

AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign
“Apply, Activate & Spend 8X to be eligible for Cashback Up to RM338”
Terms and Conditions
Campaign Period: 1 October 2025 to 31 December 2025

REMINDER: The Eligible Cardholder(s) (as defined below) is hereby reminded to read and understand the Terms and Conditions below and any updated Terms and Conditions which are available at www.ambank.com.my. If the Eligible Cardholder(s) does not understand any of the Terms and Conditions below and/or the updated Terms and Conditions, the Eligible Cardholder is advised to discuss with the Bank’s authorized representatives.

Definition

1. For the purpose of these Terms and Conditions, the following words and expressions shall have the meanings assigned to them save and except where the context otherwise requires:

“Bank” means both **AmBank (M) Berhad** 196901000166 (8515-D) (**“AmBank”**) and **AmBank Islamic Berhad** 199401009897 (295576-U) (**“AmBank Islamic”**).

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

“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.

“Campaign” refers to **“Apply, Activate & Spend 8X to be eligible for Cashback Up to RM338”** organized by the Bank in accordance with the Terms and Conditions herein.

“Prior Notice” refers to notices issued by the Bank to customers of at least five (5) calendar days and published on the Bank’s website at www.ambank.com.my.

“Related Corporations” shall have the same meaning assigned to it under Sections 4(1) and 6 of the Companies Act 2016.

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.

Campaign Period

2. This Campaign shall take effect from **1 October 2025** to **31 December 2025** (both dates inclusive) (**“Campaign Period”**). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

Campaign Eligibility

3. Subject to clause 4 below, individual customers whose application for any of the following participating AmBank Credit Card/AmBank Islamic Credit Card-i (hereinafter, collectively known as **“Participating Credit Card(s)”**) listed below as a principal card and approved by the Bank within the Campaign Period will be deemed as **“Eligible Cardholder”** and shall be eligible to participate in this Campaign:
 - (a) **AmBank Credit Card:** AmBank SIGNATURE Priority Banking Visa Infinite Card, AmBank Visa Infinite Card, AmBank Visa Signature Card, AmBank UnionPay Platinum Card, AmBank Visa Platinum Card and

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AmBank Cash Rebate Visa Platinum Card and any cards issued under the insurance program with selected insurance companies; and/or

- (b) **AmBank Islamic Credit Card-i:** AmBank SIGNATURE Priority Banking Visa Infinite Card-i, AmBank Islamic Visa Infinite Card-i, AmBank Islamic Visa Signature Card-i, AmBank Islamic Al-Taslif Visa Platinum Card-i, AmBank Islamic Visa Platinum CARz Card-i.

4. The following individuals are **NOT** eligible to participate in this Campaign:

- (a) Existing AmBank/AmBank Islamic staff (whether permanent or contract);
- (b) Existing AmBank Credit Card/AmBank Islamic Credit Card-i cardholder(s) applying for another AmBank Credit Card/AmBank Islamic Credit Card-i;
- (c) Cardholder(s) who have cancelled their AmBank Credit Card/AmBank Islamic Credit Card-i and have reapplied for a new AmBank Credit Card/AmBank Islamic Credit Card-i within twelve (12) months of the cancellation during the Campaign Period;
- (d) Any newly approved AmBank Credit Card/AmBank Islamic Credit Card-i that has been suspended, cancelled or terminated during the Campaign Period and Campaign Fulfilment period stated in Clause 13;
- (e) A cardholder who is in default of payment(s) due to or suspected of committing fraud, unlawful and illegal acts in relation any facilities or services with the Bank;
- (f) Cardholder(s) who have participated or are participating in any other concurrent AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any other channels either organised by the Bank or any of the Bank’s authorized agents or representative; and/or
- (g) Cardholder(s) of any other AmBank Group’s credit card/credit card-i other than the listed Participating Credit Card(s) above including but not limited to *AmBank Corporate Card, AmBank Business Platinum Card, AmBank M-Card, AmBank Cosway Card, AmBank Enrich Card and AmBank BonusLink Visa Card*.

