Terms and Conditions
Smart Savers Campaign
Campaign Period: 1 November 2026 – 31 March 2027

REMINDER: Eligible Customers (as defined below) are hereby reminded to read and understand the Terms and Conditions herein and the updated Terms and Conditions, if any, which are available at www.ambank.com.my/TnC ("Terms and Conditions"). If the Eligible Customers do not understand any of the Terms and Conditions herein or the updated Terms and Conditions, the Eligible Customers are advised to discuss with the Bank's staff or authorised representative.

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.

"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 both AmBank (M) Berhad [Registration No.: 196901000166 (8515-D)] and AmBank Islamic Berhad [Registration No.: 199401009897 (295576-U)], companies incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

"Campaign" refers to the "**Smart Savers Campaign"** organised by the Bank in accordance with the Terms and Conditions as stipulated herein.

"CASA/CASA-i" refers to any of the following current account/current account-i or savings account/savings account-i maintained by an Eligible Customer with the Bank:
(a) Basic Savings Account/Basic Savings Account-i;
(b) Basic Savings Account Plus/Basic Savings Account-i Plus;
(c) Basic Current Account/Basic Current Account-i;
(d) Basic Current Account Plus/Basic Current Account-i Plus;
(e) Everyday Savings Account;
(f) Family First Special Savings Account/ Family First Special Savings Account-i;
(g) Family First Everyday Account/ Family First Everyday Account-i;
(h) AmPartner Account;
(i) AmStar Current Account/AmStar Current Account-i; and
(j) AmWafeeq Savings Account-i.

"Earmarked Deposit Amount" refers to the amount of Fresh Funds placed and maintained by an Eligible Customer in the designated CASA/CASA-i for the entire Earmarking Period in accordance with these Terms and Conditions.

"Earmarking Period" means a continuous period of six (6) calendar months commencing from the date the Eligible Customer successfully earmarks the required Earmarked Deposit Amount under this Campaign as determined by the Bank.

For the avoidance of doubt, Eligible Customers who successfully participate in the Campaign before the expiry of the Campaign Period shall continue to be bound by these Terms and Conditions until completion of their respective Earmarking Period and fulfilment of the applicable Gift.

"Fresh Funds" refers to monies or funds that are:
(a) not transferred from any existing deposit account maintained with the Bank;
(b) transferred via Interbank GIRO (IBG), DuitNow Transfer, RENTAS, Interbank Fund Transfer (IBFT), or any other payment channel accepted by the Bank from another bank or financial institution into the Eligible Customer's CASA/CASA-i with the Bank; and/or
(c) deposited by way of cash or cheque into the Eligible Customer's CASA/CASA-i with the Bank.

Note: Cheques drawn on other banks are subject to clearance and shall only be regarded as Fresh Funds upon successful clearance and provided such cheques are not subsequently returned, dishonoured or reversed.

For the avoidance of doubt, funds transferred between accounts maintained with the Bank, whether under the same or different customer names, shall not be regarded as Fresh Funds for the purpose of this Campaign. The Bank reserves the right to determine whether any deposit qualifies as Fresh Funds and its decision shall be final and binding.

"Gift" refers to the gift item offered by the Bank under this Campaign and allocated to the Eligible Customer based on the applicable Gift Tier, subject to availability.

"Gift Tier" refers to the applicable earmarked deposit category set out in Table 1.

"Gift Allocation" refers to the total quantity and/or value of Gifts allocated by the Bank for this Campaign, which may be varied, exhausted or withdrawn at the Bank's discretion.

"Prior Notice" refers to notice issued 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.

"Premature Withdrawal" refers to any withdrawal, transfer, debit transaction or reduction in the earmarked balance that causes the Earmarked Deposit Amount to fall below the required amount during the Earmarking Period.

"**Related Corporations**" shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

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

This Campaign will commence on 1 November 2026 and ends on 31 March 2027, both dates inclusive ("**Campaign Period**"). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

3. Eligibility

3.1. Subject to the Terms and Conditions stipulated herein, this Campaign is open to all new and existing individual customers who maintain an active CASA/CASA-i (herein referred to as "**Eligible Customer**") with the Bank during the Campaign Period.

3.2. In the event of a joint account, the Eligible Customer would be the primary account holder of such account maintained in the Bank's system.

3.3. 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;
- small and medium enterprises (SMEs); and/or
- non-profit organisations/charitable bodies/societies;

(b) customers whose account(s) with the Bank are accorded special, additional, or preferential rates;
(c) customers whose account(s) with the Bank are dormant or deemed inactive or who have breached any other agreements with the Bank; and
(d) customers whose account(s) are deemed by the Bank to be unsatisfactorily conducted, invalid, or cancelled.

4. Campaign Objective and Mechanics

4.1. This Campaign is intended to encourage Eligible Customers to place and maintain Fresh Funds in their CASA/CASA-i with the Bank for the applicable Earmarking Period in exchange for Gifts offered under this Campaign.

4.2. Subject to the Terms and Conditions herein, an Eligible Customer who places and maintains the required Earmarked Deposit Amount in the CASA/CASA-i throughout the Earmarking Period shall be entitled to receive the applicable Gift corresponding to the relevant Gift Tier set out in Table 1 below.

