

Terms and Conditions
AmBank x BonusLink Exclusive Deposit Rewards Campaign
Campaign Period: 1 June 2025 – 30 November 2025

REMINDER: The Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions below which are available at www.ambank.com.my/eng/terms-and-conditions (“Terms and Conditions”). If the Eligible Customers do not understand any of the Terms and Conditions below, the Eligible Customers are advised to discuss with the Bank’s staff or 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:

“**AmBank Group**” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated inside 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**” means the Internet Banking services offered by AmBank Group to its customers to perform banking transactions via the Internet in accordance with the terms and conditions stipulated at <https://ambank.amonline.com.my>.

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

“**Bank**” refers to both AmBank (M) Berhad (‘AmBank’) [Registration No.: 196901000166 (8515-D)] and AmBank Islamic Berhad [Registration No.: 199401009897 (295576-U)], companies incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Baseline**” refers to the Monthly-Average-Balance (MAB) for the month prior to the participating month. It can be computed by the summation of the daily closing balance of the month in the Eligible Customer’s AmPartner Current Account, divided by number of days of the same month.

“**Campaign**” refers to the “**AmBank x BonusLink Exclusive Deposit Rewards Campaign**” organised by the Bank in accordance with the terms and conditions as stipulated herein.

“**CASA/CASA-i**” refers to Current Account/Current Account-i or Savings Account/Savings Account-i of the Eligible Customers maintained with the Bank. The types of accounts eligible for participation in this Campaign are:

- (a) Basic Savings Account/Basic Savings Account-i (“**BSA/BSA-i**”),
- (b) Basic Current Account/Basic Current Account-i (“**BCA/BCA-i**”),
- (c) TRUE Savers Account/TRUE Savers Account-i,
- (d) TRUE Transact Current Account,
- (e) TRUE Transact Account-i,
- (f) Everyday Savings Account,
- (g) Family First Special Savings Account/Special Savings Account-i (Family First Solution-i)
- (h) Family First Everyday Account/Everyday Account-i (Family First Solution-i)
- (i) AmPartner Current Account,
- (j) AmStar Current Account/AmStar Current Account-i, and
- (k) AmWafeeq Savings Account-i. (“**AmWafeeq SA-i**”)

“**DuitNow QR**” refers to payment via the “Scan QR” function on AmOnline mobile application linked to the Eligible Customer(s) AmPartner Current Account.

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“**Day**” refers to Monday to Friday, and when the registered office of the Bank is open, unless stated otherwise.

“**Entries**” refers to the eligible Entries earned by fulfilling the criteria in clause 4.2 which entitles Eligible Customer to qualify for the Campaign prizes.

“**Fresh Funds**” refer to monies or funds that are:

- (a) not transferred from any of the Bank's/AmBank Group's existing deposit accounts;
- (b) transferred by utilizing either Interbank GIRO (IBG) or Interbank Fund Transfer (IBFT) from another bank /financial institution into the CASA.
- (c) deposit made by way of cash or cheque(s) into the Eligible Customer's AmPartner Current Account.

Note: Cheque(s) issued from other bank(s) are subject to clearance and will only be considered as deposits by the Eligible Customers after the cheque(s) have been cleared and will only be considered good if not returned and dishonoured.

“**Incremental MAB**” refers to the MAB for the month minus the Baseline.

“**Monthly Average Balance (MAB)**” refers to the sum of all the daily closing balance of deposits in the Eligible Customer's CASA, divided by the number of days in the same month.

“**Prior Notice**” refers to notice by the Bank of certain facts or a particular state of affairs of at least five (5) calendar days on the Bank's website at www.ambank.com.my.

“**Debit Card**” refers to the debit card issued by the Bank (AmBank Debit Mastercard and/or TRUE by AmBank Debit Mastercard) and (AmBank Visa Debit Card)

“**BonusLink Member**” refers to user has subscribed to and registered as a member of BonusLink, a reward programme operated by BonusKad Loyalty Sdn. Bhd.

“**BLINK App**” refers to the mobile application which is operated by BonusKad Loyalty Sdn. Bhd.

“**Shell**” refers to all Shell Petrol Stations nationwide in Malaysia.

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.

2. Campaign Period

This Campaign **shall commence on 1 June 2025 and ends on 30 November 2025** both dates inclusive (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

3. Eligibility

- 3.1 All individual customers who are the primary account holders who hold an active **CASA/CASA-i** (herein referred to as “**Eligible Customer**”) with the Bank during the Campaign Period shall be automatically registered to participate in this Campaign.
- 3.2 This Campaign is only applicable to **AmPartner Current Account** (herein referred to as the “**Participating Account**”) except for below two criteria's' open for all **CASA/CASA-i who hold BonusLink membership**.

