

SMARTSHEILD CUSTOMER CAMPAIGN **CAMPAIGN TERMS & CONDITIONS**

REMINDER: The Eligible Customer (as defined below) is hereby reminded to read and understand this campaign terms and conditions and/or the updated campaign terms and conditions which is available at the <https://www.ambank.com.my/SmartShield>. If the Eligible Customers do not understand any of the terms stated herein and/or updated terms (if any), the Eligible Customers are advised to discuss with any of the Bank's authorized representative(s).

1. Campaign Overview

The **SmartShield Customer Campaign** (the "Campaign") will run from 1st September 2026 until 30th September 2026 (both dates inclusive) ("Campaign Period") or for any other period as may be determined by the Bank with at least 30 days' notice to the Eligible Customers.

Eligible Customers are advised to read the terms and conditions herein carefully. The latest terms and conditions and updates (if any) can be found at: <https://www.ambank.com.my/SmartShield>

If any Eligible Customer requires clarification, they are advised to speak to an authorized representative of the Bank.

2. Eligible Customer

- 2.1 The Campaign is open to customer who successfully purchase or renew the following selected Non-Motor and Motor insurance / takaful plan issued by Liberty General Insurance and Zurich General Takaful:

(i) *Non-Motor - new & renewal policies / certificates

- a. Personal Accident
- b. Travel Personal Accident
- c. Household Guard / Z-Home Protect
- d. Fire Insurance/ Takaful

**Note : Fire insurance policies generated by Lending Ops will be excluded from the campaign.*

(ii) Motor - new & renewal policies / certificates

- a. Liberty Insurance auto365 Comprehensive Premier
- b. Liberty Insurance auto365 Comprehensive Plus
- c. Liberty Insurance auto365 Comprehensive Lite
- d. Liberty Comprehensive
- e. Liberty Motorcycle365 Comprehensive Plus
- f. Liberty Motorcycle 365 Comprehensive
- g. Zurich Takaful zDriver

- 2.2 Eligibility applies only to customers whose full premium / contribution is paid during the Campaign Period.
- 2.3 Employees of AmBank Group and their immediate family members (spouses, children, parents and siblings) are eligible to participate.

3. Rebate and Eligibility

3.1 Eligibility Criteria:

- i. *GWP/ C refer to Gross Written Premium/ Contribution, excluding Stamp Duty and Tax.
- ii. **Rebate will be calculated as GWP/C multiplied by x%, the reward amount will be rounded up or down to the nearest Ringgit Malaysia (RM10) for the payout via TNG PIN. For reward amounts below RM10, the amount will be rounded to the nearest RM5 or RM2, as applicable.
- iii. ***Motor rebate applies to both private vehicles and company-owned vehicles.

a) Non-Motor:

Campaign Eligibility Criteria for <u>Non-Motor</u>			
Product	Tier	New & Renewal of Non-Motor Annual *GWP/ C	**Rebate
(A) Purchase from <u>Branch Distribution, Auto Finance & Direct Sales</u>			
Non-Motor - Individual	1	RM 500 & above	8% of GWP/C
	2	RM 100 to RM 499	6% of GWP/C
(B) Purchase from <u>AmOnline</u>			
Non-Motor - Individual	1	RM 100 & above	10% of GWP/C
	2	Below RM 100	8% of GWP/C

Scenario A:

Customer purchased Household Guard from Branch with GWP/ C of RM 321.20:

- a) 6% Rebate (under item (A), Tier 2) : Customer will get TNG PIN of RM 20
 $(RM\ 321.20 \times 6\% = RM\ 19.27, \text{round up/ down to the nearest Ringgit Malaysia Ten (RM 10)} = RM\ 20)$

Scenario B:

Customer purchased Travel Insurance through AmOnline with GWP/ C of RM 90.00:

- a) 8% Rebate (under item (B), Tier 2) : Customer will get TNG PIN of RM 5
 $(RM\ 90.00 \times 6\% = RM\ 5.40, \text{round up/ down to the nearest RM 5} = RM\ 5)$

b) Motor:

Campaign Eligibility Criteria for <u>Motor</u>			
Product	Tier	New & Renewal of Non-Motor Annual *GWP/ C	**Rebate
***Motor	1	RM 1,000 & above	10% of GWP/C
	2	RM 500 to RM 999	8% of GWP/C
	3	RM 300 to RM 499	6% of GWP/C

