

Terms and Conditions
Retail Banking 50th Anniversary Campaign
Campaign Period: 1 July 2025 – 30 September 2025

REMINDER: The Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions outlined below which are available at www.ambank.com.my/eng/terms-and-conditions (“Terms and Conditions”). Should any Eligible Customers have difficulty understanding any part of the Terms and Conditions, it is strongly advised that the Eligible Customers seek clarification by discussing with the Bank’s staff or authorised representatives.

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 inside 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**” means the Internet Banking services offered by AmBank Group to its customers to perform banking transactions via the Internet in accordance with the terms and conditions stipulated at <https://ambank.amonline.com.my>.

“**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.

“**Bank**” refers to AmBank (M) Berhad [Registration No.: 19690100016 (8515-D)] and AmBank Islamic Berhad [Registration No.: 199401009897 (295576-U)], both entities incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Baseline**” refers to the Monthly-Average-Balance (MAB) for the month prior to the participating month. It can be computed by the summation of the daily closing balance of the month in the Eligible Customer’s CASA/CASA-i, divided by number of days of the same month.

“**Campaign**” refers to the “Retail Banking 50th Anniversary Campaign” organised by the Bank in accordance with the terms and conditions as stipulated herein.

“**CASA/CASA-i**” refers to the Current Account and/or Current Account-i or Savings Account and/or Savings Account-i. For purposes of this campaign, the CASA/CASA-i refers to the following eligible accounts: -

- (a) Basic Savings Account (with fee)
- (b) Basic Savings Account-i (with fee)
- (c) Basic Savings Account (non-fee)
- (d) Basic Savings Account-i (non-fee)
- (e) TRUE Savers Account
- (f) TRUE Savers Account-i
- (g) Everyday Savings Account
- (h) Family First
- (i) Everyday Account-i (Family First Solutions-i)
- (j) eFlex Savings Account
- (k) eFlex Savings Account-i
- (l) AmWafeeq Savings Account-i
- (m) AmVault Savings Account
- (n) AmVault Savings Account-i
- (o) Basic Current Account (with fee)
- (p) Basic Current Account-i (with fee)
- (q) Basic Current Account (non-fee)
- (r) Basic Current Account-i (non-fee)
- (s) AmStar Current Account
- (t) AmStar Current Account-i

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- (u) AmPartner Current Account
- (v) TRUE Transact
- (w) TRUE Transact-i
- (x) Everyday Account (Family First Solutions)
- (y) Everyday Account-i (Family First Solutions-i)

“**Credit Card/Credit Card-i**” refers to AmBank Credit Card/AmBank Credit Card-i. For purposes of this campaign, the **Credit Card/Credit Card-i** refers to the following Eligible Cards:-

- (a) AmBank SIGNATURE Priority Banking Visa Infinite Card
- (b) AmBank SIGNATURE Priority Banking Visa Infinite Card-i
- (c) AmBank Visa Infinite Card
- (d) AmBank Islamic Visa Infinite Card-i
- (e) AmBank Enrich Visa Infinite Credit Card
- (f) AmBank Visa Signature Card
- (g) AmBank Islamic Visa Signature Card-i
- (h) AmBank BonusLink Visa Signature Credit Card
- (i) AmBank UnionPay Platinum Card
- (j) AmBank Enrich Visa Platinum Credit Card
- (k) AmBank Visa Platinum Card
- (l) AmBank Islamic Visa Platinum Card
- (m) AmBank BonusLink Visa Platinum Credit Card
- (n) AmBank Cash Rebate Visa Platinum Card
- (o) AmBank Islamic Al-Taslim Visa Platinum Card-i
- (p) AmBank Islamic Visa Platinum CARz Card-i.

“**DuitNow QR**” refers to payment via the “Scan QR” function on AmOnline mobile application linked to the Eligible Customer(s).

“**Day**” refers to Monday to Friday, and when the registered office of the Bank is open, unless stated otherwise.

“**Entries**” refers to the eligible Entries earned by fulfilling the criteria in clause 4.2 which entitles Eligible Customer to qualify for the Campaign prizes.

