Terms and Conditions
AmBonus Points Booster with AmBank Visa Infinite Credit Card/AmBank Islamic Visa Infinite Credit Card-i Campaign [100AP]
Campaign Period: 1 April 2026 – 31 December 2026

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.

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 within 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.

"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 AmBank (M) Berhad ("**AmBank**") (Company No: 19690100016 (8515-D)) and AmBank Islamic Berhad ("**AmBank Islamic**") (Company No.: 199401009897 (295576-U)].

"Campaign" refers to "AmBonus Points Booster with AmBank Visa Infinite Credit Card/AmBank Islamic Visa Infinite Credit Card-i Campaign" organized by the Bank in accordance with the Terms and Conditions herein.

"Posting Date" means the date on which the transactions are posted to the Eligible Cardholder(s) card account.

"Principal Card" refers to the Eligible Card(s) issued by the Bank to the Principal Cardholder.

"Principal Cardholder" refers to the Bank's customer who applies as the principal applicant and has been approved by the Bank to hold a Principal Card.

"Prior Notice" means 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 Section 7 of the Companies Act 2016.

"Supplementary Card" refers to the Eligible Card(s) issued by the Bank to the Supplementary Cardholder.

"Supplementary Cardholder" refers any other person(s) as nominated by the Principal Cardholder to hold an additional card or Supplementary Card's card account.

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

2.1 This Campaign will commence on 1 April 2026 and end on 31 December 2026, both dates inclusive (**"Campaign Period"**).

Campaign Month	Spend Period
1	1 April 2026 to 30 April 2026
2	1 May 2026 to 31 May 2026
3	1 June 2026 to 30 June 2026
4	1 July 2026 to 31 July 2026
5	1 August 2026 to 31 August 2026
6	1 September 2026 to 30 September 2026
7	1 October 2026 to 31 October 2026
8	1 November 2026 to 30 November 2026
9	1 December 2026 to 31 December 2026

2.2 The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

3 Campaign Eligibility

3.1 This Campaign is open to Principal and Supplementary Cardholders of the following Participating AmBank Visa Infinite Credit Card/AmBank Islamic Visa Infinite Credit Card-i set out in clause 3.2 (**"Eligible Cardholder(s)"**) to participate in this Campaign.

3.2 Participating AmBank Visa Infinite Credit Card/AmBank Islamic Visa Infinite Credit Card-i (**"Eligible Card(s)"**):

a) AmBank SIGNATURE Priority Banking – The Metal Visa Infinite Credit Card
b) AmBank SIGNATURE Priority Banking Visa Infinite Credit Card
c) AmBank Visa Infinite Credit Card
d) AmBank Islamic Visa Infinite Credit Card-i

3.3 The following categories of cardholder(s) are **not eligible** to participate in this Campaign:

a) Cardholder(s) whose card accounts have been suspended, cancelled, or terminated for whatsoever reasons during and up till twelve (12) weeks after expiry of the Campaign Period.

3.4 The AmBonus Points (defined in Clause 6) is only open to Eligible Cardholder(s) during the Campaign Period and **does not include**: -

a) Permanent, contract and/or temporary staff or employees of the Bank (including its subsidiaries and affiliated companies) and their immediate family members (children, parents, siblings, including spouses);
b) Representative and/or agents involved in this Campaign (including but not limited to the advertising and promotion agents).

3.5 This Campaign does not require any registration for participation.

4 Campaign Mechanics

4.1 Eligible Cardholder(s) who meet the qualifying criteria as specified below stands to receive AmBonus Points ("**AmBonus Points**") during each of the Campaign Month.

4.2 Eligible Cardholder(s) must within the Campaign Month fulfil the requirement as follows:

Tier	Minimum Accumulative Spending during Campaign Month on Eligible Transactions	AmBonus Points to be rewarded	AmBonus Points Capping per Campaign Month
1	**RM20,000.00 – RM49,999.99**	**40,000**	**40,000,000**
2	**RM50,000.00 and above**	**100,000**	**30,000,000**

4.3 If the Eligible Cardholder(s) has multiple Eligible Card(s), all Eligible Transactions made on all Eligible Card(s) including supplementary cards will be consolidated and considered as Eligible Transactions.

