

Terms and Conditions
Junior Savings Festive Mission - Save & Win!"
Campaign Period: 01 March 2026 - 30 June 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 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.

"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 **"Junior Savings Festive Mission - Save & Win!"** 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) AmGenius Savings Account;
- (b) Savers' G.A.N.G. Savings Account/Savers' G.A.N.G Account-i;

"Fresh Funds" refer to monies or funds that are:

- (a) not transferred from any of the Bank's existing deposit accounts;
- (b) transferred by the way of Interbank GIRO (IBG) or Interbank Fund Transfer (IBFT) from another bank/financial institution into the customer's Participating Account at the Bank;
- (c) deposit made by way of cash or cheque(s) into Eligible Customer's Participating Account

Note: Cheque(s) issued by other bank(s) are subject to clearance and will only be considered as deposits by the Eligible Customers after the cheque(s) have been cleared and will only be considered good if not returned or dishonoured.

"Incremental MEB" refers to the MEB for the month minus the Baseline.

"Monthly End Balance (MEB)" refers to the sum of all the daily closing balance of deposits in the Eligible Customer's CASA/CASA-i, divided by the number of days in the same month.

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

"Prior Notice" means a notice issued by the Bank of at least Five (5) calendar days in advance and published on the Bank's website at www.ambank.com.my.

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2 Campaign Period

This Campaign will commence on **01 March 2026 and ends on 30 June 2026**, both dates are 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 is open to all new and existing Retail Individual Customers who meets one of the following criteria (hereinafter referred to as the "**Eligible Customers**"):

- (a) Hold at least one single-name or joint-name AmGenius Savings Account; or
- (b) Hold at least one joint-name Savers' G.A.N.G Account/ Savers' G.A.N.G Account-i.

3.2 This campaign consists of two categories and the respective eligibility criteria are as follows:

(a) Festive Cashback

This category is open to customers who have successfully deposited a minimum of Ringgit Malaysia Three Thousand (RM3,000) during the campaign period.

(b) Roblox Mission Gift Card

This category is open to customers who have successfully deposited a minimum of Ringgit Malaysia Five hundred (RM500) during the school holiday.

3.3 The following categories of persons shall NOT be eligible to participate in this Campaign:

- (a) Any Customer who turns 18 years old during the Campaign Period.
- (b) Customers whose account(s) are deemed by the Bank to be unsatisfactorily conducted, invalid, or cancelled.

3.4 The deposits made under this Campaign are protected by Perbadanan Insurans Deposit Malaysia (PIDM) for up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) for each depositor.

3.5 Employees of AmBank Group and their immediate family members are **not** eligible to participate in this Campaign.

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	01 March 2026 – 30 June 2026

Table 1: Campaign period

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4.2 Incremental MEB refers to the difference in the MEB during the Campaign Period as compared to the MEB of Baseline.

- New to Bank Customer: Baseline = "0"
- Existing to Bank Customer: Baseline = The highest MEB recorded across all campaign months, inclusive of the baseline MEB as at 28 Feb 2026.

Baseline	Comparing Incremental MEB
Baseline MEB For March 2026	Baseline MEB For February 2026
Baseline MEB For April 2026	Maximum MEB from February 2026 and March 2026
Baseline MEB For May 2026	Maximum MEB from March 2026 and April 2026
Baseline MEB For June 2026	Maximum MEB from April 2026 and May 2026

Table 2: Incremental MEB

4.3 The Campaign Mechanics for each category is as follows:

(a) Festive Cashback

- (i) Eligible Customers who have successfully deposit a minimum deposit of Ringgit Malaysia Three Thousand (RM3,000) will stand a chance to win the following Cashback:

Category	Cash Reward	Number of Winners for the Campaign Period	Campaign Period	Total Allocation
Festive CashBack	Ringgit Malaysia Five Hundred and Eighty-Eight (RM588) Cashback	5 Winners each month	4 months (01 March 2026 – 30 June 2026)	RM11,760

Table 3: Festive Cashback

Illustration 1:

	March	April	May	June
Baseline*	RM1,000	RM11,000	RM17,000	RM17,000
Net incremental	RM10,000	RM6,000	- RM10,000	RM0
Month End Balance	RM11,000	RM17,000	RM7,000	RM10,000
Minimum amount for Entries	RM3,000	RM3,000	RM3,000	RM3,000
Max Entries	3	2	0 (Negative incremental)	0 (No incremental)

Baseline*: The highest MEB recorded across all campaign months, inclusive of the baseline MEB as at 28 Feb 2026.

