

Terms and Conditions
Raya Gempak with AmOnline
Campaign Period: 14 Mac 2025 – 30 April 2025

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 mobile banking application provided by the Bank for its customers to access their financial information and services offered by the Bank on the go.

"Associate Corporations" shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013-IFSA 2013, where applicable. **"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 **"Raya Gempak with AmOnline"** organised by the Bank in accordance with the Terms and Conditions herein.

"CASA/CASA-i" refers to individual Current Account and/or Current Account-i or Savings Account and/or Savings Account-i maintained with the Bank.

"Credit Card/Credit Card-i" refers to an individual Credit Card and/or Credit Card-i account maintained with the Bank. This account allows the cardholder to borrow funds to pay for goods and services, subject to the repayment/payment¹ terms, interest/management fee rates, fees, and other conditions set by the Bank.

"DuitNow QR" refers to an electronic fund transfer service to send or receive money securely and instantly using a unique two-dimensional Quick-Response (QR).

"DuitNow Transfer" refers to an electronic funds transfer service to send or receive money securely and instantly to mobile numbers.

¹Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

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“e-Duit Raya” refers to an electronic funds transfer service made via DuitNow QR and/or DuitNow Transfer using the e-Duit Raya feature in the AmOnline App.

“FPX” or Financial Process Exchange is a payment gateway that allows you to make online payments in real time using your Savings/Current or Credit Card/Credit Card-i.

“JomPAY” is Malaysia’s national bill payment scheme operated by Payments Network Malaysia Sdn Bhd (PayNet) which allows individual customers to pay for any registered billers.

“Prepaid Top-up” is a mobile top-up recharge that can be made through the AmOnline App which adds balance to prepaid credit mobile phone numbers or adds balance of gaming credits as well.

“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 will commence on 14 March 2025 and ends on 30 April 2025 (both dates inclusive) (**“Campaign Period”**). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

3 Campaign Eligibility

- 3.1 This Campaign is open to all **new and existing individual customers** who have registered for AmOnline App prior to the Campaign Period or during the Campaign Period. (**“Eligible Customers”**).
- 3.2 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.
 - (c) Employees of AmBank Group.

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4 Campaign Mechanics and Prizes/Rewards

4.1 This Campaign consists of two categories and following are the Campaign Mechanics for each category:

Category A: Top Transactor

(a) This category features two (2) distinct Reward options, each with specific features and conditions that must be met to qualify for the respective Rewards as follows:

- (i) 10g 999.9 gold: With a minimum amount of Ringgit Malaysia Ten (RM10) per transaction, the Eligible Customers who performs the highest number of DuitNow Transfer or DuitNow QR transaction count via the e-Duit Raya feature in AmOnline App between 30 March 2025 to 30 April 2025 via AmOnline App will stand to win one (1) unit of 10g 999.9 gold.
- (ii) Nespresso CitiZ Platinum D140 Titanium Coffee Machine: With a minimum amount of Ringgit Malaysia Ten (RM10) per transaction, the Eligible Customers who performs the highest number of FPX and/or Bill Payment/JomPAY and/or Prepaid Top-up will stand to win one (1) unit of Nespresso CitiZ Platinum D140 Titanium Coffee Machine.

(b) For clarity, please refer to the Table 1 below for the specific features of the mechanisms and rewards associated with Category A.

Table 1: Mechanics and Rewards for Category A

Product	Mechanics	Reward
e-Duit Raya via DuitNow transaction	Perform DuitNow Transfer or DuitNow QR transaction via e-Duit Raya feature between 30 March 2025 to 30 April 2025 only with a minimum transaction value of Ringgit Malaysia Ten (RM10) to any participating banks or eWallets.	One (1) unit of 10g 999.9 gold
FPX	FPX transaction with a minimum transaction value of Ringgit Malaysia Ten (RM10)	One (1) Nespresso CitiZ Platinum D140 Titanium Coffee Machine
Bill Payment to JomPAY or non JomPay billers	Pay your bills with a minimum transaction value of Ringgit Malaysia Ten (RM10)	One (1) Nespresso CitiZ Platinum D140 Titanium Coffee Machine
Prepaid Top-up	Prepaid Top-Up transaction with a minimum transaction value of Ringgit Malaysia Ten (RM10)	One (1) Nespresso CitiZ Platinum D140 Titanium Coffee Machine

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Category B: TGIF 50!

