

Terms and Conditions
Jom SmartPay with AmBank
Campaign Period: 16 March 2026 – 16 September 2026

REMINDER: Eligible Customer(s) (as defined below) is hereby reminded to read and understand the terms and conditions below and/or any updated terms and conditions (if any) which are available at <https://www.ambank.com.my/eng/terms-and-conditions/>. If the Eligible Customer(s) does not understand any of the terms and conditions stated herein and/or the updated terms and conditions, the Eligible Customer(s) is advised to discuss the same with any of the Bank's authorised representative/staff.

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 **“Related Corporations”** shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

“Bank” refers to AmBank (M) Berhad [Registration No.: 19690100016 (8515-D)] or AmBank Islamic Berhad (Registration No.: 199401009897 (295576-U)), both incorporated in Malaysia and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“Campaign” refers to **“Jom SmartPay with AmBank”** organised by the Bank in accordance with the Terms and Conditions herein.

“CASA/CASA-i” refers to Current Account and/or Current Account-i or Savings Account and/or Savings Account-i. For purposes of this campaign, the CASA/CASA-i refers to the following:

- (a) TRUE Savers Account/TRUE Savers Account-i;
- (b) eFlex Savings Account/ eFlex Savings Account-i;
- (c) AmPartner Current Account;
- (d) Basic Savings Account/Basic Savings Account-i;
- (e) AmWafeeq Savings Account-i

“New CASA/CASA-i Account” refers to new CASA/CASA-i opened via registration at kiosk/booth setup during the Condo roadshows.

“New-To-Bank” refers to a new customer to AmBank Group that do not have any existing relationships with the Bank.

“Prior Notice” means a notice issued prior by the Bank of at least five (5) calendar days and published on the Bank's website at www.ambank.com.my.

“Qualifying Management Fee Transfer” means a management fee amount that is successfully debited from the CASA/CASA-i Account during the Promotion Period.

“Management Fee Cost” means the management fee amount charged to the CASA/CASA-i

Terms and Conditions
Jom SmartPay with AmBank
Campaign Period: 16 March 2026 – 16 September 2026

Account.

“**Management Fee Transfer**” means the management fee amount that is debited from the CASA/CASA-i Account.

2 Campaign Period

2.1 This Campaign will commence on 16 March 2026 and end on 16 September 2026 (both dates inclusive) (“**Campaign Period**”). 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 and the eligibility criteria are as follows:

Cash Rebate Rewards

This category is open to all AmBank/AmBank Islamic customers who successfully open a New CASA/CASA-i Account during the Campaign Period via kiosk/booth setup during the Condo roadshows. Customers must perform at least one (1) Qualifying Management Fee Transfer from the New CASA/CASA-i Account within the Campaign Period.

3.2 With respect to all the categories above, 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 organizations/charitable bodies/societies.

(b) Customers whose account(s) are deemed by the Bank to be unsatisfactorily conducted, invalid or cancelled.

4 Campaign Mechanics and Prizes/Rewards

4.1 The Campaign shall run according to the following periods and their corresponding dates:

Item	Date
Campaign Period	16 March 2026 – 16 September 2026

Table 1: Campaign period

4.2 The Campaign Mechanics is as follows:

Cash Rebate Rewards

Eligible Customers who have successfully signed up for any New CASA/CASA-i Account and perform at least one (1) Management Fee Transfer will earn the following Cashback:

Campaign Criteria	Campaign Reward
Apply for an AmBank CASA/CASA-i Account and perform the Management Fee Transfer via the CASA/CASA-i Account Opened.	5% rebate on the Management Fee Cost (Capped at RM20)

Table 2: Cash Rebate Rewards

Terms and Conditions
Jom SmartPay with AmBank
Campaign Period: 16 March 2026 – 16 September 2026

4.3 The 5% Rebate on the Management Fee Cost will be awarded on a first-come-first-serve basis, sixty (60) working days after the end of the Campaign Period. The Rebates will be credited into the Eligible Customer's CASA/CASA-i via the Bank's system.

Rewards	Campaign Period	Total Reward Cap throughout the campaign period
5% Rebate on Management Fee Cost (Capped at RM20)	16 March 2026 – 16 September 2026	RM30,000 (Monthly Capped at RM5,000)

Table 3: Cash Rewards

*The total value of the 5% Rebate to be given out will be capped at RM30,000

Illustration 1:

- The Eligible Customer opens a New CASA/CASA-i during the Campaign Period. Customers make at least one (1) payment of Ringgit Malaysia Two Hundred (RM200) on Management Fee in March using their AmBank CASA/ AmBank Islamic CASA-i Account.

Rebate Calculation:

$$5\% \times \text{RM}200 = \text{RM}10$$

Customer receives RM10 rebate (within RM20 cap).

Illustration 2:

- The Eligible Customer opens a New CASA/CASA-i during the Campaign Period. Customers make at least one (1) payment of Ringgit Malaysia Four Hundred and Fifty (RM450) on Management Fee in March using their AmBank CASA/ AmBank Islamic CASA-i Account.

