

AmBank Contact Centre Services Terms & Conditions

REMINDER: You are advised to read and understand the terms and conditions below. If you do not understand the terms and conditions below, you are advised to discuss them with the Bank's staff or authorized representative.

1. For the purpose of this Terms and Conditions, the following are being referred to and defined as follows:
 - (a) 'AmBank Contact Center Services' means any available services offered or rendered by AmBank through its contact centre from time to time
 - (b) 'AmSecure' means the digital token to provide a secured protection platform for services via phone banking or Contact Centre agents. The AmSecure is linked to your AmOnline Login ID and mobile device. You will be required to 'authorize' the services for any inquiry or transactions via Phone Banking.
 - (c) 'AmSecure Authorization' means the authorization request that is sent to the customer's binded mobile devices for them to authorize or cancel the transactions through Phone Banking.
 - (d) 'Bank' means AmBank (M) Berhad and AmBank Islamic Berhad.
 - (e) 'Customer' means a customer of the Bank who uses Phone Banking
 - (f) 'Phone Banking' means electronic banking services through phone and contact centre agents.
 - (g) 'Transaction' means banking transactions transacted through Phone Banking.
2. You must ensure that your mobile device is compatible to generate and/or receive the AmSecure Authorization and shall be solely responsible for the security and care of such mobile device.
3. AmBank Contact Centre Services shall be made available to you upon AmSecure and your personal details verification (hereinafter referred to as "Security Details"). Upon verification of your Security Details (either through Amsecure Verification and/or manual verification), any oral instructions issued by you shall be deemed true and authentic.
4. If there are any changes to your personal details including your mobile number, you must notify the Bank immediately to avoid any disruption to your usage of the AmBank Contact Centre Services.

5. This AmBank Contact Centre Services are only available to individual or joint accountholders of the Bank, who hold an existing account(s) that can be operated with one or more than one signatory who is above 18 years old and in accordance with its operating mandate.
6. The Bank may record your conversations with the contact centre agent and the Bank may use these recordings as evidence for a particular purpose or in relation to a dispute as well as for the Bank quality purposes. All those recordings and records will be maintained at the Bank's discretion and the Bank does not guarantee that the Bank will maintain such recordings or records or be able to make them available to you.
7. You hereby agree that the Bank's records shall be conclusive evidence of your dealings with the Bank in connection with AmBank Contact Centre Services. You hereby agree not to object to the admission of the Bank's records as evidence in any legal proceedings on the basis that such records are not originals, are not in writing or are documents produced by a computer.
8. The Bank does not warrant that the services will be available or uninterrupted during the times specified however, in the event of any technical failures, the Bank shall endeavour to restore AmBank Contact Centre Services as soon as reasonably practicable.
9. The Bank may suspend your use of AmBank Contact Centre Services at any time without prior notice in the event of fraudulent or suspicious activities.
10. The Bank is under no obligation to honour your payment instructions if there are insufficient funds in your account. You are responsible for ensuring there are sufficient funds in your account, and you undertake to indemnify the Bank for any overdrawing in your account(s) when your account has insufficient funds.
11. You acknowledge that the Bank, with reasonable prior notice, shall be entitled to levy or impose service charges or transaction fees and/or vary such fees from time to time in respect of the service rendered to you. You hereby authorize the Bank to debit your account with such fees, commissions and charges that are payable by you. [Click here to view our fees and charges.](#)
12. For joint-account holders, all terms, and conditions herein (including any amendment or variation hereafter) shall be binding on you jointly and severally.

13. The cut-off time for all banking instructions to the Banks' CSE is 4.30 pm on any Working Day. Any banking instructions received by the CSE after that time shall be processed the next Working Day. "Working Day" means a day when the banks are open for business and excludes Saturdays, Sundays, and public holidays.
14. The instructions for self-service transactions through the Interactive Voice Response (IVR) are available 24 hours, daily, and may be subject to system availability (uptime). Should there be any manual fulfilment of the transactions required, these requests will be fulfilled within the Contact Centre operations hours, which are 7 am to 11 pm, every day.
15. The Bank shall not be liable for any loss, damage, expense, liability or claim whatsoever and however caused on the part of any person(s), including but not limited to the following, save where such loss, damages, expense, liability or claim are caused by the Bank's gross negligence, willful default or fraud:
 - i. any loss or unauthorised use of your Security Details;
 - ii. any unauthorised use of the services;
 - iii. any breakdown or malfunction of the services equipment;
 - iv. any error(s) in transmission of your instruction(s) through the telephone or other modes;
 - v. any delay in delivery or non-delivery of any documents or materials;
 - vi. any delay or refusal to execute your instruction(s);
 - vii. any direct, indirect, or consequential loss (including but not limited to loss of profits or contracts whether foreseeable by the Bank or not) arising out of or related to the utilization of AmBank Contact Centre Services.
16. Any written notice and other communication required under these terms and conditions or which concern the AmBank Contact Centre Services shall be deemed served on you on the 5th day after posting or if delivered by hand, on the day it is delivered, if delivered by e-mail, on the date the e-mail is sent.
17. In addition to the above said terms and conditions, the prevailing rules, regulations and terms and conditions of the Bank governing products/services shall also apply and be binding on you save that in the case of conflict with these terms and conditions, the latter shall prevail.

18. The Bank may from time to time introduce new, additional or enhanced services. By utilising such new, additional, or enhanced service(s) as and when such service(s) become available, you shall be bound by the terms and conditions and any rules and regulations in force governing each of such service(s) thereon.

19. Any written notice and communication from you to the Bank shall be sent either through postal communication or via telephone or email to customercare@ambankgroup.com

20. These Terms and Conditions herein are not exhaustive and the Bank reserve the right to add, delete, vary or amend these Terms and Conditions at any time by providing notice of at least 21 calendar days. The changes shall be governed by and construed in all respects in accordance with the laws of Malaysia.

Last updated: 22/5/2023