Scenario C:

Customer purchased Motor insurance (private vehicle) from Branch with GWP/ C of RM 1,523:

- a) 10% Rebate (under Tier 1) : Customer will get TNG PIN of RM 150
 $(RM\ 1,523 \times 10\% = RM\ 152.30, \text{round up/ down to the nearest Ringgit Malaysia Ten (RM 10)} = RM\ 150)$

3.2 Rebate Structure & Rules:

- i. Rebate will be calculated as GWP/ C multiplied by x%, the reward amount will be rounded up or down to the nearest Ringgit Malaysia Ten (RM10) for the payout via TNG PIN. For reward amounts below RM10, the amount will be rounded to the nearest RM5 or RM2, as applicable.
- ii. The rebate will be issued to customers via Touch 'n Go (TNG) Reload PIN.
- iii. Rebate will be fulfilled four (4) months after the end of each policy month (i.e. policies / certificates purchased in Apr 2026 → rebate will be issued in Aug 2026).
- iv. Policies / certificate that are within the cooling-off period or subsequently cancelled during the cooling-off period will be excluded from the rebate.
- v. The following cases are not eligible for rebate: -
 - Policies / certificates with full or partial premium/ contribution rebates.
 - Transaction involving endorsement issuance, cancellation, and/or policy / certificate reinstatement.

4. The Campaign Terms & Conditions

- i. The Company reserves the right to modify or amend the reward / rebate scheme, and to alter, suspend, or cancel any campaign rules, rewards, rebate, or eligibility criteria at its sole discretion, with written notice of at least five (5) calendar days to customers where applicable.
- ii. The campaign is applicable to all eligible Motor and Non-Motor policies / certificates transacted during the campaign period, including new and renewal businesses that meet the stated eligibility.
- iii. Rules for Rebate:

(a) The Calculation for Rebate

- Rebate will be calculated as Gross GWP/C multiplied by x%, the reward amount will be rounded up or down to the nearest Ringgit Malaysia Ten (RM10) and the rebate will be issued to customers via Touch 'n Go (TNG) Reload PIN. For reward amounts below RM10, the amount will be rounded to the nearest RM5 or RM2, as applicable.

(b) Rebate Rules

- Policies / certificates that are within the cooling-off period or subsequently cancelled during the cooling-off period will be excluded from the rebate.
- The following cases are not eligible for rebate: -
 - Policies / certificates with full or partial premium/ contribution rebates.
 - Transaction involving endorsement issuance, cancellation, and/or policy / certificate reinstatement.

(c) Rebate Fulfilment

- The rebate will be fulfilled four (4) months after the month of enrolment (i.e. policies / certificates purchased in Apr'26, the reward fulfilment will be scheduled in Aug'26).

- For individual customers - Non-Motor & Motor (Private vehicles), the mobile number provided during the purchase of policy / certificate must remain valid, reachable and active throughout the reward validation and fulfilment period. Failure to maintain an active mobile number may result in disqualification or forfeiture of the rebate.
 - For Motor – Company-Owned Vehicles, the rebate will be paid only to the company's authorized Director or Personnel as registered at the time of policy / certificate purchase. A valid mobile number of the authorized recipient must be provided during purchase, and this number must remain active, reachable, and in service throughout the reward validation and fulfilment period. Failure to maintain an active mobile number may result in disqualification or forfeiture of the rebate. Requests to change the authorized Director or Personnel after policy issuance will not be accepted.
- (d) Requests for replacement of expired TNG PINs will not be accepted; customers are advised to reload or redeem the TNG PIN before its expiry date.
 - (e) The Bank shall not be responsible if customer(s) are uncontactable with the information provided by the customers upon purchase/ renewal. If the customer did not receive the TNG PIN due to any inaccurate contact information or are non-contactable through adequate means possible and reasonable best efforts, the Bank reserves the right to forfeit the TNG PIN.
 - (f) The TNG PIN is valid for use on Touch 'n Go eWallet app; subject to the terms and conditions of Touch 'n Go and the participating merchants and is not valid in conjunction with any other vouchers, offers or promotions.
 - (g) The TNG PIN is not transferable, nor exchangeable for cash or credit or any other form of whether in part or in full.
 - (h) Notwithstanding anything contained herein, the Bank reserves the right to substitute the TNG PIN with one (1) of the similar type of items of equivalent retail value as and when circumstances dictate with at least five (5) calendar days' notice to the customers.
- iv. By participating in this campaign, the eligible customer(s) give their consent to the Bank to disclose their information to any third-party vendor(s) appointed by the bank for the purpose of executing and/or fulfilling the campaign.
 - v. By participating in this Campaign, the customer(s) consent and agree to be bound by the terms and conditions herein.
 - vi. The Bank shall have the right to disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:
 - (a) The customer has provided untrue information or acted fraudulently in any manner during the entry process or at any time during the Campaign Period; or
 - (b) The customer has breached or potentially breached the terms and conditions herein.
 - vii. The bank's decision on all matters relating to the campaign shall be final and binding on all customers. No further correspondence or appeal will be entertained.