“**Fresh Funds**” refer to monies or funds that are:

- (a) not transferred from any of the Bank’s/AmBank Group’s existing deposit accounts;
- (b) transferred by the way of Interbank GIRO (IBG) or Interbank Fund Transfer (IBFT) from another bank /financial institution into the CASA/CASA-i;
- (c) deposit made by way of cash or cheque(s) into the Eligible Customer’s CASA/CASA-i.

Note: Cheque(s) issued from other bank(s) are subject to clearance and will only be considered as deposits by the Eligible Customers after the cheque(s) have been cleared and will only be considered good if not returned and dishonoured.

“**Incremental MAB**” refers to the MAB for the month minus the Baseline.

“**Monthly Average Balance (MAB)**” refers to the sum of all the daily closing balance of deposits in the Eligible Customer’s CASA/CASA-i, divided by the number of days in the same month.

“**Prior Notice**” refers to notice by the Bank of certain facts or a particular state of affairs of at least five (5) calendar days on the Bank’s website at www.ambank.com.my.

Words denoting person shall include living persons and, if and where applicable, body or persons incorporated or unincorporated. Words importing the singular shall also include the plural and vice-versa. Words importing the masculine gender shall include the feminine and neuter gender.

2. Campaign Period

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This Campaign shall **commence on 1 July 2025 and ends on 30 September 2025** both dates inclusive (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice. The Campaign will be subjected to immediate revision should there be any changes to the Overnight Policy Rate (OPR).

3. Eligibility

- 3.1 All individual customers who are the primary account holders and maintain an active CASA/CASA-i (herein referred to as “**Eligible Customer**”) with the Bank during the Campaign Period shall be automatically registered to participate in this Campaign.
- 3.2 This Campaign is only applicable to all CASA/CASA-i (herein referred to as the (“**Participating Account**”).
- 3.3 In order to participate in this Campaign, all the participating accounts must be valid and in good standing as may be determined by the Bank.
- 3.4 Eligible Customer(s) whose Participating Account is/are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Prize(s), will not be entitled to any Prizes(s) under this Campaign.
- 3.5 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 organisations/charitable bodies/societies.
 - (b) All employees of AmBank Group are not eligible to participate in this Campaign.
 - (c) Customers whose account(s) with the Bank are dormant or deemed inactive or who have breached any other agreements with the Bank;
 - (d) Customers whose account(s) deemed to be unsatisfactorily conducted, invalid or cancelled
- 3.6 The deposits made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

4. Campaign Mechanics

- 4.1 The Campaign shall run according to the following periods and their corresponding dates:

Campaign Period (Month)	Date
1	1 July 2025 – 31 July 2025
2	1 August 2025 – 31 August 2025
3	1 September 2025 – 30 September 2025

- 4.2 Eligible Customer(s) who meet the qualifying criteria as specified below shall be entitled to earn entries to win prizes (“**Entries**”) during the Campaign Period:

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Table 1: Entries Allocation

Category	Description	Numbers of Entries
APPLY for NEW PRODUCTS / SERVICES	[CASA/CASA-i] OPEN a new AmBank CASA/CASA-i via AmOnline / Branch within the Campaign period with minimum Month End Balance ('MEB') of RM100 during account opening month	50 Entries (Per Account)
	[Credit Card/ Credit Card-i] Eligible Customer(s) who sign up for a Credit Card/ Credit Card-i	50 Entries (Primary Card Only)
	[Balance Transfer/QuickCash] Eligible Customer(s) who apply for Balance Transfer/QuickCash with a minimum of RM1,000	50 Entries (Successful Application)
	[Wealth Product] Eligible Customer(s) who purchase any investment or insurance / Takaful* product	50 Entries (Each Transaction)
	[Loan/Financing Product] Eligible Customer(s) who sign up any loan/financing product	50 Entries (successful Application)
	[AmBank/AmBank Islamic Signature Priority Banking (AmSPB)] Eligible Customer(s) who sign up for AmSPB membership and maintain minimum RM50,000 MAB in CASA/CASA-i during the month of sign up.	500 Entries (One Off bonus)
TRANSACT	DEPOSIT - Every incremental MAB of RM100	5 Entries
	PAY via FPX with a minimum of RM100	5 Entries
	PAY BILLS via JomPAY with a minimum of RM50	5 Entries
	PAY via Credit Card/Credit Card-i with a minimum of RM50	5 Entries
	PAY via AmBank Debit Card with a minimum of RM30	5 Entries

