

Terms and Conditions
Tap & Travel with AmOnline Campaign
Campaign Period: 1 October 2025 – 31 December 2025

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

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 within 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 App” refers to the online banking service(s) made available by the Bank for its customers that is available as a mobile application.

“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.

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

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

“Bask Bear” refers to the food and beverage chain of cafes under BB Coffee Sdn Bhd [Registration No.: 201201028615 (1013102-H)], having its headquarters at No. 14 (Block C), Jalan Teknologi, Taman Sains Selangor 1, Kota Damansara, 47810, Petaling Jaya, Selangor.

“Campaign” refers to **“Tap & Travel with AmOnline Campaign”** organised by the Bank in accordance with the Terms and Conditions herein.

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

- (a) TRUE Savers Account/TRUE Savers Account-i;
- (b) eFlex Savings Account/ eFlex Savings Account-i
- (c) AmPartner Current Account;
- (d) Basic Savings Account/Basic Savings Account-i
- (e) AmWafeeq Savings Account-i

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“DuitNow” refers to an electronic funds transfer service to send or receive money securely and instantly to mobile numbers.

“DuitNow ID” is a simple and secure method to receive fund transfers to your Current Account and/or Current Account-i or Savings Account and/or Savings Account-i using a mobile number as a common identifier.

DuitNow QR Pay-to-Merchant (“DuitNow QR P2M”) refers to an electronic fund transfer service to send money securely and instantly using a unique two-dimensional Quick-Response (QR) to merchants.

“FPX” or Financial Process Exchange is a payment gateway that allows you to make online payments in real time using your Savings Account/Current Account, Savings Account-i/Current Account-i or Credit Card/Credit Card-i.

“JomPAY” is Malaysia’s national bill payment scheme operated by Payments Network Malaysia Sdn. Bhd. (PayNet) which allows individual customers to pay for any registered billers.

“Plaza Premium Lounge” refers to Plaza Premium Lounge Malaysia Sdn. Bhd. [Registration No.: 200801005337 (0806621-X)] who is an airport lounge service provider, having its headquarters at D-33-01, Menara Suezcap 1, KL Gateway, No. 2 Jalan Kerinchi, 59200, Kuala Lumpur.

“Prepaid Top Up” is a mobile top-up recharge that can be made through the AmOnline App which adds balance to prepaid credit mobile phone numbers or adds balance of gaming credits as well.

“Prior Notice” means a notice by the Bank of at least Five (5) calendar days and published on the Bank’s website at www.ambank.com.my.

“Quick Access” refers to the biometric feature (face or fingerprint recognition) on AmOnline App to allow its users to quickly perform low-value transactions, access account summary, recent transactions history and quick balance viewing.

“Welcome Aboard Challenge” refers to the 6 (six) simple tasks located under “Me” tab in the AmOnline App where users can complete such as AmSecure Activation, In-App Notification Enablement, Scan QR, Bill Payment or Prepaid Top Up, Transfer Money and Repeating a Transaction.

2 Campaign Period

- 2.1 This Campaign will commence on 1 October 2025 and end on 31 December 2025 (both dates inclusive) (**“Campaign Period”**). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

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3 Campaign Eligibility

- 3.1 This Campaign is open to all **new and existing individual customers** who have registered for AmOnline App prior to the Campaign Period or during the Campaign Period. (“**Eligible Customers**”).
- 3.2 With respect to all the categories above, 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 organizations/charitable bodies/societies
- (b) Customers whose account(s) are deemed to be unsatisfactorily conducted, invalid or cancelled.
- (c) Employees of AmBank Group.

4 Campaign Mechanics and Prizes/Rewards

- 4.1 This Campaign consists of two categories and following are the Campaign Mechanics for each category:

Category A: DuitNow ID Registration

- (i) Eligible Customers under Category A who successfully links their DuitNow ID to the AmOnline App via Mobile Number and/or perform at least one successful incoming DuitNow fund transfer of minimum Ringgit Malaysia Twenty (RM20.00) into their Current Account and/or Current Account-i or Savings Account and/or Savings Account-i (“Eligible DuitNow ID Transaction”) shall be entitled to earn entries (“Entries”) as specified in Table 1 below and shall be entitled to win Bask Bear Voucher for a maximum amount of RM10.00 (“Prize”) during the Campaign Period:

Table 1: Entries Allocation for DuitNow ID Registration

Transaction Performed	Prize
DuitNow ID Registration via Mobile Number only.	One off 10 Entries
	Ringgit Malaysia Five (RM5.00) Bask Bear Voucher
Successful 1x incoming DuitNow fund transfer with a minimum amount of Ringgit Malaysia Twenty (RM20.00)	Ringgit Malaysia Five (RM5.00) Bask Bear Voucher

- (ii) Example of Entry and/or Bask Bear Voucher earning for Category A is illustrated below in Table 2:

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Table 2: Entry and/or Bask Bear Voucher Earning for Category A by Customer X.

Transaction Date	Transaction Type	Transaction Amount (RM)	Prize Status
20 October 2025	DuitNow ID Registration via Mobile Number	-	One off 10 Entries and RM5.00 Bask Bear Voucher
8 November 2025	1x incoming DuitNow fund transfer	RM15.00	-
19 December 2025	1x incoming DuitNow fund transfer	RM50.00	RM5.00 Bask Bear Voucher
22 December 2025	1x incoming DuitNow fund transfer	RM100.00	-

Note: Bask Bear Voucher awarded is subject to availability as per Table 3 below.