5. An Eligible Cardholder may apply for any of the Participating Credit Card(s) to participate in this Campaign during the Campaign Period, via the following channels:

- (1) AmBank / AmBank Islamic Branch
- (2) AmBank / AmBank Islamic Direct Sales
- (3) AmBank / AmBank Islamic Telesales
- (4) AmOnline (by completing the electronic application form and uploading the required supporting documents online)

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The applicants may be eligible to receive the reward stated in **Table 1** below. For the avoidance of doubt, applications from non-AmBank websites such as RinggitPlus or any other digital channels are **not** eligible for this Campaign.

6. Subject to the Eligible Cardholder’s available credit limit, the Eligible Cardholder may request to transfer credit card/credit card-i balances from other banks or financial institutions to Participating Credit Card(s) and convert the balance into monthly instalments. The minimum amount for the *Balance Transfer* shall be Ringgit Malaysia One Thousand (RM1,000) and the maximum amount shall not exceed Ringgit Malaysia Fifteen Thousand (RM15,000) per Eligible Cardholder (“**Balance Transfer Amount**”). The approval for the Balance Transfer Amount is subject to the Eligible Cardholder’s available credit limit. For the purpose of this Campaign, the Eligible Cardholder is advised to read and understand the Balance Transfer Terms and Conditions, which is available at www.ambank.com.my/bt. The Terms and Conditions herein must be read with the respective product terms and the Bank’s relevant Credit Card/Credit Card-i agreement(s) (“**Cardholder Agreement**”).

Qualifying Criteria

7. The Eligible Cardholder must fulfill the following conditions (“**Qualifying Criteria**”) during the Campaign Period:-
- (a) apply for the principal Participating Credit Card(s) during the Campaign Period and such application is approved by the Bank on or before **31 December 2025**; and
 - (b) activate any of the newly approved Participating Credit Card(s); and
 - (c) use any Participating Credit Card(s) within sixty (60) calendar days from the approval date.
8. The Bank reserves the right to approve or reject any applications and/or to request for any further supporting documents. For the avoidance of doubt, the Bank maintains the discretion to determine whether the supporting documents are sufficient for the purpose of processing the application submitted to the Bank.

Campaign Mechanics

9. Subject to the Qualifying Criteria above, the Eligible Cardholder will be entitled to the cashback reward (“**Cashback**”) as set out in Table 1 below:-

Table 1

Reward	Channel	Mechanics	Cashback	Monthly Capping
Tier 1	All Channel	Apply, activate and perform Eight (8) Eligible Spend transactions (no minimum amount) within 60 calendar days from the date of card approval	RM138 Cashback	RM145,000
Tier 2	All Channel	1st 50 cardholders who perform Eight (8) Eligible Spend transactions and accumulate	RM200 Cashback	

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		minimum spend amount of RM5,000 within 60 calendar days from the date of card approval		
	All Channel	Apply for 0% Balance Transfer for 6 months (Enrolment must be within 60 calendar days from card approval)	0% BT (capped at RM15,000)	

Note:

- (i) Each Eligible Cardholder is only entitled to **one (1) Cashback Promotion** throughout the Campaign regardless of the number of Participating Credit Card(s) applied.
 - (ii) The **Eight (8) Eligible Spend** must be transacted at different retail merchants for transactions made on the same day.
 - (iii) The Cashback is rewarded on a **first come first serve basis** subject to a **maximum Cashback pool of Ringgit Malaysia One Hundred and Fifty-Five Thousand (RM145,000) per month**. Any unutilised Cashback in the month will not be carried forward to the following month. AmBank/AmBank Islamic is not obligated to inform the Eligible Cardholders in the event the monthly Cashback has reached its maximum.
10. All Eligible Spend (as defined below) must be made within the Campaign Period. A grace period of five (5) calendar days from the end of the Campaign Period will be added to the date of transaction for calculation purpose. The Bank is not responsible in any manner whatsoever for any late posting of the Eligible Spend to the Eligible Cardholder's account caused by either the merchants and/or any other third parties.
11. For the avoidance of doubt, “**Eligible Spend**” includes all transactions except for the following: -
- (a) Easy Payment Plan (EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advance; and/or
 - (b) quasi-cash transactions – (eg: betting and/or gaming transactions); and/or
 - (c) any form of refund; and/or
 - (d) any disputed, unauthorised or fraudulent retail transaction; and/or
 - (e) interests/management fees* payments, late payment charges, charges for cash withdrawals, card services tax and any other form of service/miscellaneous fees; and/or
 - (f) any insurance/takaful payments, utilities and any bill transactions including online, auto debit and recurring transactions