Rebate Calculation:

$$5\% \times \text{RM}450 = \text{RM}22.50$$

Rebate capped at RM20

Customer receives RM20 rebate.

Illustration 3:

- The Eligible Customer opens a New CASA/CASA-i during the Campaign Period. Customers make (3) subsequent payment of Ringgit Malaysia Two Hundred (RM200) on Management Fee. In the month of March, customer made a total of Ringgit Malaysia Two Hundred (RM600) with their AmBank CASA/ AmBank Islamic CASA-i Account.

Rebate Calculation:

$$5\% \times \text{RM}600 = \text{RM}30$$

Rebate capped at RM20

Customer receives RM20 rebate.

Illustration 4:

- The Eligible Customer opens a New CASA/CASA-i during the Campaign Period. Customers make at least one (1) payment of Ringgit Malaysia Two Hundred (RM200) on Management Fee with their AmBank CASA/ AmBank Islamic CASA-i Account on March (Month 1).
- Customer proceed to make at least one (1) payment of Ringgit Malaysia Two Hundred

Terms and Conditions
Jom SmartPay with AmBank
Campaign Period: 16 March 2026 – 16 September 2026

(RM200) on Management Fee with their AmBank CASA/ AmBank Islamic CASA-i Account on April (Month 2).

Rebate Calculation:

March: $5\% \times \text{RM}200 = \text{RM}10$

April: $5\% \times \text{RM}200 = \text{RM}10$

Total rebate received = RM20 (RM10 + RM10), within the RM20 cap per month.

4.4 Participating customer can receive up to six (6) times cash rebates throughout the campaign period if the reward cap has not been reached.

5 Participation Criteria

5.1 By participating in the Campaign, the Eligible Customers:

- (a) agree that they have read, understood, and agreed to be bound by the Terms and Conditions 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. These records shall be deemed 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 Customers.

5.2 The Bank will not be liable for:

- (a) Any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software;
- (b) The failure of any entry or other information to be received, captured or recorded for any reason, including, but not limited to, system down-time or technical problems or traffic congestion on the Internet;
- (c) Any injury or damage to an Eligible Customers or any other person's computer or other device related to or resulting from participating in this campaign; and
- (d) Any combination of the above.

5.3 The Bank shall have not be responsible to notify the Eligible Customers should the Reward for any or all the categories reach the maximum pay-out under this Campaign.

5.4 Eligible Customers must ensure that their CASA/CASA-i remains active and is not dormant or closed throughout the Campaign Period and/or at the time the Cashback is credited.

5.5 The Bank will not entertain any request from the Eligible Customers to transfer the Reward to other accounts maintained with the Bank or any other financial institution or any third party's accounts.

5.6 The Bank reserves the right to change or exchange the 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.

6 Disqualification Criteria

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

- (a) The Eligible Customer's CASA/CASA-i is closed within four (4) weeks from the end of the Campaign Period; or
- (b) The Eligible Customer have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
- (c) The Eligible Customer breached any of the Terms and Conditions stipulated herein; or

Terms and Conditions
Jom SmartPay with AmBank
Campaign Period: 16 March 2026 – 16 September 2026

(d) The Eligible Customer has committed or is suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign.

6.2 The Eligible Customer has committed or is determined by the Bank to be potentially committing any of the wrongful acts shall be immediately disqualified from participating in the Campaign.

7 General

7.1 By participating in this Campaign, the Eligible Customers are advised to read and understand this Terms and Conditions, which shall be read together with the:

(a) General Terms and Conditions for Accounts and Services; and

(b) Specific Terms and Conditions for Commodity Murabaha-Based Current Account-i/Savings Account-i (applicable to CASA-i only).

7.2 The Bank shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.

7.3 The Bank shall have the right 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.

7.4 Any notice issued by the Bank shall be posted on the Bank's official website at www.ambank.com.my or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.

7.5 Unless expressly stated otherwise, this Terms and Conditions, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.

7.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Eligible Customers.

7.7 The Bank shall not be 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, willful default, or fraud.

7.8 No compensation in cash or any kind shall be given to the Eligible Customer for any losses or damages suffered or incurred by the Eligible Customers as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the Terms and Conditions herein unless the same is solely due to the gross negligence and/or default of the Bank.

7.9 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer 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 pandemic, 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.

7.10 The Bank shall not be responsible or liable for any failure by any Eligible Customer to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.

7.11 All questions or disputes concerning the construction, validity, enforcement and interpretation

Terms and Conditions
Jom SmartPay with AmBank
Campaign Period: 16 March 2026 – 16 September 2026

of this Terms and Conditions 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 this Terms and Conditions.

- 7.12 The Eligible Customers are required to log on the Bank's corporate website for any Campaign updates and refer to <https://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
- 7.13 For any assistance and/or feedback related to this Campaign, the Eligible Customer may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Sunday by calling Bank's Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com.
- 7.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/bm/terms-and-conditions>.