(b) Roblox Mission Gift Card

- (i) Eligible Customers who have successfully deposit a minimum deposit of Ringgit Malaysia Five Hundred (RM500) will stand a chance to win the following Cashback:

Category	Cash Reward*	Number of Winners for the Campaign Period	Campaign Period	Total Allocation
Roblox Mission	Roblox credit worth Ringgit	3 Winners daily	23 March 2026 – 27 March 2026 (5 days)	RM5,625

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Gift Card	Malaysia One Hundred and Twenty-Five (RM125)		(a) 25 May 2026 – 29 May 2026 (b) 01 June 2026 – 05 Jun 2026 (10 days)	
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Table 4: Roblox Mission Gift Card

*Cash Rewards: Roblox is a popular online platform and game creation system. Robux is the official virtual currency of the Roblox platform.

- 4.4 Each Eligible Customer(s) is only entitled to win a maximum of one (1) Festive Cashback and one (1) Roblox Mission Gift Card throughout the Campaign Period.
- 4.5 The results of all winners shall be announced within twelve (12) weeks from the respective closing date of Entries on each Prizes for the winner's computation.
- 4.6 Customers must deposit a minimum of Ringgit Malaysia Five Hundred (RM500) into their Participating Account to qualify for the draw.
- 4.7 For every qualifying minimum deposit of Ringgit Malaysia Five Hundred (RM500), the customer will earn one (1) entry into the respective prize category's draw.
- 4.8 Winners will be chosen through a random draw of pool of total Entries which will be carried out by the Bank. The Bank shall notify the prize winners via AmOnline Push Notification 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 methods, including the Bank's website at ambank.com.my as it deems fit, for the purpose of announcing the winners.
- 4.9 The Festive Cashback shall be credited into each respective winner's Junior Savings Account/ Junior Savings Account-i
- 4.10 Winners of the Roblox Mission Gift Card will be notified via AmOnline Push Notification/Email. The eligible customer(s) will be entitled to ONE (1) RM125 Roblox Credit. The Roblox pin code will be given via email based on the customer's or trustee's valid email address maintained in the Bank's system.
- 4.11 All Prizes will be distributed within twelve (12) weeks after the Campaign Period has ended.
- 4.12 The Bank disclaims any liability, obligation or duty relating to the prize and makes no representation or warranty to the quality of the prize(s) and shall not be responsible to replace any lost, stolen or defective prize(s) due to defects in materials or workmanship by the manufacturer, whether under warranty or otherwise. The Eligible Customer(s) shall communicate directly with the manufacturer and/or its authorised dealers for such warranty information, claim, and/or terms and conditions specific to the prize.

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

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(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 Eligible Customers must ensure that their CASA/CASA-i remains active and is not dormant or closed throughout the Campaign Period and at the time the Cashback is credited.
- 5.3 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.
- 5.4 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 Festive Cashback & Roblox Mission Gift Card 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 has breached any of the Terms and Conditions stipulated herein; or
 - (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.
 - (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, these 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 may cancel the participation of or disqualify any Eligible Customers from participating in this Campaign if it determines that:
- (a) The said Eligible Customers has provided untrue information or acted fraudulently or

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wrongfully in any manner during the entry process or throughout the Campaign Period; or
(b) The Eligible Customer has breached or potentially will breach the terms and conditions herein.

- 7.7 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Eligible Customers.
- 7.8 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.
- 7.9 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.
- 7.10 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.
- 7.11 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.
- 7.12 All questions or disputes concerning the construction, validity, enforcement and interpretation 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.
- 7.13 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.
- 7.14 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.
- 7.15 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/bm/terms-and-conditions>.