- (i) In order to participate in the Campaign under Category B, the Eligible Customer who successfully performs the 50th eligible transaction (as hereinafter defined) on Selected Fridays (as hereinafter defined) throughout the Campaign Period (“Eligible Transaction Category B”) shall be entitled to win prizes (“Prizes”) as depicted in Table 2:
- (ii) The 50th eligible transaction refers to transaction number 50 transacted on Selected Fridays.
- (iii) Should there be two 50th eligible transactions with the same time stamp, the transaction with the higher value will be deemed as the winner.

Table 2: Mechanics and Rewards for Category B

Transaction Type	Mechanics	Prizes
Bill Payment to JomPAY or non JomPAY billers	50 th transaction on eligible Fridays will win the prize.	1x RM50 AEON Voucher per winner every Friday
Prepaid Top-up		1x RM50 AEON Voucher per winner every Friday
FPX Transfer		1x RM50 AEON Voucher per winner every Friday

- (iv) Table 3 below states all the identified dates in which Category B Eligible Customers must transact on to stand to win Prizes mentioned in Table 2.

Table 3: Selected Fridays

Date
21 st March 2025
28 th March 2025
04 th April 2025
11 th April 2025
18 th April 2025
25 th April 2025

4.2 Eligible Customers may participate in both Category A or Category B under this Campaign.

5 Winner Selection and Notification

5.1 Winners will be selected based on the specific features (i.e type of transactions) and condition as specified in Clause 4 above.

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- 5.2 Winner will be notified via methods mentioned in clause 6.3 below within ninety (90) calendar days from the end of Campaign Period.
- 5.3 If uncontactable or upon failure to respond, the contacted Potential Winners shall be disqualified from winning the Prize. The next-in-line Potential Winners shall be contacted to have an opportunity to win the Prize.
- 5.4 Contact details of the successfully contacted Potential Winners will be shared with a fulfilment partner appointed by the Bank with the purpose of sending the prize to Potential Winners.

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 captured by 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 will 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) failure of any entry or other information to be received, captured or recorded for any reason, including, but not limited to, system down-time or technical problems or traffic congestion on the Internet or at the AmOnline App.
 - (c) injury or damage to an Eligible Customers or any other person's computer or other device related to or resulting from participating in this Campaign; and/or
 - (d) any combination of the above.
- 6.3 The Bank shall contact and/or notify the 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 Eligible Customer's CASA/CASA-i and/or Credit Card/Credit Card-i must not be dormant or closed throughout the Campaign Period.
- 6.5 The Bank will not entertain any request from the Winners to transfer the Prize and/or Reward to other party or any third party.
- 6.6 The Bank reserves the right to change or exchange the Prizes or Rewards into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications provided in this Campaign.
- 6.7 The Prizes or Rewards are not exchangeable or transferable for cash, credit or in kind.

7 Disqualification Criteria

- 7.1 The Bank has the right to disqualify the participation of any Eligible Customer without having to notify them in the event:
 - (a) the Eligible Customer's CASA/CASA-i and/or Credit Card/Credit Card-i is closed within four (4) weeks from the end of the Campaign Period; or

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- (b) the Eligible Customer have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
- (c) the Eligible Customer have breached any of the terms and conditions stipulated herein.

7.2 Any Eligible Participating Customer has 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 has committed or are determined by the Bank to be shall not be eligible to participate and/or shall be immediately disqualified from participating in this Campaign.

8 the General

- 8.1 By participating in this Campaign, the Eligible Customers are advised to read and understand this Terms and Conditions, which shall be read together with the:
 - (a) General Terms and Conditions for Accounts and Services;
 - (b) Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/Savings Account-i (applicable to CASA-i only);
 - (c) AmBank (M) Berhad MasterCard/VISA/UnionPay Agreement;
 - (d) AmBank Islamic Berhad MasterCard/VISA Agreement
- 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 including to vary the Campaign Period with Prior Notice.
- 8.4 Any notice issued by the Bank shall be posted on the Bank's official website at www.ambank.com.my or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- 8.5 Unless expressly stated otherwise, this Terms and Conditions, including any amendments thereto, will 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 participants.
- 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 participants for any losses or damages suffered or incurred by the participants 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 participants 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

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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 All questions concerning the construction, validity, enforcement and interpretation of this 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 this Terms and Conditions.
- 8.11 The Eligible Customers are required to log on the Bank's corporate 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.
- 8.12 For any assistance and/or feedback related to this Campaign, the Eligible Customers who participate may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Friday by calling Bank's Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com.
- 8.13 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.