



**Declaration and Terms and Conditions**  
**Fixed Deposit/Term Deposit via Electronic (AmOnline)**  
(Effective Jul 2025)



**REMINDER: The Applicant is advised to read and understand all the terms and conditions of this application. If the Applicant does not understand any of the terms and conditions stated herein, the Applicant is advised to seek assistance from the Bank's staff or authorised representative.**

## **1.0 Specific Terms and Conditions**

- 1.1 This Terms and Conditions specifically for Fixed Deposit/Term Deposit via Electronic (AmOnline) and to be read together with the General Terms and Conditions for Accounts and Services and Specific Terms and Conditions for Commodity *Murabahah*-Based Term Deposit (applicable for Term Deposit only) and Specific Terms and Conditions for Inward Fund Transfer via Financial Process Exchange (FPX) Services in AmOnline.
- 1.2 Placement of Fixed Deposit/Term Deposit via AmOnline is applicable to individual/joint accountholder(s).
- 1.3 Withdrawal of Fixed Deposit/Term Deposit via AmOnline is only allowed for Fixed Deposit/Term Deposit which is placed via AmOnline.
- 1.4 The withdrawn amount will be credited to the accountholder's Current Account/Current Account-i or Savings Account/Savings Account-i and for joint account, it will be credited to the Current Account/Current Account-i or Savings Account/Savings Account-i which was debited from during the Fixed Deposit/Term Deposit placement.
- 1.5 Fixed Deposit/Term Deposit placements which are withdrawn before maturity will have **NO** interest/profit payable.
- 1.6 This Terms and Conditions shall be governed by and construed according to the laws of Malaysia and all parties agree to submit to the exclusive jurisdiction of the courts of Malaysia.

## **2.0 Declaration**

- 2.1 I/We declare that all information provided to AmBank (M) Berhad [Company Registration No.: 196901000166 (8515-D)]/AmBank Islamic Berhad [Company Registration No.: 199401009897 (295576-U)] ("**Bank**") are true and accurate.
- 2.2 I/We declare that I/we have read, understood and agree to the Bank's General Terms and Conditions for Accounts and Services governing the operation and/or conduct of the account, and agree to comply with and be bound by the same and any amendments to the same which the Bank may subsequently introduce. The Bank will give prior notice of at least twenty-one (21) calendar days for any amendments made. I/We agree to be bound by the amendments made if I/we continue to use the services twenty-one (21) calendar days after being notified of the amendments.
- 2.3 I/We am/are not bankrupt at the time the account is opened.
- 2.4 I/We shall comply with all the Bank's requirements of opening the account and understand that the Bank's opening of the account shall be subjected to the Bank performing any necessary verification. The Bank reserves the right to close my/our account at its discretion if my/our account does not comply with the Bank's requirements with prior notice (refer to the General Terms and Conditions for Accounts and Services).
- 2.5 I/We confirm that the Bank is authorised to verify any of the information given by me/us and to obtain my/our relevant information, including but not limited to credit information from any relevant third party.
- 2.6 I/We agree to examine the statement of account sent to me/us and notify the Bank of any errors, irregularities and/or discrepancies in the said Statement of Accounts and also notify the Bank if I/we fail to receive such Statement of Account.
- 2.7 I/We have read and understand the Product Disclosure Sheet as stated in the Bank's website at <https://www.ambank.com.my/contact-centre/pds> → Deposit.
- 2.8 I/We have read, understand and agree with the Specific Terms and Conditions for Commodity *Murabahah*-Based Term Deposit as stated in the Bank's website at <https://www.ambank.com.my/terms-and-conditions> → Deposits → Retail (applicable for Term Deposit only).
- 2.9 I/We hereby agree to appoint AmBank Islamic Berhad [Company Registration No.: 199401009897 (295576-U)] as my/our agent for the purchase of the Commodity at Purchase Price in accordance with the Specific Terms and Conditions for Commodity *Murabahah*-Based Term Deposit. I/We also hereby appoint the Bank as my/our agent limited only to conclude the sale of the Commodity and to enter into, on my/our behalf, the Commodity *Murabahah* sale Trading transaction with the Bank from time to time at *Murabahah* Selling Price in accordance with the Specific Terms and Conditions for Commodity *Murabahah*-Based Term Deposit (applicable for Term Deposit only).