4.4 Eligible Transactions refers to purchase of goods or services in any currency made with Eligible Card(s) during the Campaign Period, including all local and overseas retail transactions (in-store and online). These purchases must be for the Eligible Cardholder(s)'s personal consumption and not for business purposes.

4.5 Overseas transactions will be converted to Ringgit Malaysia (RM) for tracking to obtain the AmBonus Points, based on the Bank's prevailing exchange rate.

4.6 Eligible Transactions **exclude** the following transactions:

a) any auto-billing/recurring transactions tagged as recurring transaction(s) captured in Bank's system;
b) any personal transactions that are subsequently cancelled, disputed or refunded/reversal;
c) Transactions which are unauthorised or fraudulent/subsequently discovered to be unauthorised or fraudulent;
d) Easy Payment Plan (EPP), Balance Transfers, AmFlexi-Plus, AmFlexi-Pay, Auto Balance Conversion, Quick Cash, cash advances, cash withdrawals, cash deposits, and/or Quasi Cash transactions (example: betting and/or gaming transactions);
e) Interest/finance charges, finance charges/profit, Cash Advance fees, government service tax or any other fees and/or charges imposed by the Bank;
f) any transactions including direct debit from JomPay, FPX, Duitnow QR and/or any related payments without MCC code or MCC 0000;
g) retail purchases of goods and services made for purposes of business/commercial;
h) any instalment payment plan transactions;
i) any transactions with the below Merchant Category Code (MCC)

Transactions Category	Merchant Category Code (MCC)
Petrol stations including purchases of petrol, diesel and any other purchases made at the petrol kiosk/stations	5541, 5542
Charity	8398
Government-related	9211, 9222, 9223, 9311, 9399, 9402, 9405
E-wallet	6540
Insurance	5960, 6300
Utility	4812, 4813, 4814, 4815, 4816, 4821, 4899, 4900

4.7 The tracking of the Eligible Transactions is based on transaction dates (Malaysian time) which successfully posted in the Bank's system within the Campaign Period. The Bank is not responsible for any failure and/or delay in the transmission of evidence of sales transactions due to reasons not within the Bank's control such as the failure, delay, action, or omission on the part of Visa, merchant establishments or any other party.

4.8 The Bank will consider any transactions made on the last date of each Campaign Month as Eligible Transaction provided it is posted in the Bank's system within five (5) days from transaction date.

4.9 Any determination by the Bank as to what constitutes Eligible Transactions are final, binding, and conclusive and all transactions as recorded by the Bank are also final, binding, and conclusive.

4.10 Eligible Cardholder(s) can only earn one (1) unit of Tier 1 or Tier 2 AmBonus Points depending on the Minimum Accumulative Spending during Campaign Month on Eligible Transactions. For the avoidance of doubt, Eligible Cardholder(s) who meet Minimum Accumulative Spending during Campaign Month on Eligible Transactions of RM50,000 will only be entitled for Tier 2 AmBonus Points.

4.11 AmBonus Points shall be awarded based on first-come-first-served basis, capped at AmBonus Points Capping per Campaign Month as per table at Clause 4.2.

5 AmBonus Points Fulfilment Process

5.1 The total AmBonus Points obtained for each Campaign Month by each Eligible Cardholder(s) shall be credited into the Eligible Cardholder(s)'s Eligible Card(s)'s principal account within eight (8) weeks from the end of each Campaign Month (**"Fulfilment Period"**).

5.2 The Eligible Cardholder(s) should notify the Bank within eight (8) weeks from the Fulfilment Period (**"Specified Period"**) if the AmBonus Points was not credited. If the Eligible Cardholder(s) do not notify the Bank within the Specified Period, the AmBonus Points will be considered as successfully credited.

