

Terms and Conditions
“Joint Management Bodies (JMB) or Management Corporation (MC) Referral Rewards Campaign FY26”
Campaign Period: 2 May 2025 to 30 April 2026 (both date inclusive)

REMINDER:

The Eligible Participant (as defined below) is hereby reminded to read and understand the conditions below which is available at ambank.com.my/JMBMCReferral. If the Eligible Participant does not understand any of the conditions below, the Eligible Participant is advised to discuss with the Bank's authorized representative for this Campaign.

1. Definition

For the purpose of this Campaign Notice, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

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[Registration No.: 199401009897 (295576-U)], companies incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“AmBank Group” refers to all the Related Corporations and Associate Corporations of the Bank (including, without limitation, its holding company) and their branches 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.

“Campaign” refers to “Joint Management Bodies (JMB or Management Corporation (MC) Referral Rewards Campaign FY26” organised by the Bank in accordance with the terms and conditions stipulated herein.

“Business Banking” refers to business banking that caters for Non-Individual Customers only.

“New-to-bank customer” refers to new to AmBank/AmBank Islamic's customers who never hold any non-individual Current Account/Current Account-i or Fixed Deposit Account or Term Deposit-i with AmBank/AmBank Islamic.

“Eligible Participant” refers to any of the Authorized Signatories and/or employees of the following companies:

- a) Property management companies (“PMC”).
- b) Property software solution providers for JMB/MC. Examples such as accounting, billing, or property maintenance management.

“Eligible Referee” refers to Joint Management Bodies (JMB) or Management Corporation (MC) referred by the “Eligible Participant” to the “Bank”.

“Campaign Enrolment and Consent Form” refers to the campaign enrolment and consent form duly signed and stamped by the PMCs or Property Software Solution Provider(s) for JMB/MC.

“Online Referral Form” refers to JMB/MC Online Referral leads form at ambank.com.my/JMBMCReferral.

The deposits made under this Campaign are protected by the Perbadanan Insurans Deposit Malaysia (PIDM) for up to RM250,000 for each depositor.

2. Campaign

- 2.1 The **“Campaign”** refers to “Joint Management Bodies (JMB) or Management Corporation (MC) Referral Rewards Campaign FY26” organized by the Bank in accordance with the conditions as herein stipulated.

3. Campaign Period

- 3.1 **“Campaign Period”** will run from 2 May 2025 at 00:00:00 AM MYT to 30 April 2026 at 23:59:59 PM MYT (both dates inclusive) or upon reaching the maximum Referral Rewards payout of Ringgit Malaysia Sixty Thousand (RM60,000) to the “Eligible Participant(s)”, on a first come, first serve basis. The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

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4. Campaign Eligibility

4.1 This Campaign is only open to Eligible Participant, i.e. Any of the Authorized Signatories and/or employees of the following companies:

- a) Property management companies (“PMC”).
- b) Property software solution providers for JMB/MC. Examples: Software solution providers for accounting, billing, or property maintenance management.

5. Referral Rewards

5.1 RM200 referral rewards in the form of “Touch ‘n Go eWallet Reload PIN” (“Referral Rewards”) will be paid to the Eligible Participant for every successful referral subject to the following criteria:

- a) The Eligible Referee must be a new-to-bank customer and successfully open a Current Account/Current Account-i or Fixed Deposit Account or Term Deposit-i with AmBank/AmBank Islamic; and
- b) The Eligible Referee must maintain at least RM1,000 in the new Current Account/Current Account-i or RM100,000 in the new Fixed Deposit or new Term Deposit-i within one (1) month from the last day of the account opening month.

Illustration:

If the account is opened on 2 May 2025. The Eligible Referee must maintain a minimum month end balance of RM1,000 in current account/current account-i or RM100,000 in fixed deposit or term deposit-i by 30 June 2025 (within one month from the last day of May) to meet the eligible criteria.

5.2 The Referral Rewards issued to the Eligible Participant is not exchangeable for other gift, credit or any other kind of products and are not transferable to any third parties

5.3 Referral Rewards will be paid to the Eligible Participant based on the option selected in the “Campaign Enrolment and Consent Form” as below:

| Please tick ✓ to select | Percentage (%) | Amount (RM) | Recipient for the Referral Rewards |
|-----------------------------------|-------------------|----------------|--|
| Option A <input type="checkbox"/> | 100% | 200 | Eligible Participant stated in Section B of the “Campaign Enrolment and Consent Form” |
| Option B <input type="checkbox"/> | 100% | 200 | Property Management Company or Property Software Solution Provider stated in Section A of the “Campaign Enrolment and Consent Form”. |
| Option C <input type="checkbox"/> | 50% | 100 | Eligible Participant stated in Section B of the “Campaign Enrolment and Consent Form”. |
| | 50% | 100 | Property Management Company or Property Software Solution Provider stated in Section A of the “Campaign Enrolment and Consent Form”. |

5.4 The Bank reserves the right to amend the mode of payment of Referral Rewards to the Eligible Participant with prior notice to be communicated to Eligible Participant(s) via the Bank's website at ambank.com.my/JMBMCReferral.

