditions herein, shall include all or any entity within AmBank Group.

“**AmOnline App**” refers to the online banking service(s) made available by the Bank for its customers that is available as a mobile application.

“**Associate Corporations**” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013, where applicable. “**Related Corporations**” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

“**Bank**” refers to AmBank (M) Berhad [Registration No.: 19690100016 (8515-D)] or AmBank Islamic Berhad (Registration No.: 199401009897 (295576-U)), both incorporated in Malaysia and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Campaign**” refers to “**ASB Financing Application via AmOnline Raya Campaign**” with rates as low as **4.15% p.a.** organised by the Bank in accordance with this Terms and Conditions.

“**The Facility**” or “**ASB Financing**” refers to the product Term Financing Secured by ASB or ASB2 certificate (ASB/ASB2 Financing) .

“**Prior Notice**” refers to notice by the Bank of certain facts or of a particular state of affairs of at least five (5) working days in advance.

**2 Campaign Period**

2.1 This Campaign will commence on **1 March 2026 – 30 April 2026** (both dates inclusive) (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

**3 Campaign Eligibility**

3.1 This campaign is only open to customers defined below who receives an invitation to participate in this Campaign via AmOnline;

- (a) Bumiputera Individual customers who register for a new AmOnline App before end of Campaign Period;
- (b) Bumiputera Individual customers who are existing AmOnline App user; herein defined as (“**Eligible Customer**”).

**Terms and Conditions**  
**ASB Financing Application via AmOnline Raya Campaign**  
**Campaign Period: 1 March 2026 – 30 April 2026**

3.2 The following categories of persons shall NOT be eligible to participate in this Campaign:

- (a) Non- Bumiputera customers
- (b) All AmBank/AmBank Islamic (AmBank Group) employee
- (c) Non-individual customers including, but not limited to:
  - Sole-proprietorships/partnerships; and/or
  - Small and Medium Enterprises (SMEs); and/or
  - Non-profit organizations/charitable bodies/societies

#### **4 Campaign Mechanics and Rewards**

- 4.1 To participate in this Campaign, Eligible Customers must apply ASB Financing via AmOnline app and submit the complete application in the app.
- 4.2 The application must be submitted during the Campaign Period.
- 4.3 Only Eligible Customers who receive the financing disbursement not later than 30 April 2026 are eligible to win the prize mentioned below.
- 4.4 Eligible Customers will entitle for rates of 4.15% p.a.
- 4.5 This campaign is open to all individual Bumiputera customers
- 4.6 The first One Hundred (100) customers with a successful disbursement of a minimum of Ringgit Malaysia One Hundred Thousand (RM100,000) will be win Touch & Go reload pin worth Ringgit Malaysia Fifty (RM50).

#### **5 Campaign Fulfilment**

- 5.1 The Reward will be fulfilled based on a first-come, first- serve basis to Eligible Customers.
- 5.2 The Eligible Customers will be selected after the end of the Campaign Period.
- 5.3 The Touch & Go reload pin will be given via AmOnline mailbox within 3 months after the end of the Campaign period.
- 5.4 Selected Winner will be announced and notify via AmOnline push notification.
- 5.5 Selected Winners are responsible to ensure that the phone number/contact details provided are current and updated.
- 5.6 Should there be any unforeseen technical difficulties faced in fulfilling the Rewards, the Reward will be fulfilled within ninety (90) calendar days from the end of the Campaign Period.

#### **6 Participation Criteria**

- 6.1 Eligible Customers are advised to read and understand AmBank Group's Privacy Notice, which is available on the Bank's website (<https://www.ambank.com.my/privacy-policy>), any of the AmBank / AmBank Islamic branches and in the ASB Financing AmOnline application form.
- 6.2 By participating in the Campaign, the Eligible Customers:
  - (a) agree that they have read, understood, and agreed to be bound by the terms and conditions stated herein;
  - (b) agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and
  - (c) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.

**Terms and Conditions**  
**ASB Financing Application via AmOnline Raya Campaign**  
**Campaign Period: 1 March 2026 – 30 April 2026**

- 6.3 The Bank will not be liable for:
- (a) Any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software;
  - (b) The failure of any information to be received, captured or recorded for any reason, including, but not limited to, system down-time or technical problems or traffic congestion on the Internet or at the AmOnline App;
  - (c) Any injury or damage to an Eligible Customers or any other person's computer or other device related to or resulting from participating in this Campaign;
  - (d) Any combination of the above;
  - (e) Maximum reward fully redeemed/depleted.
- 6.4 The Bank shall have no responsibility to notify the Eligible Customers should the reward reach the maximum pay-out during this Campaign.
- 6.5 If the Bank subsequently finds that an Eligible Customer is not eligible for the Reward or if there was an error in crediting or awarding the Reward, the Bank reserves the right to refuse to credit, amend, correct, adjust or reclaim the Reward. Eligible Customer will be informed via methods mentioned in Clause 5.4.
- 6.6 The Bank will not entertain any request from the Eligible Customers to transfer the Reward to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
- 6.7 The Bank reserves the right to change or exchange the Rewards into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications provided in this Campaign.

**7 Disqualification Criteria**

- 7.1 The Bank has the right to disqualify the participation of any Eligible Customer, for the purpose of this Campaign. committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.

**8 General**

- 8.1 By participating in this Campaign, the Eligible Customers are advised to read and understand this Terms and Conditions, which shall be read together with the General Terms and Conditions for Term Financing-i Secured by ASB/ASB2 Certificate;
- 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 any part from time to time including to vary the Campaign Period with Prior Notice.
- 8.4 Any notice issued by the Bank shall be posted on the Bank's official website at [www.ambank.com.my](http://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.
- 8.5 Unless expressly stated otherwise, this Terms and Conditions, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.
- 8.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Eligible Customers.
- 8.7 The Bank is not liable for any loss or damages suffered such as loss of income or profit, or any indirect, incidental, consequential, exemplary, punitive, or special damages of any party including third parties, arising out of or in connection with the Campaign, save and except where such loss or damages were directly caused by the Bank's gross negligence, wilful default or fraud.

**Terms and Conditions**  
**ASB Financing Application via AmOnline Raya Campaign**  
**Campaign Period: 1 March 2026 – 30 April 2026**

- 8.8 No compensation in cash or any kind shall be given to the Eligible Customer for any losses or damages suffered or incurred by the Eligible Customers as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the terms and conditions herein unless the same is solely due to the gross negligence and/or default of the Bank.
- 8.9 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer 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 pandemic, 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.
- 8.10 The Bank shall not be responsible or liable for any failure by any Eligible Customer to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- 8.11 All questions concerning the construction, validity, enforcement and interpretation of this Terms and Conditions shall be governed by, construed, and enforced in accordance with the laws of Malaysia. The parties hereby submit to the exclusive jurisdiction of the courts of Malaysia for the purpose of any suit, action or other proceeding arising out of this Terms and Conditions.
- 8.12 The Eligible Customers are required to log on the Bank's corporate website for any Campaign updates and refer to <https://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
- 8.13 For any assistance and/or feedback related to this Campaign, the Eligible Customer may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Sunday by calling Bank's Contact Centre at +603-2178 8888 or email to [customer care@ambankgroup.com](mailto:customer care@ambankgroup.com).
- 8.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.