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Table 1: Entries Allocation for all CASA/CASA-i

Category	Description	Numbers of Entries	Cash Back
Deposit	LINK BonusLink account via AmOnline	5 Entries (One Off bonus)	
	CONVERT – BonusLink Points to Cash via AmOnline with minimum 2,120 BonusLink Points per transaction worth RM20	5 Entries per transaction	Extra 50% ² Cashback for every transaction.

Note²: The total rewards allocated under Extra 50% Cashback is capped at RM9,000 which will be given on first come, first-served basis and capped at RM30 per customer throughout campaign period.

- 3.3 In order to participate in this Campaign, all the Participating Accounts must be valid and in good standing as may be determined by the Bank.
- 3.4 Eligible Customer(s) whose Participating Account is/are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Prize(s), will not be entitled to any Prizes(s) under this Campaign.
- 3.5 The following categories of persons shall **NOT** be eligible to participate in this Campaign:
- (a) Non-individual customers including, but not limited to:
 - Sole-proprietorships/partnerships; and/or
 - Small and medium enterprises (SMEs); and/or
 - Non-profit organisations/charitable bodies/societies
 - (b) Employees of AmBank Group are not eligible to participate in this Campaign.
 - (c) Customers whose account(s) with the Bank are dormant or deemed inactive or who have breached any other agreements with the Bank;
 - (d) Customers whose account(s) deemed to be unsatisfactorily conducted, invalid or cancelled
- 3.6 Eligible Transaction(s) shall mean retail transactions performed at any Shell stations, including payments made by way of indoor cashier or outdoor terminal transactions which are successfully charged to the Debit Card during the Campaign Period. The Bank's determination of what constitutes Eligible Transaction(s) herein shall be conclusive and binding on all Eligible Customer(s).
- 3.7 The following transactions shall not constitute Eligible Transaction(s) for the Campaign:
- a) Cash value reloads such as mobile prepaid via epay, Touch'n Go, and etc;
 - b) Spending at other outlets within Shell premises such as Costa, McDonalds, car wash or car repair services, restaurants, food outlets and services not rendered by Shell.
- 3.8 The tracking of Eligible Customer(s)' Eligible Transaction(s) shall be based on the transaction date and time (Malaysian Time) as captured by the Bank's transaction records.
- 3.9 The Eligible Customer(s) who perform the Eligible Transaction(s) and meet the minimum spend at Shell, as captured by the Bank's record, shall automatically be entitled to the entries as set out in Table 2 of Clause 4.2.

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3.10 The Eligible Customer(s) who link BonusLink account via AmOnline will be qualified for the exclusive redemption programme.

3.11 The deposits made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

4. Campaign Mechanics

4.1 Eligible Customer(s) who meet the qualifying criteria as specified below shall be entitled to earn entries to win prizes ("Entries") during the Campaign Period:

Table 2: Entries Allocation

Category	Description	Numbers of Entries	Cash Back
Deposit	OPEN - New AmPartner CA ¹ opening via AmOnline within the Campaign period.	50 Entries (One Off bonus)	
	LINK BonusLink account via AmOnline	5 Entries (One Off bonus)	
	CONVERT – BonusLink Points to Cash via AmOnline with minimum 2,120 BonusLink Points per transaction worth RM20	5 Entries per transaction	Extra 50% ² Cashback for every transaction.
Loyalty Booster	Every incremental MAB ³ of RM100 in AmPartner CA	5 Entries (each Campaign Period Month)	
	Incremental MAB ³ of RM5,000 during campaign period and maintain for 3 consecutive months in AmPartner CA	50 Entries (One Off Bonus)	
Transact	PAY via Debit Card/DuitNow QR with minimum 3 transactions in total per month, with minimum spend of RM50 per transaction at Shell	50 Entries (each Campaign Period Month)	

Note¹: New to AmPartner Current Account only.

Note²: The total rewards allocated under Extra 50% Cashback is capped at RM9,000 which will be given on first come, first-served basis and capped at RM30 per customer throughout campaign period.

Note³: The Incremental MAB will be calculated based on customer's MAB of AmPartner CA for the month benchmarked against MAB of previous month.

4.2 Incremental MAB refers to the difference in the MAB during the Campaign Period as compared to the MAB of Baseline.

- New to Bank Customer: Baseline = "0"
- Existing to Bank Customer: Baseline = MAB of the month prior to the campaign month (May 2025).