5.5 Capping on Referral Rewards

Total Referral Rewards for this campaign are capped at RM60,000 on a first come, first served basis.

6. Campaign Mechanics

6.1 To participate in this Campaign and qualify for the Referral Rewards, the Eligible Participant must submit the “Campaign Enrolment and Consent Form” and fulfil ALL the following criteria:

- a) The property management companies or the property software solution providers of the Eligible Participant must have an active non-individual Current Account/Current Account-i or Fixed Deposit Account or Term Deposit-i with AmBank/AmBank Islamic.
- b) The Eligible Participant must obtain prior consent from the Eligible Referee before disclosing the Eligible Referee's name and contact number to the Bank. The limited contact information given is for the Bank to contact the Eligible Referee to assist on Current Account/Current Account-i or Fixed Deposit Account or Term Deposit-i application with AmBank/AmBank Islamic.

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- c) The Eligible Participant must submit the Eligible Referee's lead to AmBank/AmBank Islamic within the campaign period and prior to the referee's account onboarding date via “Online Referral Leads Form” at ambank.com.my/JMBMCR referral.
- d) The Eligible Referee must be a new-to-bank customer (i.e. never hold any non-individual Current Account/Current Account-i or Fixed Deposit Account or Term Deposit-i with AmBank/AmBank Islamic).
- e) Multiple submissions by the “Eligible Participant” are acceptable as long as the referral leads are submitted within the Campaign Period.
- f) The Eligible Referee's new account must be opened not later than one (1) month after the campaign ends.
- g) The Eligible Referee must maintain at least RM1,000 in the new Current Account/Current Account-i or RM100,000 in the new Fixed Deposit or new Term Deposit-i within one (1) month from the last day of the account opening month.

Illustration:

If the account is opened on 2 May 2025. The Eligible Referee must maintain a minimum month end balance of RM1,000 in Current Account/Current Account-i or RM100,000 in Fixed Deposit or Term Deposit-i by 30 June 2025 (within one month from the last day of May) to meet the eligible criteria.

7. Fulfilment of Referral Rewards

The Referral Rewards will be paid to the Eligible Participant within sixty (60) working days from the month end of the new account onboarding month

8. General Terms and Conditions

- 8.1 By participating in this Campaign, the Eligible Participant consent and agree to be bound by the terms and conditions herein, to 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 Account-i/Savings Account-i (applicable to CASA-i only).
 - c. Specific Terms & Conditions for Commodity Murabahah-Based Term Deposit (Non-Individual)
- 8.2 The Eligible Participant is required to log on to the Bank's official website at ambank.com.my/JMBMCR referral for any Promotion updates or the latest terms and conditions, if any.
- 8.3 This Campaign's offer is not valid with any other promotions of the Bank and no other special, additional or preferential rates shall be given under this Campaign.
- 8.4 The Bank shall have, at any time, the right and discretion to cancel, terminate or suspend the Campaign with Prior Notice.
- 8.5 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.
- 8.6 Any notice to be given by the Bank shall be posted in the Bank's website at ambank.com.my/JMBMCR referral and any such notice shall be deemed given when so posted at the Bank's website.
- 8.7 The Bank may cancel the participation of or disqualify any Eligible Participant from participating in this Campaign if it finds or determines that:
 - (a) The said Eligible Participant has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or
 - (b) The Eligible Participant has breached or potentially will breach the terms and conditions herein.

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- 8.8 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.
- 8.9 The Bank’s decision on all matters relating to the eligibility of the Campaign is final and binding on all participating Eligible Participant. The Bank will not entertain any appeal from Eligible Participant thereafter.
- 8.10 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.
- 8.11 To the extent permitted by law, the Bank shall not be liable to the Eligible Participant(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, 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.
- 8.12 The Bahasa Malaysia version of the terms and condition for this campaign is also available at ambank.com.my/JBMCMReferral.
- 8.13 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.
- 8.14 The Eligible Participant is required to log on the Bank’s corporate website for any promotion updates and refer to ambank.com.my/JBMCMReferral for the latest terms and conditions, if any.
- 8.15 For any assistance and/or feedback relating to this Campaign, the Eligible Participant may contact the Bank’s Corporate Services Contact Centre from 7.00am to 11.00pm, Monday to Sunday by calling 03-2178 8888 or email to customercare@ambankgroup.com.