SMARTSHIELD CUSTOMER CAMPAIGN **TERMA DAN SYARAT KEMPEN**

PERINGATAN: Pelanggan Layak (seperti yang ditakrifkan di bawah) diingatkan untuk membaca dan memahami terma dan syarat kempen ini dan/atau terma dan syarat kempen yang dikemas kini yang tersedia di <https://www.ambank.com.my/SmartShield>. Jika Pelanggan Layak tidak memahami mana-mana terma di sini dan/atau terma yang dikemas kini (jika ada), Pelanggan Layak dinasihatkan untuk berbincang dengan wakil sah Bank.

1. Gambaran Keseluruhan Kempen

Kempen **SmartShield Customer Campaign** ("Kempen") berlangsung dari 1 September 2026 hingga 30 September 2026 (kedua-dua tarikh inklusif) ("Tempoh Kempen") atau bagi tempoh lain seperti yang ditentukan oleh Bank dengan notis sekurang-kurangnya 30 hari kepada Pelanggan Layak.

Pelanggan Layak digalakkan membaca terma dan syarat kempen ini dengan teliti. Terma dan syarat kempen terkini dan kemas kini (jika ada) boleh didapati di: <https://www.ambank.com.my/SmartShield>

Jika Pelanggan Layak memerlukan penjelasan, mereka dinasihatkan untuk berbincang dengan wakil sah Bank.

2. Pelanggan Layak

2.1 Kempen terbuka kepada pelanggan yang berjaya membeli atau memperbaharui pelan insurans/takaful Motor dan Bukan Motor terpilih yang dikeluarkan oleh Liberty General Insurance dan Zurich General Takaful:

(i) * Bukan Motor – polisi/ sijil baharu & pembaharuan

- a. Personal Accident
- b. Travel Personal Accident
- c. Household Guard / Z-Home Protect
- d. Fire Insurance/ Takaful

**Note : Polisi kebakaran yang dijana oleh Lending Ops adalah dikecualikan daripada kempen.*

(ii) Motor - polisi/ sijil baharu & pembaharuan

- a. Liberty Insurance auto365 Comprehensive Premier
- b. Liberty Insurance auto365 Comprehensive Plus
- c. Liberty Insurance auto365 Comprehensive Lite
- d. Liberty Comprehensive
- e. Liberty Motorcycle365 Comprehensive Plus
- f. Liberty Motorcycle 365 Comprehensive
- g. Zurich Takaful zDriver

2.2 Kelayakan hanya terpakai untuk pelanggan yang membuat bayaran penuh premium / sumbangan sepanjang Tempoh Kempen.

2.3 Kakitangan Kumpulan AmBank dan ahli keluarga terdekat (pasangan, anak, ibu bapa dan adik-beradik) adalah layak menyertai.

3. Rebat dan Kelayakan

3.1 Kriteria Kelayakan:

- i. * GWP/C merujuk kepada Gross Written Premium/Contribution, tidak termasuk Duti Setem dan Cukai.
- ii. ** Rebat dikira berdasarkan $GWP/C \times x\%$, dan amaun akan dibundarkan kepada Ringgit Malaysia Sepuluh (RM10) terdekat untuk pembayaran melalui TNG PIN. Bagi jumlah rebat di bawah RM10, jumlah tersebut akan dibundarkan kepada RM5 terdekat atau RM2, mengikut yang berkenaan.
- iii. *** Rebat Motor terpakai kepada kenderaan persendirian dan Syarikat.

a) Bukan Motor:

Jadual Kriteria Kelayakan Kempen – Bukan Motor			
Produk	Tier	Baru & Pembaharuan *GWP/C Tahunan Bukan Motor	**Rebat
(A) Pembelian melalui <u>Cawangan, Auto Finance & Direct Sales</u>			
Bukan Motor – Individu	1	RM 500 & ke atas	8% of GWP/C
	2	RM 100 to RM 499	6% of GWP/C
(B) Pembelian melalui <u>AmOnline</u>			
Bukan Motor – Individu	1	RM 100 & ke atas	10% of GWP/C
	2	Di bawah RM 100	8% of GWP/C

Senario A

Pelanggan membeli Household Guard dari Cawangan dengan GWP/C RM 321.20:

Rebat 6% (di bawah Butiran A, Tier 2) → Pelanggan menerima TNG PIN RM 20

($RM321.20 \times 6\% = RM19.27$, dibundarkan ke RM20)

Senario B

Pelanggan membeli Insurans Perjalanan dari AmOnline dengan GWP/C RM 90.00:

Rebat 8% (di bawah Butiran B, ItemTier 2) → Pelanggan menerima TNG PIN RM 5

($RM 90 \times 6\% = RM 5.40$, dibundarkan ke RM 5)

b) Motor:

Jadual Kriteria Kelayakan Kempen - <u>Motor</u>			
Produk	Tier	Baru & Pembaharuan *GWP/C Tahunan Bukan Motor	**Rebat
***Motor	1	RM 1,000 & ke atas	10% of GWP/C
	2	RM 500 to RM 999	8% of GWP/C
	3	RM 300 to RM 499	6% of GWP/C

Senario C:

Pelanggan membeli insurans Motor (kenderaan persendirian) dari Cawangan dengan GWP/C RM1,523:

a) Rebat 10% → Pelanggan menerima TNG PIN RM150

($RM1,523 \times 10\% = RM152.30$, dibundarkan ke RM150)

3.2 Struktur & Peraturan Rebat:

- i. Rebat dikira berdasarkan $GWP/C \times x\%$ dan dibundarkan kepada Ringgit Malaysia Sepuluh (RM10) terdekat untuk pembayaran melalui TNG PIN. Bagi jumlah rebat di bawah RM10, jumlah tersebut akan dibundarkan kepada RM5 terdekat atau RM2, mengikut yang berkenaan.
- ii. Rebat dihantar kepada pelanggan melalui Touch 'n Go (TNG) Reload PIN.
- iii. Rebat dipenuhi empat (4) bulan selepas tamat bulan polisi (cth: polisi / sijil dibeli Apr 2026 → rebat dikeluarkan Ogos 2026)
- iv. Polisi / sijil dalam tempoh cooling-off atau dibatalkan dalam tempoh tersebut adalah tidak layak. Kes berikut tidak layak:
 - Polisi / sijil dengan rebat premium/ sumbangan penuh atau separa
 - Transaksi yang melibatkan endosmen, pembatalan, atau pengaktifan semula polisi / sijil

4. Terma & Syarat Kempen

- i. Bank berhak untuk mengubah suai atau meminda skim ganjaran / rebat, serta mengubah, menggantung, atau membatalkan mana-mana peraturan kempen, ganjaran, rebat, atau kriteria kelayakan mengikut budi bicara mutlaknyanya, dengan pemberian notis bertulis sekurang-kurangnya lima (5) hari kalendar kepada pelanggan, jika berkenaan.
- ii. Kempen terpakai kepada semua polisi / sijil Motor dan Bukan Motor yang layak sepanjang tempoh kempen, termasuk perniagaan baharu dan pembaharuan.
- iii. Peraturan Rebat:
 - (a) Pengiraan untuk Rebat
 - Rebat akan dikira berdasarkan GWP/C Kasar didarab dengan $x\%$, amaun ganjaran akan dibundarkan ke atas atau ke bawah kepada RM10 terdekat dan rebat akan dikeluarkan kepada pelanggan melalui Touch 'n Go (TNG) Reload PIN. Bagi jumlah rebat di bawah RM10, jumlah tersebut akan dibundarkan kepada RM5 terdekat atau RM2, mengikut yang berkenaan.
 - (b) Peraturan Rebat
 - Polisi / sijil yang berada dalam tempoh cooling-off atau yang dibatalkan dalam tempoh cooling-off akan dikecualikan daripada rebat.
 - Kes-kes berikut adalah tidak layak untuk rebat: -
 - Polisi / sijil yang menerima rebat premium penuh atau separa.
 - Transaksi yang melibatkan pengeluaran endosmen, pembatalan, dan/atau pengaktifan semula polisi / sijil.
 - (c) Pemenuhan Rebat
 - Rebat akan dipenuhi empat (4) bulan selepas bulan pendaftaran (contohnya, polisi / sijil yang dibeli pada Apr'26, pemenuhan ganjaran akan dijadualkan pada Ogos'26).
 - Untuk pelanggan individu – Bukan Motor & Motor (Kenderaan Persendirian), nombor telefon mudah alih yang diberikan semasa pembelian polisi mestilah kekal sah, boleh dihubungi dan aktif sepanjang tempoh pengesahan dan pemenuhan ganjaran.

