

## Terms and Conditions

### Banca Life/Family Takaful Customer Gift Campaign Campaign Period: 16 April 2026 – 16 July 2026

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

#### 1. Definition

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:

**"Bank"** means AmBank (M) Berhad (Company No: 19690100016 (8515-D)) and AmBank Islamic Berhad (Company No: 199401009897 (295576-U)), both companies incorporated under the laws of Malaysia and having their registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

**"Campaign"** means **Banca Life/Family Takaful Customer Gift Campaign** organised by the Bank in accordance with the Terms and Conditions stipulated herein.

**"Calendar Day"** means Monday to Sunday, including any public holiday.

**"Corresponding Banca/Family Takaful Plan"** means Regular Premium/Contribution Bancassurance/ Family Takaful product offered by AmMetLife Insurance Berhad/ AmMetLife Takaful Berhad.

**"Eligible Customer"** means all new and existing to the Bank's individual customers who meet all the eligibility criteria as provided in Clause 3 herein.

**"Insurance Company/Takaful Operator"** means AmMetLife Insurance Berhad for Policy or AmMetLife Takaful Berhad for Takaful Certificate.

**"Policy/Certificate"** means the insurance policy/takaful certificate between Insurance Company/Takaful Operator and Policy Owner/Certificate Holder whereby the terms and conditions of the insurance/takaful contract are stipulated.

**"Policy Owner/Certificate Holder"** means the person or party who owns an individual insurance Policy/Takaful Certificate.

**"Payor"** means the person who pays the Premium/Contribution\*. This term is usually used when the person making the Premium/Contribution payments is different from the insured/participant. Example: Payor is the father, insured/participant is the son.

---

<sup>1</sup> Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

“**Premium/Contribution**” means the amount paid by the insured/participant to buy/subscribe the insurance/family Takaful policy.

“**Prior Notice**” means notice issued by the Bank of certain facts or of a particular state of affairs of at least five (5) calendar days.

“**Life Assured/Participant**” means the person(s) whose life is covered in the insurance/Takaful contract.

## 2. Campaign Period

The Campaign will commence on **16 April 2026 – 16 July 2026** (both dates inclusive) (“**Campaign Period**”) or such other period as may be determined by the Bank with Prior Notice to Eligible Customers.

## 3. Eligibility

- 3.1 The Campaign is open to all **new and existing individual** customers of the Bank with an active AmBank/AmBank Islamic CASA/CASA-i.
- 3.2 Employees of the AmBank Group and their immediate family members (spouses, children, siblings and parents) are also eligible to participate in this Campaign.
- 3.3 The following persons are NOT eligible to participate in this Campaign:
  - a. Payor of the Bancassurance Life/ Family Takaful Policy/ Certificate; and
  - b. non-individual customers eg. sole-proprietorships, partnerships, charitable / non-profit organisations, corporate and commercial customers.
- 3.4 The Campaign is only applicable to new Product applications fulfilling the Terms and Conditions hereinafter appearing.
- 3.5 For the purpose of this Campaign, the participating Bancassurance/Bancatakaful products are listed below (“**Bancassurance/Bancatakaful Products**”):
  - WealthEnrich with annual premium more than Ringgit Malaysia one hundred thousand (RM100,000)
  - WealthSecure Smart
  - WealthInspire
  - i.Am Wealth Creator
  - i.Am Wealth Achiever
  - ProtectSecure
  - GoldenSecure-i Style
  - LegacySecure-i Link
  - FlexiSecure-i Link
  - PrestigeWealth-i
- 3.6 The Premium/Contribution of Bancassurance/Bancatakaful Products must be paid in the **annual payment mode only**.

#### 4. Campaign Offer

- 4.1 Subject to the Terms and Conditions hereinafter appearing, all Customer shall be rewarded with a sign on gift based on the criteria below (“**Gift Set**”):

**Table 1 Campaign Offer**

<b>Tiering</b>	<b>Annual Premium/Contribution (RM)</b>	<b>Gift Set</b>	<b>Maximum Unit</b>
1	50,000 - ≤ 150,000	TWG gift set	200
2	150,000 - ≤ 300,000	AirPods Pro 3	35
3	300,000 & above	iPhone17 Pro Max 256GB	15

