Terms and Conditions
AmBank/AmBank Islamic Prepaid Letup Campaign
Campaign Period: 1 November 2026 – 31 January 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 (if any) which are available at https://www.ambank.com.my/eng/terms-and-conditions/**. If the Eligible Customers do not understand any of the terms and conditions stated herein and/or updated terms and conditions, the Eligible Customer(s) are advised to discuss with any of the Bank's authorised representative/licensed 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.

"AmOnline App" refers to the online banking service(s) made available by the Bank for its customers that is available as a mobile application.

"Associate Corporations" The term "Associate Corporations" shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 or the Islamic Financial Services Act 2013, where applicable. The term "Related Corporations" shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

"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/AmBank Islamic Prepaid Letup Campaign"** organised by the Bank in accordance with the Terms and Conditions herein.

"Campaign Month" refers to the months as defined in Clause 2.2.

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

2 Campaign Period

2.1 This Campaign is organized by the Bank and shall commence on 1 November 2026 and end on 31 January 2027 (both dates inclusive) ("**Campaign Period**"). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

2.2 The campaign periods are as follows:

Campaign Month	Participating Dates
Month 1	1 November 2026 – 30 November 2026
Month 2	1 December 2026 – 31 December 2026
Month 3	1 January 2027 – 31 January 2027

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3 Campaign Eligibility

3.1 This Campaign is open to all AmOnline Customers who perform prepaid top up via AmOnline as described in Clause 4.1 **("Eligible Customers").**

3.2 AmBank Staff is also eligible

3.3 With respect to all the categories above, the following categories of persons shall NOT be eligible to participate in this Campaign:

(a) Non-individual customers including, but not limited to:
- Sole proprietorships/partnerships; and/or
- Small and Medium Enterprises (SMEs); and/or
- Non-profit organizations/charitable bodies/societies

(b) Customers whose account(s) are deemed to be unsatisfactorily conducted, invalid or cancelled.

4 Campaign Mechanics and Prizes

4.1 Eligible Customers must perform prepaid top up transaction via AmOnline App with a minimum value of Ringgit Malaysia Twenty (RM20) in a single transaction (**"Eligible Transaction"**) during Campaign Period. For avoidance of doubt, the Eligible Transaction includes any prepaid top up category made available via the AmOnline App, including but not limited to telco prepaid top ups, internet plan top ups and purchases of gaming credits.

4.2 At the end of each Campaign Month, the top one hundred (100) Eligible Customers who record the highest cumulative value of Eligible Transactions during the relevant Campaign Month will be entitled to win the Monthly Prize. The Monthly Prize awarded to each Monthly Prize Winner will be determined based on his/her respective ranking by cumulative Eligible Transaction value, as described in Clause 4.4 below[1].

4.3 At the end of the Campaign Period, the Eligible Customer who records the highest cumulative value of Eligible Transactions throughout the Campaign Period will be entitled to the Grand Prize as specified in Clause 4.4 below.

Note:

[1] An Eligible Customer who has won the Monthly Prize will not be eligible to win another Monthly Prize in any subsequent Campaign Month. However, they will remain eligible to win the Grand Prize at the end of the Campaign Period.

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4.4 The Campaign Prizes to be given away are as follows:

Category	Campaign Prizes	Number of winners
Monthly Prize	Samsung Galaxy Buds Cashback RM100 Cashback RM50 Cashback RM10	2 winners (Rank 1st and 2nd) 2 winners (Rank 3rd and 4th) 2 winners (Rank 5th and 6th) 94 winners (Rank 7th to 100th) There is a total of 100 winners every month.
Grand Prize	Samsung Tab S11 256GB	1 winner

4.5 Examples of Eligible Transactions are per table below:

Transaction	Transaction Description	Remarks
Transaction 1	Perform a successful prepaid reload of minimum Ringgit Malaysia Twenty (RM20) in a single transaction on 3rd November 2026 via AmOnline App.	**Eligible** as the prepaid reload meets the minimum value of Ringgit Malaysia Twenty (RM20) in a single transaction within Campaign Period.
Transaction 2	Perform prepaid top up of Ringgit Malaysia Ten (RM10) via AmOnline App on the 5th November and another top up of Ringgit Malaysia Fifteen (RM15) on the 20th November.	**Not eligible** as both the top up amounts are lower than the minimum requirement of Ringgit Malaysia Twenty (RM20).
Transaction 3	Perform a successful top up of Ringgit Malaysia Fifteen (RM15) in a single transaction on 11th November 2026.	**Not eligible** as the prepaid top up value does not meet the minimum requirement of Ringgit Malaysia Twenty (RM20) in a single transaction.