Table 1: Gift Tier

Gift Tier	Earmarked Deposit Amount (RM)	Gift	Gift Value (RM)
Tier 1	25,000	Accutone Nexus 2000 Wireless Speaker	110
Tier 2	50,000	Gaabor 8L Large Capacity Air Fryer	245
Tier 3	100,000	Levoit Core 300S Smart Air Purifier	520
Tier 4	250,000	Apple AirPods Pro 3	1,050
Tier 5	500,000	Dyson Supersonic r™ Hair Dryer	2,500
Tier 6	1,000,000	Apple iPhone 18 Pro Max 256GB	6,250
Tier 7	2,000,000	Apple iPhone Duo 256GB	9,880

4.3. An Eligible Customer may participate multiple times during the Campaign Period, subject to Gift availability and fulfilment of all Campaign requirements.

4.4. The Earmarked Deposit Amount must consist entirely of Fresh Funds.

4.5. The Eligible Customer must maintain the Earmarked Deposit Amount in the CASA/CASA-i throughout the Earmarking Period. Any reduction in the Earmarked Deposit Amount, whether partially or fully, which causes the earmarked balance to fall below the required amount for the applicable Gift Tier shall result in forfeiture of the Gift entitlement.

4.6. Gifts are available on a first-come, first-served basis and subject to Gift Allocation.

4.7. Gift entitlement shall be determined based on the Earmarked Deposit Amount successfully maintained throughout the Earmarking Period and subject to verification by the Bank.

4.8. Upon successful registration and earmarking of the required Earmarked Deposit Amount, the corresponding Gift shall be reserved for the Eligible Customer, subject to Gift Allocation and fulfilment of all Campaign requirements.

4.9. The Bank reserves the right to replace any Gift with another item of similar type and equivalent value at its own discretion.

4.10. If a Premature Withdrawal occurs at any time during the Earmarking Period:
(a) the Eligible Customer shall cease to be eligible for the Gift;
(b) any reserved Gift entitlement shall be forfeited;
(c) if the Gift has already been delivered, the Bank reserves the right to recover the Gift and/or recover from the Eligible Customer the cost and value of the Gift, including any associated fulfilment, administrative, delivery, handling and other incidental costs incurred by the Bank, or debit the same from any account maintained by the Eligible Customer with the Bank, subject to Prior Notice and the applicable terms and conditions governing such account; and
(d) the Bank's determination on whether a Premature Withdrawal has occurred shall be final and binding.

4.11. Once the Gift Allocation has been exhausted, no further participation or Gift reservation shall be available under this Campaign and the Bank shall not be obliged to notify the Eligible Customers.

4.12. Each Earmarked Deposit Amount shall correspond to one (1) applicable Gift Tier only. An Eligible Customer shall only be entitled to the Gift corresponding to the Earmarked Deposit Amount successfully maintained throughout the Earmarking Period. The Earmarked Deposit Amount shall not be split, aggregated, combined or reused for the purpose of qualifying for multiple Gifts under this Campaign.

4.13. The total Gift Allocation for this Campaign shall be determined by the Bank at its discretion and may be amended from time to time.

5. Campaign fulfilment

5.1. Eligible Customers who successfully fulfil all Campaign requirements and maintain the required Earmarked Deposit Amount throughout the Earmarking Period shall be entitled to receive the applicable Gift.

5.2. The Gift shall be delivered or fulfilled within twelve (12) weeks after the completion of the Earmarking Period.

5.3. The Gift is not exchangeable, transferable, refundable or redeemable for cash, credit or in kind.

5.4. Where a Gift is unavailable, discontinued or out of stock, the Bank reserves the right to substitute the Gift with another item of similar type and value.

5.5. If the CASA/CASA-i is closed, suspended, cancelled, terminated, dormant or inactive prior to the Gift fulfilment, the Eligible Customer shall forfeit his/her entitlement to the Gift.

5.6. The Bank reserves the right to disqualify any Eligible Customer and/or forfeit any Gift entitlement if:
(a) any transaction is found to be invalid, cancelled, reversed, suspicious, irregular or fraudulent;
(b) the Eligible Customer has provided false or misleading information;
(c) the Eligible Customer has acted in bad faith or breached any provision of these Terms and Conditions; or
(d) the Eligible Customer has failed to maintain the required Earmarked Deposit Amount throughout the Earmarking Period.

5.7. The Bank shall not be responsible for any defect, quality issue, warranty claim, loss or damage arising from the use of the Gift. Any dispute relating to the Gift shall be resolved directly between the Eligible Customer and the supplier, manufacturer or distributor of the Gift.

6. General

6.1. By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the Terms and Conditions herein, 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).

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

6.2. 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.

6.3. The Bank shall have the right and discretion 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. 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.

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

6.5. 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.

6.6. The Bank's decisions on all matters relating to the eligibility of the Campaign are final and binding on all the Eligible Customer(s).

6.7. 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.

6.8. 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.

6.9. The Bahasa Malaysia version of this Terms and Conditions is also available.

6.10. All disputes concerning the construction, validity, enforcement and interpretation of the Terms and Conditions 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 proceedings arising out of or based on the Terms and Conditions herein.

6.11. 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/TnC for the latest Terms and Conditions, if any.

6.12. For any assistance and/or feedback related to this Campaign, the Eligible Customer(s) may contact the Bank's Contact Centre from 9.00am to 9.00pm, Monday to Sunday by calling 03-2178 8888 or email to customercare@ambankgroup.com

6.13. The deposits made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.