

Terms and Conditions

AmBank (M) Berhad and AmBank Islamic Berhad: Special Malaysia Day Offer for FD/TD Combined with Banca Life/Takaful Campaign Campaign Period: 25 August 2025 – 24 September 2025

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

1. Definition

For the purpose of this Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

"Bank" means AmBank (M) Berhad (Company No: 19690100016 (8515-D)) and AmBank Islamic Berhad (Company No: 199401009897 (295576-U)), both companies incorporated under the laws of Malaysia and having its registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

"Campaign" means **Special Malaysia Day Offer for FD/TD Combined with Banca Life/Takaful Campaign** organised by the Bank in accordance with the terms and conditions stipulated herein.

"Calendar Day" means Monday to Sunday, including public holiday.

"Current Account/Savings Account (CASA) /Current Account-i/ Savings Account-i (CASA-i)" means the deposit account maintained by the Eligible Customer with the Bank.

"Eligible Customer" means all new and existing to the Bank's customers who meet all the eligibility criteria as provided in Clause 3 herein.

"Fixed Deposit" or "FD" means the fixed deposit offered by AmBank (M) Berhad to the Eligible Customers.

"Term Deposit" or "TD" means the term deposit offered by AmBank Islamic Berhad to the Eligible Customers.

"Existing Fund" means the maturing FD/TD, **excluding** premature withdrawal of the FD/TD from any existing FD/TD account with the Bank.

"Fresh Fund" means monies or funds that are:

- (a) Not transferred from any of the Bank's existing FD/TD or CASA/CASA-i; and
- (b) Funds transferred from another bank into the Eligible Customer's CASA/CASA-i not more than seven (7) Calendar Days prior to deposit placement. Deposit placements made by way of cheque(s) are subject to their clearance and will only

be considered as deposit placements by the Eligible Customers after the cheques are paid or cleared and will only be considered good if not returned or dishonoured.

“Insurance Company/Takaful Operator” means AmMetLife Insurance Berhad for Policy or AmMetLife Takaful Berhad for Certificate.

“i.Am Wealth Achiever” means the conventional Traditional Non-Participating Limited Premium Payment Endowment Plan offered by AmMetLife.

“i.Am Wealth Creator” means the conventional Regular Premium Investment Linked -Plan offered by AmMetLife.

“LegacySecure-i Link” means the regular contribution investment-linked plan offered by AmMetLife Takaful.

“Policy/Certificate” means the insurance policy/takaful certificate between Insurance Company/Takaful Operator and Policy Owner/Certificate Holder whereby the terms and conditions of the insurance/takaful contract are stipulated.

“Policy Owner/Certificate Holder” means the person or party who owns an individual insurance Policy/takaful Certificate.

“Payor” means the person who pays the Premium/Contribution. This term is usually used when the person making the Premium/Contribution payments is different from the insured/participant. Example: Payor is the father, insured/participant is the son.

“Premium/Contribution” means the amount paid by the insured/covered to buy/subscribe the insurance Policy/Takaful Certificate.

“Prior Notice” means notice by the Bank of certain facts or of a particular state of affairs of at least five (5) calendar days.

“Life Assured/Participant” means the person(s) whose life is covered in the insurance/Takaful contract.

“WealthInspire” means the conventional Traditional Non-Participating Limited Premium Payment Endowment Plan offered by AmMetLife.

“WealthEnrich” means the conventional Regular Premium Investment-Linked Plan offered by AmMetLife.

2. Campaign Period

The Campaign will commence from **25 August 2025 to 24 September 2025** (both dates inclusive) (“**Campaign Period**”) or such other period as be determined by the Bank with Prior Notice to Eligible Customers.

3. Eligibility

- 3.1 The Campaign is open to all **new and existing individual** customers of the Bank who are 18 years old and above and with an active AmBank CASA/AmBank Islamic CASA-i. This Campaign does not apply to sole-proprietorships, partnerships, charitable / non-profit organisations, corporate and commercial customers.

3.2 Employees of the AmBank Group and their immediate family members (spouses, children, siblings and parents) are also eligible to participate in this Campaign. For purposes of this campaign, any promotion that is offered to employees of the AmBank Group on 'staff rate' is **not allowed** to be included on top of the special rate.

