



## Points to Cash Raya 6% Savings Campaign

### Terms and Conditions

#### 1. Definitions

Unless the context otherwise requires, the following terms shall have the meanings assigned below:

**“AmBank”** means AmBank (M) Berhad and/or AmBank Islamic Berhad.

**“AmOnline”** means the Bank’s internet banking platform.

**“AmBank Customer”** means an individual who holds a valid AmBank or AmBank Islamic Savings Account/Savings Account-i or Current Account/Current Account-i and has an active AmOnline account.

**“BonusLink”** means BonusKad Loyalty Sdn Bhd, the operator of the BonusLink loyalty programme.

**“BonusLink Member”** means an individual who is registered as a member of the BonusLink loyalty programme.

**“BonusLink Points”** means the loyalty points awarded under the BonusLink loyalty programme.

**“Campaign”** means the AmBank × BonusLink Points to Cash Campaign organised by AmBank in collaboration with BonusLink.



“**Campaign Period**” means the period from **16 March 2026 to 15 July 2026**, both dates inclusive.

“**Points-to-Cash Redemption**” means the conversion of BonusLink Points into cash which will be credited into the AmBank Customer’s AmBank or AmBank Islamic account through AmOnline.

## 2. Campaign Offer

- 2.1. During the Campaign Period, eligible AmBank Customers may redeem BonusLink Points for cash at a special promotional rate.
- 2.2. The standard redemption rate is **1,060 BonusLink Points for RM10**.
- 2.3. During the Campaign Period, the promotional redemption rate will be **1,000 BonusLink Points for RM10**.
- 2.4. The promotional rate represents approximately a **6% reduction in the number of BonusLink Points required** for redemption.
- 2.5. The promotional redemption rate is only applicable during the Campaign Period.

## 3. Eligibility

- 3.1. This Campaign is open to AmBank Customers who are also BonusLink Members.
- 3.2. AmBank Customers must hold a valid AmBank or AmBank Islamic Savings Account/Savings Account-i or Current Account/Current Account-i and have an active AmOnline account.
- 3.3. AmBank Customers must have sufficient BonusLink Points available in their BonusLink account at the time of redemption.
- 3.4. Participation in this Campaign is subject to the AmBank Customer maintaining a valid BonusLink membership linked to AmOnline.



#### 4. Redemption Mechanics

- 4.1. Points-to-Cash Redemption must be performed through the designated redemption channels made available by AmBank and/or BonusLink, including AmOnline, where AmOnline serves as a facility channel only with redemption programme administered by BonusLink
- 4.2. BonusLink Points will be deducted from the BonusLink Member's account upon successful redemption.
- 4.3. The redeemed cash amount will be credited into the AmBank Customer's existing AmBank or AmBank Islamic Savings Account/Savings Account-i or Current Account/Current Account-i, subject to successful redemption and operational processes by BonusLink, and the Bank.

#### 5. BonusLink Membership Linking and Cash Redemption with BonusLink Points

- 5.1. AmBank Customers are only allowed to link **one (1) BonusLink membership** to AmOnline.
- 5.2. By linking their BonusLink membership on AmOnline, AmBank Customers consent to the Bank sharing their personal information, including **Name, Identification Type, Identification Number and Mobile Number**, with BonusLink for the purpose of linking the BonusLink membership on AmOnline.
- 5.3. AmBank Customers may view their BonusLink Points balance in the linked BonusLink membership via AmOnline.
- 5.4. AmBank Customers may convert BonusLink Points from their linked BonusLink membership into cash, which will be credited into any of their existing AmBank or AmBank Islamic Savings Account/Savings Account-i or Current Account/Current Account-i.
- 5.5. No refund or reversal of BonusLink Points will be allowed once the Points-to-Cash Redemption has been successfully processed. Notwithstanding the foregoing, BonusLink and/or AmBank reserve the right, at their discretion,



to reverse, adjust or cancel any redemption or corresponding crediting of cash into the AmBank Customer's account in event of error, system malfunction, fraud or any other discrepancy.

6. Redemption Limit

- 6.1. There is **no minimum or maximum redemption limit** during the Campaign Period.
- 6.2. Eligible AmBank Customers may perform multiple Points-to-Cash Redemptions, subject to having sufficient BonusLink Points.

7. General Terms

- 7.1. AmBank and BonusLink reserve the right to amend, vary, suspend, or withdraw the Campaign and/or these Terms and Conditions at any time with prior notice of at least five (5) calendar days.
- 7.2. By participating in this Campaign, AmBank Customers are deemed to have read, understood and agreed to be bound by these Terms and Conditions.
- 7.3. All decisions made by AmBank and BonusLink in relation to this Campaign shall be final, conclusive and binding
- 7.4. This Campaign is administered by BonusLink and AmBank's role in this Campaign is limited to facilitating the crediting of cash into the AmBank Customer's account based on the instructions received from BonusLink. Any queries and disputes relating to this Campaign, in particular queries and disputes related to BonusLink Points, redemption and conversion should be directed to BonusLink