Merchant Category Code (MCC)	Description
5960	Direct Marketing – Insurance/Takaful Services
6300	Insurance/Takaful Sales, Underwriting, and Premiums
4814	Telecommunication Services
4900	Utilities-Electric, Gas, Heating Oil, Sanitary, Water
4816	Computer Network/Information Services

* Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

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4899	Cable, Satellite, and Other Pay Television and Radio Services
4821	Telegraph Services

- (g) e-wallet transactions from the following e-wallet service providers:

E-Wallet Service Providers	Merchant Category Code (MCC)
Grab Pay	4121, 4789, 5734, 6540 & 7399
Touch ‘n Go	4784
Boost / Big Pay/ Shopee Pay	6540

For the avoidance of doubt, any transaction with the above Merchant Category Code (MCC) from other insurance/takaful, utilities or E-wallet service provider(s) not mentioned in this table shall also be excluded.

Cashback Scenarios

12. Upon satisfying the conditions in Clauses 7 and 8 respectively, the Eligible Cardholder(s) will be entitled to the Cashback as stipulated in Clause 9. For the avoidance of doubt, the illustrations below apply: -

Illustration	Scenario	Eligible Cashback
1	New Principal AmBank Credit Card approved on 5 October and New Principal AmBank Islamic Credit Card-i approved on 8 October and both cards spend 8x within 60 calendar days from card approval	Tier 1 - RM138 cashback
2	New Principal AmBank Card and AmBank Islamic Credit Card-i approved and cardholder spend 8x on AmBank Islamic card-i within 60 calendar days from card approval	Tier 1 - RM138 cashback
3	New Principal cardholder apply for AmBank Islamic Credit Card-i and apply for 0% Balance Transfer within 60 calendar days from card approval	Not entitled to cashback <i>(Cardholder who apply for 0% Balance Transfer not eligible for cashback)</i>
4	New Principal cardholder apply for AmBank Islamic Credit Card-i and spend 8x on e-wallet transactions within 60 calendar days from card approval	Not entitled to cashback <i>(e-wallet transactions are not eligible spends)</i>
5	New Principal AmBank Credit Card and AmBank Islamic Credit Card-i approved and cardholder perform 8x spend and cumulative spend of RM5,000 on both cards within 60 days from card approval	RM338 Cashback <i>(Both Tier 1 – RM138 cashback and Tier 2 – RM200 cashback)</i>

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Eligible Cardholder who applies for the Participating Credit Card(s) **AND** has concurrently participated in any other AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any other channels organized by the Bank or any of the Bank’s authorized agents or representative during the Campaign Period will only be entitled to the rewards awarded in either one of the campaigns and/or promotions at the Bank’s discretion.

Cashback Fulfillment

13. The Cashback will be credited to the Eligible Cardholders’ principal Credit Card/Credit Card- i within eight (8) weeks **after** meeting the Qualifying Criteria as outlined in the table below:-

Campaign Month	Eligible Spend Period (Sixty (60) days based on Eligible Cardholder card approval date)	Cashback Fulfilment Period
1 Oct 2025 – 31 Oct 2025	1 Oct 2025 – 30 Dec 2025	Before mid Feb 2026
1 Nov 2025 – 30 Nov 2025	1 Nov 2025 – 29 Jan 2026	Before mid Mar 2026
1 Dec 2025 – 31 Dec 2025	1 Dec 2025 – 1 Mar 2026	Before Mid Apr 2026