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

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	PAY via DuitNow QR Pay to Merchant (P2M) via AmOnline with a minimum of RM10	5 Entries
	PREPAID Top-Up via AmOnline with a minimum of RM10	5 Entries
REFER	Refer a friend via AmOnline	50 Entries (Successful referral)
	Refer an AmBank SIGNATURE Priority Banking customer	500 Entries (Successful referral)

Note¹: The Incremental MAB will be calculated based on customer's MAB of CASA/CASA-i for the month benchmarked against MAB of previous month.

- 4.3 Incremental MAB refers to the difference in the MAB during the Campaign Period as compared to the MAB of Baseline.
- New to Bank Customer: Baseline = "0"
 - Existing to Bank Customer: Baseline = MAB of the month prior to the participating month.

Illustration 1:

- i. A new to Bank Eligible Customer opens a CASA/CASA-i via AmOnline/Branch and transfer his/her salary of Ringgit Malaysia Five Thousand (RM5,000), Pays a utility bill via JomPay, spend with AmBank Debit Card, and refer a friend by sharing his/her referral code via AmOnline.
- ii. Number of Entries earned in Campaign Period Month 1 is calculated as below:

Criteria Met	No. of Entries Earned
OPEN a new AmBank CASA/CASA-i via AmOnline / Branch within the Campaign period with minimum Month End Balance (' MEB ') of RM100 during account opening month	50 Entries
DEPOSIT - Every incremental MAB of RM100	250 Entries (RM5,000 / RM100) x 5
PAY BILLS via JomPAY with a minimum of RM50	5 Entries
PAY via AmBank Debit Card with a minimum of RM30	5 Entries
Refer a friend via AmOnline	50 Entries
Total Entries Earned	360 Entries

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Illustration 2:

- i. An existing to Bank Eligible Customer owns any CASA/CASA-i with Baseline MAB of Ringgit Malaysia Five Hundred (RM500). During Campaign Period Month 3, the Eligible Customer have signed up AmSPB membership and maintain Ringgit Malaysia One Hundred Thousand (RM100,000) MAB in CASA/CASA-i, pays a utility bill via JomPAY and spend with AmBank Debit Card.
- ii. Number of entries earned in Campaign Period Month 3 is calculated as below:

Criteria Met	No. of Entries Earned
DEPOSIT - Every incremental MAB of RM100	4,975 Entries (RM100,000 – RM500 / RM100) x 5
Eligible Customer(s) who sign up for AmSPB membership and maintain minimum RM50,000 MAB in CASA/CASA-i during the month of sign up.	500 Entries
PAY BILLS via JomPAY with a minimum of RM50	5 Entries
PAY via AmBank Debit Card with a minimum of RM30	5 Entries
Total Entries Earned	5,485 Entries

- 4.4 In the event that the Eligible Customer has more than one (1) CASA/CASA-i, the combined balances of all CASA/CASA-i of the primary account holder shall be calculated for the purpose of this campaign and the number of Entries shall then be computed accordingly.

Example 1:

CASA/CASA-i	MAB (RM)
Single-name account 1	500
Primary joint-account with customer A	1,500
Secondary joint-account with customer B	2,000
Primary joint-account with customer C	900
Total	2,900

Example 2:

CASA/CASA-i	MAB (RM)
Single-name account 1	500
Primary joint account with customer X	1,000
Primary joint account with customer Y	1,500
Primary joint account with customer Z	2,000
Total	5,000

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5. Prizes

5.1. The prizes offered and the number of winners for each category of prizes are as stated below:

Category	Draw Month	Prizes	Total No. of Winners
Grand Prize	September 2025	50.0g 999.9 gold bar	3
Second Prize		20.0g 999.9 gold bar	5
Third Prize		10.0g 999.9 gold bar	6
Special Prize		5.0g 999.9 gold bar	18
Consolation Prize		1.0g 999.9 gold bar	18

5.2. Winners for the Grand Prize, Second Prize, Third Prize, Special Prize and Consolation Prize shall be eligible to only one (1) prize throughout the Campaign Period.