5.3 In the case that Eligible Cardholder(s) holds multiple principal Eligible Card(s), the AmBonus Points will be credited to the principal Eligible Card(s) with the highest spend during the Campaign Period.

6 Participation Criteria

6.1 By participating in the Campaign, the Eligible Cardholder(s):

a) Agree that they have read, understood, and agreed to be bound by the terms and conditions stated herein;

b) agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and

c) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardholder(s).

6.2 The Bank shall notify the Eligible Cardholder(s) via phone call, AmOnline Push Notification, short message system (SMS), electronic direct mail (eDM), or electronic communication display at AmBank website at www.ambank.com.my based on their contact details maintained in the Bank's system.

6.3 At the time of AmBonus Points fulfilment, all Eligible Card(s) account of the Eligible Cardholder(s) must be activated and in good standing.

6.4 If at any time during the Fulfilment Period, the Eligible Cardholder(s) cancels any of the Eligible Card(s) for whatever reason, the Eligible Cardholder(s) will not be entitled to receive the AmBonus Points.

6.5 The Bank will not entertain any request from any Eligible Cardholder(s) or any other person to credit or transfer the AmBonus Points to any third party. The AmBonus Points is not exchangeable for any other gift, credit, or any other kind of products.

7 Disqualifying Criteria

7.1 The Bank has the right to disqualify the participation of any Eligible Cardholder for the purpose of this Campaign without having to notify them in the event:

a) The Eligible Cardholder(s)'s Eligible Card(s) account is in default of any facilities granted at any time during the Campaign Period;
b) The Eligible Cardholder(s)'s Eligible Card(s) account is closed within eight (8) weeks from the end of the Campaign Period;
c) The Eligible Cardholder(s)'s has provided untrue information or acted fraudulently in any manner during the Campaign Period;
d) The Eligible Cardholder(s) has breached any of the terms and conditions stipulated herein.

8 General Terms and Conditions

8.1 The terms and conditions herein ("Terms and Conditions") are in addition to and are to be read together with the AmBank and AmBank Islamic relevant credit card/credit card-i agreement(s) ("Cardholder Agreement") which govern the use of the credit card/credit card-i issued by the Bank. In the event of any discrepancy or inconsistency between these Terms and Conditions and the Cardholder Agreement, these Terms and Conditions will prevail in so far as it relates to the Campaign (as defined below).

8.2 By participating in the Campaign, the Eligible Cardholder(s) are to be bound by these conditions, the decisions of the Bank and any addition, variation or amendment made from time to time with Prior Notice.

8.3 The Bank shall not be responsible or liable for any failure by any Eligible Cardholder(s) to participate in the Campaign at any time caused by any network, communication or system error, interruption and/or failure.

8.4 To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholder(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 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.

8.5 The Bank's decision on all matter relating to the Campaign is final and binding on all Eligible Cardholder(s).

8.6 The Bank has the right to vary, amend, delete, or add to any of the conditions set out herein, in whole or in any part, from time to time including to vary the Campaign Period with Prior Notice before the new terms and conditions take effect.

8.7 For the avoidance of doubt, the cancellation, termination or suspension by the Bank of the Campaign will not entitle the Eligible Cardholder(s) to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) 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.

8.8 Unless expressly stated otherwise, the Terms and Conditions herein set forth, including any amendment thereto, will prevail over and other provisions and/or representation contained in any other notices/promotion/advertising materials for the Campaign.

8.9 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 exclusive 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.

8.10 The Eligible Cardholder(s) are required to log in to the Bank's corporate website at http://www.ambank.com.my/ for the latest Terms and Conditions and updates on the Campaign, if any.

8.11 The Bahasa Malaysia version of the Terms and Conditions is also available at http://www.ambank.com.my/.

8.12 For any assistance and/or feedback in relation to the Campaign, the Eligible Cardholder(s) my contact the Bank's Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com.