

## Auto Finance Service Guarantee Terms and Conditions

Dear Valued Customer,

Thank you for choosing AmBank (M) Berhad / AmBank Islamic Berhad for your financing needs. To provide you with a seamless and reliable experience, we are offering a **4 hour Service Guarantee** on eligible Hire Purchase / Hire Purchase-i applications. Once your application with the complete documentation is accepted by the Bank, we will process it within a 4-hour committed processing timeframe.

If we are unable to meet this commitment and none of the exclusions below apply, a service compensation as stated below will be credited to your account maintained with us.

Please read the full Terms & Conditions below:

### Service Guarantee Guidelines

- The Service Guarantee timeframe begins only once all the required documents have been submitted at the designated AmBank (M) Berhad / AmBank Islamic Berhad Auto Finance Centre and our Processing Officer has confirmed acceptance of your application.
- The processing time is counted only during official working hours, which are between 08:45A.M. to 05:45P.M. from Monday to Thursday, and 08:45 to 16:45 on Fridays.
- If your application is submitted between 12:00P.M. and 02:00P.M., a 1-hour lunch break will be excluded from the total processing time.
- Weekends (Saturday and Sunday) and Public Holidays are excluded from the processing time.

### Service Compensation

If we are unable to meet the **4 hour committed processing timeframe**, and none of the exclusions below apply, we will credit 3,000 BonusLink points to your account within 90 days upon successful first-decision loan approval and your subsequent acceptance of the loan.

### Situations Where the Service Guarantee Does Not Apply

- Applications that were rejected or cancelled.
- Applications that are subject to extended processing due to additional verification requirements.
- Applications from **self-employed individuals**.
- Applications involving:
  - **Petronas Hire Purchase-i**
  - **Hire Purchase Staff Accounts / Hire Purchase-i Staff Accounts**
  - **Non-Individual Accounts** (e.g., companies or organizations)

AmBank (M) Berhad 196901000166 (8515-D)



## Important Note on Approval

This Service Guarantee relates **only to processing time**.

It does **not** guarantee loan / financing approval. All applications remain subject to the Bank's credit assessment, verification, and relevant internal policies.

This terms and conditions is governed by the laws of Malaysia and the courts of Malaysia shall have exclusive jurisdiction in all matters arising from this terms and conditions.