14. The Bank shall notify the Eligible Cardholder via SMS/telephone/electronic mailer/mailer based on their contact details maintained in the Bank’s system. Notwithstanding the foregoing, the Bank reserves the right to use any other medium or method, including the Bank’s website at www.ambank.com.my for the purpose of announcing the Eligible Cardholder who are qualified for the Cashback.
15. The Cashback will be reflected in the card statement in the following month after the Cashback Reward period stated above.
16. At the time of fulfilment of the Cashback according to Clause 13, all Participating Credit Card(s) account of the Eligible Cardholder must be activated and in good standing upon meeting the Qualifying Criteria as stated in Clauses 7 and 8. If at any time during the Campaign Fulfilment period, the Eligible Cardholder cancels any of the Participating Credit Card(s) for whatever reason, the Eligible Cardholder will not be entitled to receive the Cashback.
17. The Bank will not entertain any request from any Eligible Cardholder or any other person to credit or transfer the Cashback to any third party. The Cashback is not exchangeable for any other gift, credit or any other kind of products.
18. The Eligible Cardholder is responsible for ensuring that their telephone numbers and/or email addresses and/or mailing addresses provided are current and updated with the Bank. In the event of non-receipt of the Cashback, the Eligible Cardholder is required to contact the Bank before **30 June 2026** to inquire about the status of the Cashback. No request, inquiry or claims shall be entertained after **30 June 2026**.

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19. The Bank reserves the right to substitute the Cashback with another gift of the like or similar value with Prior Notice.

General Terms and Conditions

20. By participating in this Campaign, the Eligible Cardholder is to be bound by the Terms and Conditions herein, the decisions of the Bank and, any addition, variation or amendment made by the Bank from time to time with Prior Notice.
21. The Terms and Conditions herein are to be read together with the terms and conditions of the Cardholder Agreement.
22. The Bank shall not be responsible or liable for any failure by any Eligible Cardholder to participate in this Campaign at any time caused by any network, communication or system error, interruption and/or failure.
23. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholder 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 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, epidemic, pandemic each of which is beyond the control of the Bank or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.
24. The Bank’s decision on all matters relating to this Campaign is final and binding on all Eligible Cardholder. No further correspondence or appeal will be entertained.
25. The Bank reserves the right to vary, amend, delete or add to any of the Terms and Conditions set out herein, in whole or in part from time to time including but not limited to vary the Campaign Period with Prior Notice before the changes take effect. For the avoidance of doubt, the cancellation, termination or suspension by the Bank of this Campaign will not entitle the Eligible Cardholder to any claim or compensation against the Bank for any and all losses or damages suffered or incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation, termination or suspension save and except where such losses or damages suffered are caused by the wilful default, fraud or gross negligence of the Bank.
26. Unless expressly stated otherwise, the Terms and Conditions set out herein, including any amendment(s) thereto, will prevail over any other provisions and/or representations contained in any other notices/promotions/advertising materials for this Campaign.
27. The Bank reserves the right to:
- (a) disqualify any Eligible Cardholder to participate in this Campaign when the Eligible Cardholder has performed an Eligible Spend, in a manner or pattern which the Bank deems to be abnormal, irregular and/or indicative of an attempt to obtain an unfair advantage over other Eligible Cardholder with normal/regular spending patterns, and the Bank’s decision in this matter shall be final and conclusive on all Eligible Cardholder; and/or

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- (b) forfeit the Cashback in the event that there is reversal of Eligible Spend or cancellation of the Participating Credit Card(s) during the Campaign Period or non-adherence to the Terms and Conditions herein.
28. By participating in this Campaign, the Eligible Cardholder give their consent to the Bank to disclose their information to any third-party vendor(s) appointed by the Bank for the purpose of executing and/or fulfilling the Campaign’s mechanism. The Eligible Cardholder is advised to read and understand AmBank Group’s Privacy Notice, which is available on the Bank’ website at <https://www.ambank.com.my/docs/ambankretaillibraries/product-disclosure-sheet/ambankprivacynotice.pdf> and at any of AmBank/ AmBank Islamic branches.
29. The Bahasa Malaysia version of the Terms and Conditions are also available at <https://www.ambank.com.my/promotions/Cashback-Acquisition-Campaign>
30. The construction, validity, enforcement and interpretation of the Terms and Conditions set out herein 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 proceedings arising out of or based on the Terms and Conditions herein.
31. For any assistance and/or feedback in relation to this Campaign, the Eligible Cardholder may contact the Bank’s Contact Centre daily at +603-2178 8888 from 7.00 am to 11.00 pm or email to customercare@ambankgroup.com.
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