Kegagalan mengekalkan nombor telefon yang aktif boleh mengakibatkan penyingkiran kelayakan atau kehilangan rebat.

- Untuk Motor – Kenderaan Milik Syarikat, rebat hanya akan dibayar kepada Pengarah atau Kakitangan syarikat yang diberi kuasa seperti yang didaftarkan pada masa pembelian polisi. Nombor telefon mudah alih yang sah bagi penerima yang diberi kuasa mesti diberikan semasa pembelian, dan nombor ini mestilah kekal aktif, boleh dihubungi dan berfungsi sepanjang tempoh pengesahan dan pemenuhan ganjaran.
 - Kegagalan mengekalkan nombor telefon yang aktif boleh mengakibatkan penyingkiran kelayakan atau kehilangan rebat. Permintaan untuk menukar Pengarah atau Kakitangan yang diberi kuasa selepas pengeluaran polisi tidak akan diterima.
- (d) Permintaan untuk penggantian TNG PIN yang telah tamat tempoh tidak akan diterima; pelanggan dinasihatkan untuk menambah nilai atau menebus TNG PIN sebelum tarikh luputnya.
 - (e) Bank tidak akan bertanggungjawab sekiranya pelanggan tidak dapat dihubungi menggunakan maklumat yang diberikan oleh pelanggan semasa pembelian/ pembaharuan. Jika pelanggan tidak menerima TNG PIN disebabkan maklumat hubungan yang tidak tepat atau tidak dapat dihubungi melalui usaha wajar yang munasabah, Bank berhak untuk melucutkan TNG PIN tersebut.
 - (f) TNG PIN adalah sah untuk digunakan dalam aplikasi Touch 'n Go eWallet; tertakluk kepada terma dan syarat Touch 'n Go serta peniaga yang mengambil bahagian dan tidak sah digabungkan dengan mana-mana baucar, tawaran atau promosi lain.
 - (g) TNG PIN tidak boleh dipindah milik, dan tidak boleh ditukar kepada wang tunai, kredit atau apa-apa bentuk lain sama ada sebahagian atau sepenuhnya.
 - (h) Tanpa mengira apa-apa yang terkandung di sini, Bank berhak untuk menggantikan PIN TNG dengan satu (1) item lain yang sejenis dan mempunyai nilai runcit yang setara, sekiranya keadaan memerlukan, dengan pemberian notis sekurang-kurangnya lima (5) hari kalendar kepada pelanggan.
- iv. Dengan menyertai kempen ini, pelanggan layak memberikan persetujuan kepada bank untuk mendedahkan maklumat mereka kepada mana-mana vendor pihak ketiga yang dilantik oleh bank bagi tujuan melaksanakan dan/atau memenuhi kempen ini.
 - v. Dengan menyertai Kempen ini, pelanggan memberikan persetujuan dan bersetuju untuk terikat dengan terma dan syarat yang dinyatakan di sini.
 - vi. Bank berhak untuk menyingkirkan mana-mana Pelanggan Layak daripada menyertai Kempen sekiranya ia mendapati atau menentukan bahawa:
 - (a) Pelanggan telah memberikan maklumat yang tidak benar atau bertindak secara penipuan dalam apa-apa cara semasa proses penyertaan atau pada bila-bila masa sepanjang Tempoh Kempen; atau
 - (b) Pelanggan telah melanggar atau berpotensi melanggar terma dan syarat yang dinyatakan di sini.
 - vii. Keputusan bank mengenai semua perkara berkaitan kempen adalah muktamad dan mengikat semua pelanggan. Tiada surat-menyurat atau rayuan akan dilayan.