4. Campaign Offer

4.1 The Campaign is only eligible for FD and TD as follow:

- 4.1.1 FD combined with i.Am Wealth Achiever, i.Am Wealth Creator, WealthEnrich, or WealthInspire ("Banca Product"); and
- 4.1.2 TD combined with LegacySecure-i Link.

4.2 Subject to the terms and conditions herein, an Eligible Customer will be entitled to earn Fixed Deposit/Term Deposit Preferential Interest Rate/Profit Rate ("**FD/TD Preferential Rate**") as tabulated in Table 1 (A) , 1 (B),1 (C), 1(D) and 1(E) below if the Eligible Customer deposits/purchase Banca Product or LegacySecure-i Link during the Campaign Period:

(A) FD Combined with i.Am Wealth Achiever

The Eligible Customer shall deposit a minimum of Ringgit Malaysia One Thousand (RM1,000) in FD for a period of 1-month AND purchase a minimum of Ringgit Malaysia Forty Thousand (RM40,000) Annual Premium for i.Am Wealth Achiever offered by AmMetLife Insurance Berhad. The maximum Bancassurance ratio for the FD and i.Am Wealth Achiever must be up to **1:1**.

Table 1 (A) FD Combined with i.Am Wealth Achiever

Tenure	Minimum FD Placement Amount	Minimum i.Am Wealth Achiever Annual Premium	FD Preferential Rate
1-month	RM1,000	RM40,000	15.50% p.a.

(B) FD Combined with WealthEnrich more than Ringgit Malaysia One Hundred Thousand (RM100,000)

The Eligible Customer shall deposit a minimum of Ringgit Malaysia One Thousand (RM1,000) only in FD for a period of 1-month AND purchase a minimum of Ringgit Malaysia One Hundred Thousand (RM100,000) Annual Premium for WealthEnrich offered by AmMetLife. The maximum Bancassurance ratio for the FD and WealthEnrich must be up to **1:1**.

Table 1 (B) FD Combined with WealthEnrich more than Ringgit Malaysia One Hundred Thousand (RM100,000)

Tenure	Minimum FD Placement Amount	Minimum WealthEnrich Annual Premium	FD Preferential Rate
1-month	RM1,000	RM100,000	10.50% p.a.

(C) FD Combined with WealthInspire

The Eligible Customer shall deposit a minimum of Ringgit Malaysia One Thousand (RM1,000) in FD for a period of 1-month AND purchase a minimum of Ringgit Malaysia Forty Thousand (RM40,000) Annual Premium for WealthInspire offered by AmMetLife. The maximum Bancassurance ratio for the FD and WealthInspire must be up to **1:1**.

Table 1 (C) FD Combined with WealthInspire

Tenure	Minimum FD Placement Amount	Minimum WealthInspire Annual Premium	FD Preferential Rate
1-month	RM1,000	RM40,000	10.50% p.a.

(D) FD Combined with i.Am Wealth Creator

The Eligible Customer shall deposit a minimum of Ringgit Malaysia One Thousand (RM1,000) in FD for a period of 1-month AND purchase a minimum of Ringgit Malaysia Forty Thousand (RM40,000) Annual Premium for i.Am Wealth Creator offered by AmMetLife Insurance Berhad. The maximum Bancassurance ratio for the FD and i.Am Wealth Creator must be up to 1:1.

Table 1 (D) FD Combined with i.Am Wealth Creator

Tenure	Minimum FD Placement Amount	Minimum i.Am Wealth Creator Annual Premium	FD Preferential Rate
1-month	RM1,000	RM40,000	15.50% p.a.

(E) TD Combined with LegacySecure-i Link

The Eligible Customer shall deposit a minimum of Ringgit Malaysia One Thousand (RM1,000) in TD for a period of 1-month AND purchase a minimum of Ringgit Malaysia Forty Thousand (RM40,000) Annual Contribution for LegacySecure-i Link offered by AmMetLife Takaful Berhad. The maximum Bancatakaful ratio for the TD and LegacySecure-i Link must be up to 1:1.

Table 1 (E) TD Combined with LegacySecure-i Link

Tenure	Minimum TD Placement Amount	Minimum LegacySecure-i Link Annual Contribution	TD Preferential Rate
1-month	RM1,000	RM40,000	15.50% p.a.

