Terms & Conditions
AmBank Mastercard Debit Card Travel Campaign
Campaign Period: 16 November 2026 to 28 February 2027

REMINDER: Eligible Customer(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 Customer(s) does not understand any of the Terms and Conditions below and/or the updated Terms and Conditions, the Eligible Customer(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)] 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 Travel Campaign**" organized by the Bank in accordance with the Terms and Conditions herein.
Campaign Period	:	The Campaign shall take effect from **16 November 2026 (00:00 GMT+8)** to **28 February 2027 (23:59 GMT+8)**, both dates inclusive.
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 new and existing, valid and activated Mastercard Debit Cards issued by the Bank.
Participating Accounts	:	Participating accounts are the Current Account/-i and Savings Account/-i (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 RM100 in Touch 'n Go credits
Grand Prize		Refers to the Grand Prize of RM10,000 in cash

2. Eligibility

2.1 The Campaign is open to all new and existing Debit Card cardholder(s) of the Bank with the 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 Touch 'n Go account or 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. Campaign Mechanics

3.1 The campaign shall run according to the following periods and their corresponding dates:

Table 1: Campaign Period (Month)

Campaign Month	Date
Month 1	16 November 2026 – 31 December 2026
Month 2	01 January 2027 – 31 January 2027
Month 3	01 February 2027 – 28 February 2027

3.2 Eligible Customers who meet the qualifying criteria as specified below shall be entitled to earn entries to win prizes ("Entries") during the Campaign Period:

Table 2: Entries Allocation

Category	Action	Entries
New Debit Card	Activate your Debit Card and perform 1 transaction, with minimum spend of RM50 within the Campaign Period	5
New & Existing Debit Card	Every RM100 spend on overseas in-store purchases	10
	Every RM50 spend on other Eligible Travel-related Merchant Category Codes ("MCC")	5

3.3 The following are Eligible Travel-related MCC

Table 3: Eligible Travel-related MCC

MCC	Description	Example
3000 to 3303, 3308, 4511	Airlines	Malaysian Airlines, Singapore Airlines, Qantas Airlines etc
3500 to 3599, 4722, 7011, 7012, 7032, 7033, 5962	Travel & Hotel Bookings	Agoda, Trip.com, Mandarin Oriental, Westin, etc.
7993, 7996, 7999, 7911, 7991, 7929, 7932, 7933, 7998, 7941	Amusement	Resorts World Genting, Universal Studios, etc
7922	Ticketing Agency	Live Nation, Ticketmaster etc.

Table 4: Example of Entries earned:

A new Debit Cardholder performs the following in Month 1 and Month 2 of the Campaign:

a) 1x transaction of a minimum RM50 at any merchant (for Month 1 only)
b) Spends RM200 at overseas in-store purchases
c) Spends RM150 at Eligible Travel-related MCC
d) Does not spend in Month 3, thus earning zero Entries

Campaign Month	Category	Entries calculation	Entries	Total Entries
Month 1	New Debit Cardholder – 1x transaction of RM50	5 x 1	5	40
	RM200 spend at overseas in-store purchases	10 x 2	20	
	RM150 spend at Eligible Travel-related MCC	5 x 3	15	
Month 2	RM200 spend at overseas in-store purchases	10 x 2	20	35
	RM150 spend at Eligible Travel-related MCC	5 x 3	15	
		Grand Total Entries		**75**

i) "Total Entries" are the entries earned during the Campaign Month.
ii) "Grand Total Entries" are the accumulated Total Entries and will be used for the Grand Prize drawing.

4. Prizes

4.1 The Prizes offered and the number of winners for each category of prizes are stated below:

Category	Winner per draw	Draw period	Prize
Grand Prize	3	End of Campaign	RM10,000 Cash prize
Monthly Prize	234	End of Month 1	RM100 in Touch 'n Go Credits
Monthly Prize	233	End of Month 2	RM100 in Touch 'n Go Credits
Monthly Prize	233	End of Month 3	RM100 in Touch 'n Go Credits

4.2 Subject to the terms of the Campaign herein, an Eligible Customer stands a chance to earn a total of one (1) Monthly Prize each month, for a maximum of three (3) Monthly Prizes and one (1) Grand Prize Campaign Period.

Grand Prize

4.3 The Grand Prize of RM10,000 in cash will be credited to the Winner's Participation Account within ninety (90) calendar days from the end of the Campaign.
4.4 The customer shall be notified of the cash crediting within 7 working days from the date of crediting via Push Notification / SMS.
4.5 Thus, it is important for the customer to ensure that they have an active Participation account and updated AmOnline App/mobile number.

Monthly Prize

4.6 The Monthly Prize of Touch 'n Go Credits are in the form of Touch n' Go reload PINs ("Prize"), and further subject to the following:
4.6.1 The fulfilment of the Monthly Prize and notification to Eligible Customers will be made within ninety (90) calendar days after the end of each Campaign Month via crediting directly into customers Touch 'n Go account that is linked to the mobile number according to the Banks' records. The customer will also be notified via Push Notification/SMS that they have received the Prize.
4.6.2 In the event Eligible Customers do not have a Touch 'n Go account that is linked to the mobile number according to the Bank's records, the Prize will be sent to customers via email according to the Bank's records. The customer will also be notified via SMS that they have received the Prize.
4.6.3 As such, Eligible Customers shall be responsible to ensure that their email addresses and mobile 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.
4.6.4 The Prizes are valid for the period stated therein, and there will be no replacement of any Prize that has lapsed or expired.
4.6.5 The Prizes are non-transferable and not exchangeable for any other vouchers, cash, or items of equivalent value be it in part or full.
4.6.6 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.

5. Winner Selection

5.1 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").

Monthly Prize

5.2 Eligible Customer must have an active Debit Card, within the Campaign Period and must carry out the requirements for earning Entries for each Campaign Month. Any transactions made after the Campaign Period, would not qualify to participate in this campaign.

5.3 The selection of Monthly Prize winners under the Campaign will be chosen through a random draw from the Total Entries earned in each respective Campaign Month and the Bank reserves the right to select the winners at its own discretion.

Grand Prize

5.4 The top Thirty (30) Eligible Customers with the highest amount of entries will be shortlisted for each Grand Prize ("Potential Winners") based on the unique serial number assigned.

5.5 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 8.00pm from Monday to Friday (except public holidays), within ninety (90) calendar days of each Campaign Month, at the discretion of the Bank.

5.6 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.

5.7 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. This will continue until all eight (8) Grand Prize winners are contacted and have answered the question correctly.

5.8 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.

6. Disqualification

6.1 Eligible Customer shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign 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 where the Bank reasonably suspects the Eligible Customer has engaged in fraudulent, unlawful, dishonest or abusive conduct in connection with the Campaign;

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.

7. General Terms and Conditions

7.1 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.

7.2 The Bank shall have at any time, the right to cancel, terminate or suspend the 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 herein in whole or in any part from time to time including to vary the Campaign Period with Prior Notice.

7.4 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.

7.5 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 Customer 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.

7.6 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.

7.7 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.

7.8 The Bahasa Malaysia version of the Terms and Conditions are also available at www.ambank.com.my/ terms-and-conditions.

7.9 For any assistance and/or feedback relating to the Campaign, Eligible Customer may contact the Bank's Contact Centre at 03-2178 8888 (Monday - Sunday, 9.00 a.m. to 9.00 p.m.) or e-mail the Bank at customercare@ambankgroup.com

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