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The following illustrations provide examples of how an Eligible Customer may qualify as a winner of the Campaign.

Illustration 1

<table>
<tr><th>Transaction</th><th>Description</th></tr>
<tr><td>Customer A is an AmOnline Customer and performs the transactions below:

<table>
<tr><th>Transaction Date</th><th>Transaction Amount</th></tr>
<tr><td>2nd November 2026</td><td>RM100</td></tr>
<tr><td>12th November 2026</td><td>RM120</td></tr>
<tr><td>Total Eligible Transaction Amount</td><td>RM220</td></tr>
</table>
</td><td>Customer A accumulates a total prepaid top-up value of Ringgit Malaysia Two Hundred Twenty (RM220) during the Campaign Month of November.

At the end of the Campaign Month, Customer A is ranked 5th based on the cumulative top up value.

Therefore, Customer A shall be eligible to receive the Monthly Prize of Ringgit Malaysia Fifty (RM50) Cashback.</td></tr>
</table>

Illustration 2

<table>
<tr><th>Transaction</th><th>Description</th></tr>
<tr><td>Customer B is an AmOnline Customer and performs the transactions below:

<table>
<tr><th>Transaction Date</th><th>Transaction Amount</th></tr>
<tr><td>6th November 2026</td><td>RM120</td></tr>
<tr><td>18th November 2026</td><td>RM15</td></tr>
<tr><td>Total Eligible Transaction Amount</td><td>RM120</td></tr>
</table>
</td><td>Customer B accumulates a total prepaid top-up value of Ringgit Malaysia One Hundred Twenty (RM120) during the Campaign Month of November.

At the end of the Campaign Month, Customer B is ranked 90th based on the cumulative top-up value.

Therefore, Customer B shall be eligible to receive the Monthly Prize of Ringgit Malaysia Ten (RM10) Cashback.

For the avoidance of doubt, any individual prepaid top-up transaction below Ringgit Malaysia Twenty (RM20) will not be counted towards the cumulative prepaid top-up value.</td></tr>
</table>

Illustration 3

<table>
<tr><th>Transaction</th><th>Prize</th></tr>
<tr><td>Customer C is an AmOnline Customer and performs the transactions below:

<table>
<tr><th>Transaction Date</th><th>Transaction Amount</th></tr>
<tr><td>2nd November 2026</td><td>RM120</td></tr>
<tr><td>12th November 2026</td><td>RM50</td></tr>
<tr><td>24th November 2026</td><td>RM100</td></tr>
<tr><td>6th December 2026</td><td>RM200</td></tr>
<tr><td>20TH December 2026</td><td>RM125</td></tr>
<tr><td>7th January 2027</td><td>RM50</td></tr>
<tr><td>15 January 2027</td><td>RM120</td></tr>
<tr><td>Total Eligible Transaction Amount</td><td>RM765</td></tr>
</table>
</td><td>Customer C accumulates a total prepaid top-up value of Ringgit Malaysia Two Hundred Seventy (RM270) during the Campaign Month of November and is ranked 1st based on the highest cumulative prepaid top-up value for the month.

Therefore, Customer C shall be eligible to receive the Monthly Prize of a Samsung Galaxy Buds.

Customer C continues to perform eligible prepaid top-ups throughout the Campaign Period and manages to achieve the highest cumulative prepaid top-up value for the entire Campaign Period.

As such, Customer C shall be eligible to receive the Grand Prize, a Samsung Galaxy Tab S11 256GB.

For the avoidance of doubt, winning a Monthly Prize does not disqualify an Eligible Customer from being eligible for the Grand Prize, provided all applicable Campaign requirements are satisfied.</td></tr>
</table>

5 Winner Selection and Prize Fulfilment

5.1 Upon meeting the campaign requirements detailed in Clause 4, the Eligible Customers will be ranked based on the cumulative value of their Eligible Transactions during the relevant Campaign Month and/or Campaign Period, as applicable. In the event that two (2) or more Eligible Customers record the same cumulative Eligible Transaction value, priority shall be given to the Eligible Customer who first achieved such cumulative value, based on the transaction timestamp recorded by the Bank. The Bank's timestamp records shall be final and conclusive.

5.2 The physical Campaign Prizes will be delivered to the AmBank/AmBank Islamic branch selected by the respective Campaign Winner for collection **within ninety (90) days** from the end of the relevant Campaign Month.

