

Terms & Conditions

AmBank Mastercard Debit Card More Rewards Campaign

Campaign Period: 1 July 2026 to 30 September 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 are 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 More Rewards Campaign " organized by the Bank in accordance with the Terms and Conditions herein.
Campaign Period	: The Campaign shall take effect from 01 July 2026 (00:00 GMT+8) to 30 September 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 Activated and Un-activated 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.
Spend	: Usage of the Debit Card to make purchases/transactions either via physical payment at the merchants' Point-of-Sale Terminal, e-commerce platforms & online payments.

- Monthly Prize** : Refers to the monthly prize of Touch n' Go Credits:
- 1) Activation prize (RM10)
 - 2) Usage prize (RM50)
- Grand Prize** : Refers to the monthly Grand Prize of RM10,000 in Touch n' Go Credits

2. Eligibility

- 2.1 The Campaign is open to all 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 a valid email address for the purposes of prize fulfilment.
- 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 for the Monthly Prize, but are not eligible to participate in the Grand Prize.

3. Prizes & Mechanics

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

3.1.1 Prize Category – Activation

Eligible Customers who have not activated their card before (including existing and new Debit cardholders), and activate their Debit Card, and spend two (2) times (with a minimum of RM10 per transaction) in a Campaign Month, will receive RM10 in Touch n' Go Credits.

Campaign Month	Reward	Maximum number of winners	Total Prize
01 Jul – 31 Jul	RM10 Touch n' Go Credits	1,170	RM11,700
01 Aug – 31 Aug		1,170	RM11,700
01 Sep – 30 Sep		1,170	RM11,700
Total		3,510	RM35,100

For the avoidance of doubt, Active Debit Cards that are replaced due to any reason and subsequently activated will not qualify for the Activation Prize Category. The Activation prize will be given on a first-come first-served basis and the Bank reserves the right to select the winners at its own discretion.

3.1.2 Prize Category – Usage

Eligible Customers who spend a minimum of RM500 in a Campaign Month, will receive RM50 Touch 'n Go Credits. The Usage prize will be given on a first-come first-served basis and the Bank reserves the right to select the winners at its own discretion.

Campaign Month	Reward	Total winners	Total Prize
01 Jul – 31 Jul	RM50 Touch n' Go Credits	900	RM45,000
01 Aug – 31 Aug		900	RM45,000
01 Sep – 30 Sep		900	RM45,000
Total		2,700	RM135,000

3.1.3 Prize Category – Grand Prize

A Grand Prize of RM10,000 Touch 'n Go PIN will be awarded based on the method outlined in clause 4.3 to 4.8.

Campaign Month	Monthly Prize	Number of selected winners	Total Prize
01 Jul – 31 Jul	RM10,000	1	RM10,000
01 Aug – 31 Aug	RM10,000	1	RM10,000
01 Sep – 30 Sep	RM10,000	1	RM10,000

3.1.3.1 Entry for the Grand Prize:

Eligible Customers may earn Entries ("Entry") according to the below table. Entries may be earned throughout each Campaign Month and are only valid for the Campaign Month.

Category	Conditions & Entries
New Debit Card	Apply & spend a minimum of RM50* within the first 30 days = 10 entries
New & Existing Debit Card	Every RM100 spend = 1 entry Every RM500 spend = 10 entries

*The minimum spend can be done via multiple transactions.

The following table illustrates the number of entries that can be earned with a spend of RM700.

Category	Entries calculation	Entries
Every RM100 spend	7 x 100	7
Every RM500 spend	1 x 500	10
	Total	17

Touch 'n Go Credits

3.2 The prizes of Touch 'n Go Credits are in the form of Touch n' Go reload PINs ("Prize"), and further subject to the following:

3.2.1 The fulfilment of the Prize and notification to Eligible Customers will be made within sixty (60) calendar days after the end of each Campaign Month via Electronic Direct Mailer (EDM). The

customer will also be notified via SMS that they have received the Prize. As such, Eligible Customers shall be responsible to ensure that their email addresses and telephone numbers provided to the Bank are current and updated. 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.

- 3.2.2 The Prizes are valid for the period stated therein, and there will be no replacement of any Prize that has lapsed or expired.
- 3.2.3 The Prizes are non-transferable and not exchangeable for any other vouchers, cash, or items of equivalent value be it in part or full.
- 3.2.4 The monthly limit for users to top-up/reload using Touch n'Go reload PINS is limited to Ringgit Malaysia Eight Thousand only (RM8,000). Thus, the Grand Prize will be given in 2 Prizes of RM5,000 each.
- 3.2.5 The use of the Prize is also further subject to Touch 'n Go eWallet Terms & Conditions, found here at <https://www.touchngo.com.my/assets/pdf/user-tnc.pdf>.

4. Winner Selection

Monthly Prize

- 4.1 Eligible Customer must have an active Debit Card, within the Campaign Period and must carry out the requirements for Prize Category – Activation, and Prize Category – Usage within each Campaign Month. Any transactions made after the Campaign Period, would not qualify to participate in this campaign.
- 4.2 The selection of Monthly Prize 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.

Grand Prize

- 4.3 The Bank's system shall assign a unique serial number to every Entry earned by all Eligible Customers during the Campaign Period, which is then used for sorting all Entries in ascending order. Following this, each Entry is then numbered sequentially starting from one (1) for the serial number with the lowest value ("Sequential Number").
- 4.4 Thirty (30) Eligible Customers will be shortlisted for each Prize ("Potential Winners") based on the unique serial number assigned.
- 4.5 The Potential Winner of each prize shall be contacted for a Question and Answer session via recorded telephone call ("Phone Q&A") at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within sixty (60) calendar days of each Campaign Month, at the discretion of the Bank.
- 4.6 The Potential Winners shall be required to answer one (1) question correctly to be selected as the Grand Prize Winner. The Bank shall make three (3) attempts to contact the Potential Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts at the next available time at the Bank's discretion. If the final attempt fails, then the Potential Winner shall be disqualified from winning the said Prize. The next-in-line Potential Winner shall then be contacted to have an opportunity to win the prize.

- 4.7 If that shortlisted Potential Winner fails to answer the Phone Q&A correctly, then the said Potential Prize Winner shall be disqualified from winning and the next-in-line Potential Winner shall be contacted to have an opportunity to win the prize.
- 4.8 To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the Potential Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Winner at the appointed date and time and/or due to any other such reasons.

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.
- 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.

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- 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 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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