5. Campaign Criteria

- 5.1 The minimum and maximum amount of Annual Premium/Contribution (“ANP/C”)¹ for Banca Product/ LegacySecure-i Link and FD/TD placement as illustrated in Table 2 below. The maximum FD/TD placement is referring to per Eligible Customer per policy/certificate.

Table 2 Illustration of minimum and maximum amount of Annual Premium/Contribution for Banca Product/LegacySecure-i Link and FD/TD placement

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

Banca Product/ LegacySecure-i Link	Min. amount of ANP/C for Banca Product/Leg acySecure-i Link (RM)	Max. amount of ANP/C for Banca Product/ LegacySecur e-i Link (RM)	Min. amount of FD/TD placement (RM)	Max. amount of FD/TD placement (RM)
WealthEnrich ≥ RM100k	100,000	Subject to the max. ANP/C of the policy/certific ate	RM1,000	RM500,000 or up to the maximum amount equivalent to the ANP/C, whichever is lower
WealthInspire	40,000			
i.Am Wealth Achiever	40,000			
i.Am Wealth Creator	40,000			
LegacySecure-i Link	40,000			

5.2 The corresponding Premium/Contribution amount for Banca Product/ LegacySecure-i Link **must be more than or equal** to the FD/TD placement amount. Please refer to the illustration in Table 3 below:

Table 3 Illustration for Eligibility

Amount		Eligibility
Annual Premium/Contribution (RM)	FD/TD Placement (RM)	
40,000	70,000	No
40,000	10,000	Yes
40,000	1,000	Yes
50,000	40,000	Yes
100,000	100,000	Yes

5.3 For i.Am Wealth Creator and LegacySecure-i Link, the investment Premium/Contribution **must not be more than** insurance Premium/Takaful Contribution.

5.4 This campaign is only limited to conventional FD and Islamic TD only where interest/profit paid upon maturity. AmFDplus and AmTDplus is excluded from this Campaign.

5.5 This campaign is open for **annual premium/contribution payment method** only. Monthly, Quarterly and/or Semi-Annual premium/contribution payment method is not eligible to the Campaign.

5.6 Banca Product or LegacySecure-i Link must be in force by the **Insurance Company/ Takaful Operator** and have passed the fifteen (15) calendar days' cooling off period.

5.7 Banca Product or LegacySecure-i Link must be signed and issued during the Campaign Period to enjoy FD/TD Preferential Rate. FD/TD placement date cannot be earlier than Banca Product or LegacySecure-i Link proposal signing date.

5.8 An Eligible Customer is also given fifteen (15) calendar days for FD/TD placement from campaign end date. Any FD/TD placement after fifteen (15) calendar days from campaign end date will not eligible to the FD/TD Preferential Rate.

5.9 The Bank reserves the right to revert the FD/TD Promotional Rate of the Participating FD/TD to the prevailing 1-month FD/TD Board Rate from the date of FD/TD Placement and the interest/profit on the FD/TD will be paid at the Bank's prevailing board rate in the event of the following:

5.9.1 Participating policy/certificate is cancelled, rejected, surrendered or lapsed by any party for any reason whatsoever at any time during the FD/TD Placement tenure; and/or

5.9.2 Eligible Customer do not fulfil the Terms and Conditions stated herein.

5.10 The Policy Owner/Certificate Holder or Life Assured/Participant and FD/TD accountholder must be the same party and in the case of joint account, the FD/TD and Policy Owner/Certificate Holder or Life Assured/Participant must be the same party as well. Please refer to the illustration in Table 4 below:

Table 4 Illustration for Policy Owner/Certificate Holder or Life Assured/Participant and FD/TD accountholder

Banca Product/Legacy Secure-i Link		Annual Premium/Contribution (RM)	FD/TD Account Holder		FD/TD Placement (RM)	Eligible (Yes/No)
Policy Owner/Certificate Holder	Life Assured/Participant		Primary	Secondary		
A	-	40,000	A	-	40,000	Yes
A	B	70,000	A	B	70,000	Yes
A	B	40,000	A	-	20,000	Yes
A	-	100,000	A	B	100,000	Yes
A	B	40,000	A	C	30,000	Yes
A	B	40,000	A	C	1,000	Yes
-	A	40,000	A	-	3,000	Yes
B	-	40,000	C	-	40,000	No