4.3 Conversion rate of BonusLink Points to Cash via AmOnline stated in table below;

BonusLink Points	1,060	2,120	3,180	4,240	5,300
Cash (RM)	10	20	30	40	50

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Illustration 1:

- i. A new to Bank Eligible Customer opens an AmPartner CA via AmOnline in Campaign Period Month 1 and place Ringgit Malaysia Five Thousand (RM5,000) upon account opening. Customer's Baseline MAB is RM0. The Eligible Customer has also linked his BonusLink Account via AmOnline.
- ii. Number of entries earned in Campaign Period Month 1 is calculated as below:

Criteria Met	No. of Entries Earned	Cash Back Earned (RM)
OPEN New AmPartner CA via AmOnline within the Campaign period.	50 Entries	Not Applicable
DEPOSIT -Every incremental MAB of RM100	250 Entries (RM5,000 / RM100) x 5	Not Applicable
LINK BonusLink account via AmOnline	5 Entries	Not Applicable
Total Earned	305 Entries	Not Applicable

Illustration 2:

- i. An existing to Bank Eligible Customer owns an AmPartner CA with Baseline MAB of Ringgit Malaysia Five Hundred (RM500). During Campaign Period Month 3, the Eligible Customer also linked his BonusLink Account via AmOnline and have utilized his Debit Card for three (3) times with spend of RM80 within the period at Shell. The Eligible Customer has also converted his 5,300 BonusLink Points to Cash via AmOnline.
- ii. Number of entries earned in Campaign Period Month 3 is calculated as below:

Criteria Met	No. of Entries Earned	Cash Back Earned (RM)
DEPOSIT – Every incremental MAB of RM100	25 Entries (RM500 / RM100) x 5	Not Applicable
CONVERT – BonusLink Points to Cash via AmOnline with minimum 2,120 BonusLink Points	5 Entries	RM25 (RM50x50%) (5,300 BonusLink Points/1,060 BonusLink Points = RM50)
LINK BonusLink account via AmOnline	5 Entries	Not Applicable
PAY via Debit Card/DuitNow QR with minimum of 3 transactions in total per month at Shell	50 Entries	Not Applicable
Total Entries Earned	85 Entries	RM25

- 4.4 The Bank will not entertain any request from the Eligible Customer(s) to credit the BonusLink Points to other BonusLink membership account that does not belong to the Eligible Customer(s) or exchange the BonusLink Points or voucher with cash.
- 4.5 The Eligible Customers' CASA/CASA-i must not be dormant or closed throughout the Campaign Period and at the point of the BonusLink Points is credited into the Eligible Customers' BonusLink membership account.

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5. Prizes

- 5.1 The prizes offered and the number of winners for each category of prizes are as stated below:

Category	Prize per Winner BonusLink Points	BonusLink Points Equivalent Value (RM)	Total No. of Winners for the Whole Campaign Period
Grand Prize	1,000,000	9,433.96	1
Second Prize	50,000	471.70	49

- 5.2 The prizes are non-transferable to any third party and non-exchangeable with credit or any such other kind.

6. Winner Selection

(A) Grand Prize

- 6.1. Following Clause 6.1, the total number of Entries shall then be divided by thirty (30) to return the multiplier value for shortlisting of thirty (30) Eligible Customers for the Grand Prize. ("**Potential Grand Prize Winners**").

Example:

3,000 total Entries are divided by 30 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 3,000th Entries shall be shortlisted as Potential Grand Prize Winners.

- 6.2. One (1) Eligible Customer is permitted to be shortlisted only once for the Grand Prize. In the event the same Eligible Customer is shortlisted more than once, the shortlisting shall then be based on the Eligible Customer's lowest Sequential Number. All other entries from the same Eligible Customer shall be disregarded. Consequently, the next Eligible Customer with the subsequent Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

If the 200th and 300th Entries are from the same Eligible Customer, the shortlisting shall then be based on the 200th Entry. For the Eligible Customer's 300th Entry which is not selected, the next-in-line shortlisted Potential Grand Prize Winner, i.e. the 400th entry, shall be selected instead.

- 6.3. The Shortlisted Potential Grand Prize Winner with the lowest Sequential Number shall be contacted for a Question-and-Answer session via recorded telephone call ("**Phone Q&A**") at the mobile number(s) registered in the Bank's system. This contact shall occur between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from 30 November 2025, at the discretion of the Bank.
- 6.4. The shortlisted Potential Grand Prize Winners shall be required to answer one (1) question correctly to be selected as the Grand Prize Winner. The Bank shall make three (3) attempts

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to contact the Potential Grand Prize Winners. If the first contact attempt fails due to reasons including but not limited to 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 shortlisted Potential Grand Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential Grand Prize Winner shall then be contacted to have an opportunity to win the Grand Prize.

- 6.5. If that shortlisted Potential Grand Prize Winner fails to answer the Phone Q&A correctly, then the said Potential Grand Prize Winner shall be disqualified from winning and the next-in-line Potential Grand Prize Winner shall be contacted to have an opportunity to win the Grand Prize.
- 6.6. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the Potential Grand Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Grand Prize Winner at the appointed date and time and/or due to any other such reasons.

(B) Second Prize

- 6.7. Winners will be chosen through a random draw from a pool of total Entries which will be conducted by the Bank. The Bank shall notify the prize winners using the contact details maintained in the Bank's system, and the notification will be sent via SMS/electronic mailer or other appropriate communication methods.