Campaign Month	Fulfilment Period
1 November 2026 – 30 November 2026	By 28 February 2027
1 December 2026 – 31 December 2026	By 31 March 2027
1 January 2027 – 31 January 2027	By 30 April 2027

5.3 The Cashback will be credited to the Campaign Winner's Current Account and/or Current Account-i or Savings Account and/or Savings Account-i (CASA/CASA-i) or Credit Card/Credit Card-i, as applicable. Only one (1) crediting attempt will be made. In the event the crediting attempt is unsuccessful for any reason whatsoever, the Cashback shall be forfeited.

5.4 Where the Eligible Customer has performed Eligible Transactions using both CASA/CASA-i and Credit Card/Credit Card-i, the Cashback will be credited to the CASA/CASA-i or Credit Card/Credit Card-i account first used by the Eligible Customer to perform an Eligible Transaction during the Campaign Period.

5.5

6 Participation Criteria

6.1 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 stated herein.

(b) agree that all records of transactions recorded in the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and

(c) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.

6.2 The Bank shall not be liable for:

(a) Any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software.

(b) Any failure in respect of entry of any information to be received, captured, or recorded for the purpose of this Campaign, including, but not limited to, system down-time or technical problems, traffic congestion on the Internet or at the AmOnline App.

(c) Any injury or damage to an Eligible Customer's or any other person's computer or other device related to or resulting from participating in the Campaign; and/or

(d) Any combination of the above.

6.3 The Bank shall notify the Campaign Winners via phone call, AmOnline Push Notification, short message system (SMS), electronic direct mail (eDM), or electronic communication display at AmBank website at www.ambank.com.my.

6.4 The Bank will not entertain any request from the Eligible Customers to transfer the Cashback to other accounts maintained with the Bank or any other financial institution or any third party's accounts.

6.5 The Bank reserves the right to change or exchange the Campaign Prizes into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications mentioned in Clause 6.3.

6.6 The physical Campaign Prizes are not exchangeable or transferable for cash, credit or in kind.

6.7 The Campaign Prize is provided by a third-party supplier and is subject to the manufacturer's applicable warranty terms and conditions. The Bank shall not be responsible for any defect, quality issue, malfunction or warranty claim relating to the Campaign Prize.

7 Disqualification

7.1 The Bank has the right to disqualify the participation of any Eligible Customers from this Campaign without having to notify the Eligible Customers in the event:

(a) The Eligible Customers have provided untrue information or acted fraudulently in any manner during the Campaign Period; or

(b) The Eligible Customers who have committed or are 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

(c) Any suspicious transactions are received at any stage of the Campaign and/or after the stipulated Campaign Period; or
(d) The Eligible Customer's CASA/CASA-i or Credit Card/Credit Card-i is not in valid or good standing as may be determined by the Bank, suspended, cancelled, closed or terminated for any reason prior to the notification of the winners by the Bank; or
(e) The Eligible Customer has breached any of the terms and conditions stipulated herein.

8 General

8.1 By participating in this Campaign, the Eligible Customers are advised to read and understand these Terms and Conditions, which shall be read together with the General Terms and Conditions for Accounts and Services.

8.2 The Bank shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.

8.3 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.

8.4 Any notice issued by the Bank shall be posted on their respective official website at www.ambank.com.my and any such notice shall be deemed given when so posted at its official website. The Eligible Customers are advised to check the Bank's official website from time to time.

8.5 Unless expressly stated otherwise, these Terms and Conditions, including any amendments thereto, shall prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.

8.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all participating Eligible Customers, and no correspondence or appeal arising therefrom shall be entertained.

8.7 The Bank is not 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, wilful default, or fraud.

8.8 No compensation in cash or any kind shall be given to the Eligible Customers 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.

8.9 To the extent permitted by law, the Bank shall not be liable to the Eligible Customers 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.

8.10 The Bank shall not be responsible or liable for any failure by any Eligible Customers to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.

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8.11 All disputes concerning the construction, validity, enforcement and interpretation of these 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 proceeding arising out of these Terms and Conditions.

8.12 The Eligible Customers are required to log on to the Bank's official website at www.ambank.com.my 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.

8.13 For any assistance and/or feedback related to this Campaign, the Eligible Customers may contact the Bank's Contact Centre from 9.00am to 9.00pm, Monday to Sunday by calling Bank's Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com.

8.14 The Bahasa Melayu version of these terms and conditions is also available at https://www.ambank.com.my/eng/terms-and-conditions.