5.11 Payor of the Policy/Certificate is not eligible for FD/TD placement.

5.12 The FD/TD Preferential Rate is applicable to initial placement (1-cycle) only which means Eligible Customer can only enjoy 1-time FD/TD Preferential Rate under this Campaign for the same policy/certificate purchased. Upon maturity of the FD/TD tenure, the FD/TD Preferential Rate shall be converted to the Bank's prevailing board rate for fixed deposits/term deposit and shall apply to any roll-overs and/or renewals.

5.13 The FD/TD may **NOT** be used as collateral for pledging purposes.

5.14 With effect from 1 January 2019, all FD/TD placements which are withdrawn before maturity will have **NO** interest/profit payable:

a) For FD Account, these Terms and Conditions shall be read together with the General Terms and Conditions of Accounts and Services available at <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/TCAccountsAndServicesEng.pdf>

b) For TD Account, the Eligible Customer shall provide 'ibra' (rebate) to the Bank in the event of early or partial withdrawal in accordance with the Specific Terms and

Conditions for Commodity Murabahah-based Term Deposit as published on our website at https://www.ambank.com.my/docs/ambankretaillibraries/terms-and-conditions/cmtspecifictnc.pdf?sfvrsn=276c55ee_1

5.15 The Campaign is applicable to **Fresh Funds AND Existing Funds**.

5.16 The Campaign is **not applicable for top up Premium/Contribution** as well as **top up FD/TD placement amount**.

5.17 The Campaign is not valid in conjunction with any other offers and promotions (if any) offered by the Bank in relation to Banca Products/LegacySecure-i Link.

5.18 The FD/TD and Banca Product/ LegacySecure-i Link are protected by Perbadanan Insurans Deposit Malaysia (PIDM), which details are available in <https://www.pidm.gov.my/en/how-we-protect-you/deposit-insurance-system/about-pidm-faqs>.

6. General Terms and Conditions

6.1 By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the terms and conditions herein, which has to be read together with the:

a) General Terms and Conditions for Accounts and Services.

The Eligible Customer(s) are required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any Campaign updates or the latest terms and conditions, if any.

6.2 The Eligible Customer is required to sign all relevant standard documents of the Bank and comply with all terms and conditions in respect of their investments in the relevant products under the Campaign, which are separate from these terms and conditions.

6.3 The Bank shall have the right to disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:

- a. The said Eligible 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 Eligible Customer has breached or potentially breached the terms and conditions herein.

6.4 This Campaign is not valid with other campaigns of the Bank. Hence, no other special, additional or preferential rates shall be given under the Campaign.

6.5 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.

6.6 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.

- 6.7 Any notice issued by the Bank will be posted on the Bank's official website at www.ambank.com.my or any of the Bank's branches and such notice shall be deemed as delivered and notified to the Eligible Customers.
- 6.8 The Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers. No further correspondence or appeal will be entertained.
- 6.9 Under no circumstances will the Bank be held liable for any of the followings:
- a. The Bank is not liable for any default in respect of this Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
 - b. The Bank shall not be liable to any Eligible Customer for any damage of whatsoever nature or loss suffered (such as loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages) howsoever arising in relation to participation in the Campaign, or the Bank exercising its rights pursuant to any of the Terms and Conditions herein except where such actions, claims, direct losses, damages and expenses were directly attributable to the Bank's gross negligence, wilful default or fraud.
- 6.10 All questions 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.
- 6.11 The Bahasa Malaysia version of this Terms and Conditions is also available.
- 6.12 The Eligible Customers are required to log on to the Bank's corporate website for any Promotional updates and refer to ambank.com.my/eng/terms-and-conditions for the latest terms and conditions, if any.
- 6.13 For any assistance and/or feedback related to this Campaign, Eligible Customers may contact the Bank's Contact Centre from 7.00 a.m. to 11.00 p.m, Monday to Sunday by calling 03-2178 8888 or by e-mailing inquiries/feedback to customer care@ambankgroup.com.