- 4.2 For the avoidance of doubt, the Gift Set is only valid on a first come, first served basis and limited to the Maximum Unit (as defined in Table 1).
- 4.3 The Annual Premium/ Contribution of Bancassurance/Bancatakaful Products excludes any Top up Premium/ Contribution.
- 4.4 All Customers shall be entitled to one (1) Reward as mentioned above if:
- 4.4.1 The completed proposal form(s) and payment are received by Insurance Company/Takaful Operator office within Campaign Period and subsequently approved by Insurance Company/Takaful Operator by 31 July 2026;
  - 4.4.2 The Policy/Certificate is issued and passed the fifteen (15) calendar days cooling-off period; and
  - 4.4.3 The Policy/Certificate must be in force to qualify for the reward fulfilment.
- 4.5 The Gift Set under this Campaign is not returnable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
- 4.6 The Bank reserves the right to substitute the Reward with one of a similar value at the Bank’s discretion with prior notice.
- 4.7 Eligible Customer may purchase multiple Policies/Certificates, however, each Life Assured/Participant is entitled to a maximum of one (1) Reward only whichever with the highest value. Combining the Policies/Certificates annual Premium/Contribution is not allowed.
- 4.8 If there is any alteration done after the policy is in force, the Reward will be based on the lower Annual Premium.
- 4.9 By participating in the Campaign, the Eligible Customer and/or any parties related herein agree to be bound by the Terms and Conditions herein and agree and consent to allow for the Customer’s personal data being collected, processed and used by the Bank in accordance with the Bank Privacy Notice which is available on the Bank’s official website at <https://www.ambank.com.my/privacy-policy>

#### 5. Fulfilment Condition

- 5.1 Only Eligible Customers will be contacted by sales representative from the Bank within ninety (90) Calendar Days after the Campaign ends.
- 5.2 It is the responsibility of the Eligible Customers to provide their valid and current contact details as required in the proposal form including mobile number and email address and promptly notifying the Bank if there are any changes. The Bank shall not be held responsible/liable if the Bank is unable to contact the Eligible Customers due to any inaccurate/ invalid contact details provided by the Eligible Customer. The Bank reserves the right to forfeit the Gift if invalid contact details were provided by the Eligible Customer or non-contactable through adequate means possible and reasonable best efforts.
- 5.3 For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Gift Set; whether due to defects in materials or workmanship by the manufacturer under warranty or otherwise.
- 5.4 The Bank gives no representation or warranty with respect to the quality or suitability of the Gift Set (including but not limited to the value, validity and/or usage of the Gift Set and shall not be responsible to replace any lost, stolen or damaged Gift Set). Eligible Customers shall deal directly with the manufacturer for any queries, disputes, warranty information or claims pertaining to the Gift Set without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Gift Set shall be assumed by the Eligible Customers.

## **6. General Terms and Conditions**

- 6.1 The Eligible Customer(s) are required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any Campaign updates or for the latest terms and conditions, if any.
- 6.2 The Eligible Customer is required to sign all relevant standard documents of the Bank 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.
- 6.3 The Bank shall have the right to disqualify any Eligible Customer from participating in the Campaign if the Bank in its discretion determines that:
  - (a) The said Eligible Customer has provided untrue information or acted fraudulently in any manner during the entry process or at any time during the Campaign Period; or
  - (b) The Eligible Customer has breached or potentially breached the Terms and Conditions herein.
- 6.4 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.
- 6.5 For avoidance of doubt, any cancellation, termination or suspension by the Bank of this Campaign shall not entitle the Eligible Customer to any claim or compensation

- against the Bank for any and all losses or damage suffered or incurred by the Eligible Customer as direct or indirect result of the cancellation, termination or suspension.
- 6.6 Any notice issued by the Bank will be posted on the Bank's official website at [www.ambank.com.my](http://www.ambank.com.my) or any of the Bank's branches and such notice shall be deemed as delivered and notified to the Eligible Customers.
- 6.7 The Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.
- 6.8 Under no circumstances will the Bank be held liable for any of the followings:
- (a) The Bank shall not be liable for any default in respect of this Campaign 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.
  - (b) The Bank shall not be liable to any Eligible Customer for any damage of whatsoever nature or loss suffered (such as loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages) howsoever arising in relation to participation in the Campaign, or the Bank exercising its rights pursuant to any of the Terms and Conditions herein except where such actions, claims, direct losses, damages and expenses were directly attributable to the Bank's gross negligence, wilful default or fraud.
- 6.9 All questions concerning the construction, validity, enforcement and interpretation of the Terms and Conditions stipulated herein shall be governed by, construed and enforced in accordance with the laws of Malaysia. The parties hereby submit to the jurisdiction of the Courts of Malaysia for the purpose of any suit, action, or other proceeding arising out of or based on the Terms and Conditions herein.
- 6.10 The Bahasa Malaysia version of this Terms and Conditions is also available.
- 6.11 The Eligible Customers are required to log on to the Bank's official website at <https://www.ambank.com.my/eng/terms-and-conditions> for any updates or for the latest Terms and Conditions, if any.
- 6.12 For any assistance and/or feedback related to this Campaign, Eligible Customers may contact the Bank's Contact Centre from 7am-11pm, Monday to Sunday by calling Bank's Contact Centre at 03-2178 8888 or by e-mailing inquiries/feedback to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com).