5.3. The prizes are non-transferable to any third party and non-exchangeable with credit or any such other kind.

5.4. In order to be eligible as shortlisted potential winners of any category of Prizes, any Eligible Customer must maintain a minimum MEB of Ringgit Malaysia One Hundred (RM100) as at month end (i.e., the total of month end balances of all CASA/CASA-i of the Primary Accountholder) together with at least one (1) Entry accumulated by the Eligible Customer.

5.5. To qualify for Grand Prize, Second Prize and Third Prize, the Eligible Customer is required to have minimum MEB of Ringgit Malaysia Five Thousand (RM5,000) in the final month of campaign period.

6. Winner Selection

(A) Grand Prize / Second Prize / Third Prize

6.1. The Bank's system shall assign a unique serial number to each, and every Entry earned by all Eligible Customers during the Campaign Period, which is then used for sorting all Entries in an ascending order. Following this, each Entry is then numbered sequentially starting from one (1) for the serial number with the lowest value ("**Sequential Number**").

6.2. Twenty (20) Eligible Customers will be shortlisted for each Prize ("**Potential Winners**") based on the unique serial number assigned.

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- 6.3. 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 fifteen (15) weeks from 30 September 2025, at the discretion of the Bank.
- 6.4. The Potential Winners shall be required to answer one (1) question correctly to be selected as the Grand Prize / Second Prize / Third 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 also 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.
- 6.5. 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.
- 6.6. 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.

(B) Special Prize/Consolation Prize

- 6.7. Winners will be chosen through a random draw from a pool of total Entries which will be carried out by the Bank. The Bank shall notify the prize winners via SMS/electronic mailer-etc. based on their contact details maintained in the Bank’s system. Notwithstanding the foregoing, the Bank reserves the right to use any other mediums or methods, including the Bank’s website at ambank.com.my, for the purpose of announcing the winners.

7. Prize Winners

- 7.1. The results of all winners shall be announced within fifteen (15) weeks from the respective closing date of Entries on the relevant Prizes for winners’ computation.
- 7.2. All winners may be required to attend a prize presentation ceremony and/or other publicity programmes at their own costs and expenses as and when required as notified by the Bank via telephone call and/or electronic mailer with regards to the date, time and venue of the prize presentation ceremony and/or other publicity programmes. The Bank shall make three (3) attempts to contact the winner.
- 7.3. If a winner fails to be contacted after these attempts, the Bank shall make no further attempts to contact the winner or if the winner is successfully contacted but fails to attend such ceremony and/or programmes without any valid reasons, the Bank reserves the right to forfeit the said winner’s Prize.
- 7.4. The Bank accepts no responsibility for any tax responsibilities that may arise from the prize or the use thereof. Any tax filing obligation or tax payment due (if any) to any tax authority as a result of receipt of the prize remains the sole responsibility of the Prize Winners. Prize Winners are advised to seek independent tax advice on the possible tax responsibilities to their financial situations.
- 7.5. The Winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to the Prizes unless stated otherwise, the Bank shall not be held liable for any tax.

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- 7.6. The Bank reserves the right to change or exchange the prizes 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.
- 7.7. The prizes are not exchangeable or transferable for cash, credit or in kind. The prizes shown in the promo website are for illustration purposes only and the actual design may differ.
- 7.8. The Eligible Customer shall be responsible to pay any delivery charges, service charges and/or other charges relating to any of the prizes for a second-time delivery. The Bank shall only be responsible for the delivery charges, service charges and/or other charges relating to the prizes for first-time delivery only.
- 7.9. The Bank disclaims any liability, obligation or duty relating to the prizes and makes no representation or warranty to the quality of the prizes and shall not be responsible to replace any lost, stolen or defective prizes due to defects in materials or workmanship by the manufacturer under warranty or otherwise. The Eligible Customer are to deal directly with the manufacturer and/or its authorised dealers for such warranty information, claim, and/or terms and conditions specific to the prizes.

