

Terms & Conditions

AmBank Mastercard Debit Card RM10 Cash Back Campaign

Campaign Period: 1 December 2025 to 31 March 2026

REMINDER: Eligible Participant(s) (as defined below) is hereby reminded to read and understand the Terms and Conditions below and any updated Terms and Conditions which is available at www.ambank.com.my/eng/terms-and-conditions. If the Eligible Participant(s) does not understand any of the Terms and Conditions below and/or the updated Terms and Conditions, the Eligible Participant(s) is advised to consult with the Bank's authorized representatives.

1. Definition

- i. For the purpose of the Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context states otherwise:

AmBank Group	: Refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated inside or outside Malaysia, existing now or in the future and any reference to 'AmBank Group' in the 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 "AmBank Mastercard Debit Card RM10 Cash Back Campaign" organized by the Bank in accordance with the Terms and Conditions herein.
Campaign Period	: The Campaign shall take effect from 1 December 2025 (00:00 GMT+8) to 31 March 2026 (23:59 GMT+8) , both dates inclusive. The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.
Prior Notice	: Refers to notices issued by the Bank to its customers of at least seven (7) calendar days and published on the Bank's website at www.ambank.com.my .
Debit Card	: Refers to all existing, valid and active Mastercard Debit Cards issued by the Bank.
Participating Accounts	: Participating accounts are the CASA/CASA-I that is linked to the active Debit Card. These accounts serve as the core financial account for the cardholder, enabling transactions such as purchases and cash withdrawals.

2. Eligibility

2.1 The Campaign is open to new and existing Debit Card cardholder(s) of the Bank with following conditions:-

- a) aged eighteen (18) years old and above;
- b) have an active Debit Card within the Campaign Period; and
- c) have transacted a minimum of 3 times, with a minimum transaction of Ringgit Malaysia 20 (RM20) per transaction using the said Debit Card within the Campaign Period.

Hereinafter referred to as “Eligible Customer”.

2.2 Enrollment is not required for the purpose of participation in the Campaign.

2.3 For the avoidance of doubt, employees of AmBank Group, whether permanent or contractual and their immediate family members (spouses, children, siblings and parents) are eligible to participate in the Campaign.

3. Prizes

3.1 Subject to the terms of the Campaign herein, an Eligible Customer stands a chance to earn one (1) Prize for each Campaign Cycle during the Campaign Period as follows:

Monthly Period	Monthly Prize	Number of selected winners
1 Dec 2025 – 31 Dec 2025	RM10	Four thousand (4,000)
1 Jan 2026 – 31 Jan 2026	RM10	Four thousand (4,000)
1 Feb 2026 – 28 Feb 2026	RM10	Four thousand (4,000)
1 Mar 2025 – 31 Mar 2026	RM10	Four thousand (4,000)

4. Mechanism

- 4.1 Eligible Customer must have an active Debit Card within the Campaign Period and must carry out a minimum of 3 transactions, with a minimum spend of Ringgit Malaysia Ten (RM20) per transaction, within each Monthly Period. Any transactions made after the Campaign Period, would not qualify to participate in this campaign.
- 4.2 The spending can be made through e-commerce, online payments or physical swipe at the merchants' Point-of-sale terminal.
- 4.3 The selection of winners under the Campaign herein is on a first come first served basis and the Bank reserves the right to select the winners at its own discretion.
- 4.4 The Eligible Customer is only entitled to win the Prize once for each Monthly Period, throughout the Campaign Period.
- 4.5 The Prize will be credited to the winner's Participating Account within thirty (30) working days at the end of each monthly Campaign Cycle and the selected winners will receive a short message service

(SMS) notification or AmOnline push notification within one (1) week after the Prize is debited in the account.

- 4.6 It is the Eligible Customer's responsibility to ensure that their personal information (mobile number, email address and postal address) maintained with the Bank is current and up to date. The Bank shall not be liable for any loss suffered or for any failure to fulfill the delivery of the Prize if such loss or failure is due to the Eligible Customer's information stored with the Bank being outdated or inaccurate.
- 4.7 The Bank shall reserve its right to select another Eligible Customer with Prior Notice in the event that the selected winner does not cooperate when contacted or refuses to accept the Prize or should there be a non-active/deactivation of the winner's Participating Account or any other reasons that the Bank deems reasonable.

5. Disqualification

- 5.1 Eligible Customer shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign due if the Eligible Customer has:-
 - a) breached any of the terms stipulated herein;
 - b) provided untrue information or acted fraudulently in any manner during the Campaign Period;
 - c) committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank;
 - d) declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period; and
 - e) committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.

6. General Terms and Conditions

- 6.1 By participating in the Campaign, the Eligible Customer and/or any party related herein consent and agree to be bound by the Terms and Conditions herein, and the Terms and Conditions herein shall be read together with the General Terms and Conditions for Accounts and Services and Bank Debit Card Terms and Conditions. The Eligible Customer is required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any updates or the latest terms and conditions, if any.
- 6.2 The Bank shall have at any time, the right to cancel, terminate or suspend the Campaign with Prior Notice.
- 6.3 The Bank shall have the right to vary, amend, delete or add to any of the Terms and Conditions herein in whole or in any part from time to time including to vary the Campaign Period with Prior Notice.
- 6.4 Unless expressly stated otherwise, the Terms and Conditions herein, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for the Campaign.

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- 6.5 No compensation in cash or any kind shall be given to the Eligible Participants for any losses or damages suffered or incurred by the Eligible Participants as a direct or 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 willful default of the Bank.
- 6.6 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer for any losses or costs (including loss of business opportunities or profits) caused by abnormal and unforeseeable circumstances outside the Bank's reasonable control which is unavoidable, including but not limited to any accident, act of terrorist, breakdown of machinery, civil commotion, fire, industrial dispute, labor unrest, lock-out, natural disaster, riot, strike, war (whether declared or undeclared), or data processing system, electrical, telecommunication system or transmission link failure.
- 6.7 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.
- 6.8 The Bahasa Malaysia version of the Terms and Condition is also available at www.ambank.com.my/terms-and-conditions.
- 6.9 The Eligible Cardholder(s) are required to log in to the Bank's corporate website at www.ambank.com.my/terms-and-conditions for the latest terms and conditions and updates on the Campaign, if any.
- 6.10 For any assistance and/or feedback relating to the Campaign, Eligible Participants may contact the Bank's Contact Centre at 03-2178 8888 (Monday - Sunday, 7.00 a.m. to 11.00 p.m.) or e-mail the Bank at customercare@ambankgroup.com

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