7. Prize Winners

- 7.1. The results of all winners shall be announced within twelve (12) weeks from the respective closing date of Entries on the relevant Prizes for winners' computation.
- 7.2. All winners may be required to attend a prize presentation ceremony and/or other publicity programmes at their own costs and expenses as and when required as notified by the Bank via telephone call and/or electronic mailer with regards to the date, time and venue of the prize presentation ceremony and/or other publicity programmes. The Bank shall make three (3) attempts to contact the winner.
- 7.3. If a winner fails to be contacted after these attempts, the Bank shall make no further attempts to contact the winner or if the winner is successfully contacted but fails to attend such ceremony and/or programmes without any valid reasons, the Bank reserves the right to forfeit the said winner's Prize.
- 7.4. BonusLink Points will be credited to Eligible Customer's BonusLink membership account within sixty (60) business days after end of Campaign Period.
- 7.5. The Bank reserves the right to change or exchange the prizes 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.
- 7.6. The prizes are not exchangeable or transferable for cash, credit or in kind. The prizes shown in the promo website are for illustration purposes only and the actual design may differ.
- 7.7. The Bank disclaims any liability, obligation or duty relating to the prizes and makes no representation or warranty to the quality of the prizes and shall not be responsible to

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replace any lost, stolen or defective prizes due to defects in materials or workmanship by the manufacturer under warranty or otherwise. The Eligible Customer 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 prizes.

8. Disqualifications

The Bank reserves the right to disqualify the participation and/or transaction of any Eligible Customers for the purpose of this Campaign in the event:

- a) Any suspicious transactions are received at any stage of the Campaign and/or after the stipulated Campaign Period; or
- b) the Eligible Customer's CASA is in default of facilities granted at any time during the Campaign Period; or
- c) the Eligible Customer's CASA is closed before the notification of the winners by the Bank; or
- d) the Eligible Customer has provided untrue information, acted fraudulently or has not acted in good faith in any manner during the Campaign Period; or
- e) the Eligible Customer has breached any of the terms and conditions stipulated herein.

9. General

- 9.1 By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the below terms and conditions herewith, which shall be read together with the:
- (a) General Terms and Conditions for Accounts and Services; and
 - (b) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to AmBank Islamic Current and Savings Account only); and
 - (c) Declaration and Term and Conditions for Savings Account/Savings Account-i and/or Current Account/Current Account-i via Electronic (AmOnline)
 - (d) Terms and Conditions of AmBank x BonusLink Exclusive Deposit Rewards Campaign
 - (e) Specific Terms and Conditions for AmPartner Current Account.

The Eligible Customer(s) is required to log on to the Bank's official website at http://www.ambank.com.my/eng/terms-and-conditions_as participation in this Campaign represents your acceptance to this Terms and Conditions and the General Terms and Conditions. In the event that there is any inconsistency among all of these Terms and Conditions, the Terms and Condition contained herein shall prevail in relation to this Campaign.

- 9.2 The Eligible Customer is required to execute all relevant documents and comply with all terms and conditions in respect of their investments in the relevant products under the Campaign, which are in addition and separate from these terms and conditions.
- 9.3 This Campaign's offer is not valid with any other promotions or campaigns of the Bank and no other special, additional or preferential rates shall be given under this Campaign.
- 9.4 The Bank shall have the right and discretion 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.
- 9.5 To the extent permitted by law and the Bank not being in breach of the terms and conditions of this Campaign as contained herein, the Bank shall vary/revise/amend the selection mechanism/process/conditions of the Campaign at any time with Prior Notice.
- 9.6 The Bank shall have, at any time, the right to cancel, terminate or suspend the Campaign with Prior Notice.

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- 9.7 By participating in the Campaign, the Eligible Customer(s) give their consent to the Bank to disclose their information such as mobile number and BonusLink membership number to BonusKad Loyalty Sdn Bhd for the purpose of fulfilling the Campaign's prize. The Eligible Customer(s) 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>) and any of the AmBank/ AmBank Islamic branches.
- 9.8 Unless expressly stated otherwise, the terms and conditions herein set forth, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for this Campaign.
- 9.9 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all the participating Eligible Customer(s).
- 9.10 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.
- 9.11 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer(s) 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 which includes but is not limited to, natural disasters such as 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.
- 9.12 The Bahasa Malaysia version of this Terms and Conditions is also available.
- 9.13 All disputes 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.
- 9.14 The Eligible Customer(s) is required to log on the Bank's corporate website for any Campaign updates and refer to www.ambank.com.my/AMBL for the latest terms and conditions, if any.
- 9.15 For any assistance and/or feedback related to this Campaign, the Eligible Customer(s) may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Sunday by calling 03-2178-8888 or email to customercare@ambankgroup.com