8. Disqualifications

- 8.1 The Bank reserves the right to disqualify the participation and/or transaction of any Eligible Customers for the purpose of this Campaign in the event:
 - a) Any suspicious transactions are received at any stage of the Campaign and/or after the stipulated Campaign Period; or
 - b) the Eligible Customer's CASA/CASA-i is in default of facilities granted at any time during the Campaign Period; or
 - c) the Eligible Customer's CASA/CASA-i is closed before the notification of the winners by the Bank; or
 - d) the Eligible Customer has provided untrue information, acted fraudulently, or has not acted in good faith in any manner during the Campaign Period; or
 - e) the Eligible Customer has breached any of the terms and conditions stipulated herein.

9. General

- 9.1. By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the below terms and conditions herewith, which shall be read together with the:
 - (a) General Terms and Conditions for Accounts and Services; and
 - (b) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account-i (applicable to AmBank Islamic Current and Savings Account-i only); and
 - (c) Declaration and Term and Conditions for Savings Account/Savings Account-i and/or Current Account/Current Account-i via Electronic (AmOnline)

The Eligible Customer(s) is required to log on to the Bank's official website at http://www.ambank.com.my/eng/terms-and-conditions_as participation in this Campaign represents your acceptance to this Terms and Conditions and the General Terms and Conditions. In the event that there is any inconsistency among all of these Terms and Conditions, the Terms and Condition contained herein shall prevail in relation to this Campaign.

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- 9.2. The Eligible Customer is required to execute all relevant documents and comply with all terms and conditions in respect of their investments in the relevant products under the Campaign, which are in addition and separate from these terms and conditions.
- 9.3. This Campaign's offer is not valid with any other promotions or campaigns of the Bank and no other special, additional, or preferential rates shall be given under this Campaign.
- 9.4. The Bank shall have the right and discretion 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. For avoidance of doubt, any cancellation, termination, or suspension by the Bank of this Campaign shall not entitle the Eligible Customer to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Customer as direct or indirect result of the cancellation, termination or suspension. This exclusion applies except in cases where such losses or damages are directly attributed to the Bank's wilful default, fraud, gross negligence, misrepresentation, or violation of law,
- 9.5. To the extent permitted by law and the Bank not being in breach of the terms and conditions of this Campaign as contained herein, the Bank shall vary/revise/amend the selection mechanism/process/conditions of the Campaign at any time with Prior Notice.
- 9.6. The Bank shall have, at any time, the right to cancel, terminate or suspend the Campaign with Prior Notice.
- 9.7. Unless expressly stated otherwise, the terms and conditions herein set forth, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for this Campaign.
- 9.8. The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all the participating Eligible Customer(s).
- 9.9. 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.
- 9.10. To the extent permitted by law, the Bank shall not be liable to the Eligible Customer(s) 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 which includes but is not limited to, natural disasters such as 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.
- 9.11. The Bahasa Malaysia version of this Terms and Conditions is also available.
- 9.12. All disputes concerning the construction, validity, enforcement and interpretation of the terms and conditions stipulated herein shall be governed by, construed and enforced in accordance with the laws of Malaysia. The parties hereby submit to the jurisdiction of the Courts of Malaysia for the purpose of any suit, action or other proceeding arising out of or based on the terms and conditions herein.

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- 9.13. The Eligible Customer(s) is required to log on the Bank's corporate website for any Campaign updates and refer to www.ambank.com.my/AmRewards for the latest terms and conditions, if any.
- 9.14. For any assistance and/or feedback related to this Campaign, the Eligible Customer(s) may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Sunday by calling 03-2178 8888 or email to customer care@ambankgroup.com