A total of one thousand two hundred (1,200) Bask Bear vouchers “Bask Bear Voucher” with value of Ringgit Malaysia Five (RM5.00) per Bask Bear Voucher will be awarded to Eligible Customers on a first come first served basis according to the Eligible DuitNow ID Transaction time stamp.

Allocation of Bask Bear Vouchers are stipulated in Table 3 below:

Table 3: RM5 Bask Bear Voucher allocation

Transaction Date	Number of RM5 Bask Bear Vouchers Allocation
1 – 31 October 2025	400
1 – 30 November 2025	400
1 – 31 December 2025	400
Total	1,200

Category B: Grand Prize, Second Prize, Third Prize and Consolation Prize

- (i) Eligible Customers are required to complete the Welcome Aboard Challenge (“Welcome Aboard Challenge”) which consists of 6 (six) simple tasks such as AmSecure Activation, In-App Notification Enablement, Scan QR, Bill Payment or Prepaid Top Up, Transfer Money and Repeating a Transaction. The Welcome Aboard Challenge is located under “Me” tab in the AmOnline App.
- (ii) Eligible Customers who complete the Welcome Aboard Challenge from 9 May 2024 onwards will be awarded one off 10 entries.
- (iii) Eligible Customers under Category B who successfully perform Eligible Transactions (as hereinafter defined) shall be entitled to earn entries (“Entries”) in accordance to the Entries Allocation as specified in Table 4 below to win prizes (“Prizes”) during the Campaign Period:

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Table 4: Eligible Transactions for Category B

Customer Type	Transaction Type	Minimum Amount per Eligible Transaction	Number of Entries
Existing Transactors	Login to AmOnline once a month throughout Campaign Period	-	1 Entry per successful login per month
	DNQR P2M	RM10	2 entries per successful transaction
	FPX	RM100	2 entries per successful transaction
	JomPAY	RM50	2 entries per successful transaction
	Prepaid Top Up	RM10	2 entries per successful transaction
	Enable Quick Access – Biometric Scan	-	One off 10 entries for this successful transaction
	Complete Welcome Aboard Challenge ¹	-	One off 10 entries for this successful transaction
First Time Transactors ²	New-To-DNQR P2M	RM10	One off 10 entries for this successful transaction
	New-To-FPX	RM100	One off 10 entries for this successful transaction
	New-To-JomPAY	RM50	One off 10 entries for this successful transaction
	New-To-Prepaid Top Up	RM10	One off 10 entries for this successful transaction

¹10 entries will be awarded to Eligible Customers who have completed the Welcome Aboard Challenge from 9 May 2024 onwards.

²First Time Transactors refers to Eligible Customers who have not performed the abovementioned transactions between 1 April 2025 - 30 September 2025 and entries will be awarded on a one-off basis only.

(iv) Example of Entry earning for Category B is illustrated below in Table 5:

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Table 5: Entry Earning for Category B by Customer Y.

Transaction Date	Transaction Type	Transaction Amount (RM)	Number of Entries Earned
2 October 2025	Login to AmOnline	-	1 Entry
28 October 2025	DNQR P2M	RM15.80	2 entries
30 October 2025	New-To-FPX	RM150.80	10 entries
8 November 2025	Login to AmOnline	-	1 Entry
10 November 2025	New-To-JomPAY	RM63.00	10 entries
12 November 2025	Enable Quick Access - Biometric Scan	-	10 entries
18 November 2025	FPX	RM201.40	2 entries
2 December 2025	Login to AmOnline	-	1 Entry
13 December 2025	JomPAY	RM22.10	-
13 December 2025	JomPAY	RM88.90	2 entries
16 December 2025	Completed Welcome Aboard Challenge	-	10 entries
22 December 2025	DNQR P2M	RM5.50	-
Total Entries Earned			49 entries

(v) The Prizes offered and the number of winners under Category B are as follows:

Table 6: Prizes for Category B

Category	Number of Winners for the Campaign Period	Prize per Winner
Grand Prize	1	Travel Vouchers worth Ringgit Malaysia Twenty-Five Thousand (RM25,000) and Two (2) accesses to Plaza Premium Lounge within Malaysia.
Second Prize	1	Travel Vouchers worth Ringgit Malaysia Ten Thousand (RM10,000) and Two (2) accesses to Plaza Premium Lounge within Malaysia.
Third Prize	1	Travel Vouchers worth Ringgit Malaysia Five Thousand (RM5,000) and Two (2) accesses to Plaza Premium Lounge within Malaysia.
Consolation Prize	300	Ringgit Malaysia Fifty (RM50) Cashback

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- (vi) Winners of the Grand Prize, Second Prize, Third Prize or Consolation Prize is entitled to win only one (1) unit Prize under Category B during the Campaign Period. However, they will still be eligible to win the Prize under Category A.

5 Winner Selection

Category A: DuitNow ID Registration

- 5.1 The Ringgit Malaysia Five (RM5) Bask Bear Voucher will be awarded to the Eligible Customer at the end of Campaign Period on a first-come-first-serve basis based on the transaction time stamp recorded by the Bank's system ("Potential Bask Bear Winner").
- 5.2 Potential Bask Bear Winner will be able to earn a total of Ringgit Malaysia Ten (RM10) Bask Bear Voucher if the Potential Bask Bear Winner registers their DuitNow ID via Mobile Number to AmOnline App and performs a successful incoming funds transfer with minimum amount of Ringgit Malaysia Twenty (RM20) into their Current Account and/or Current Account-i or Savings Account and/or Savings Account-i.
- 5.3 Potential Bask Bear Winners will be sent a digital Bask Bear Voucher Code via electronic direct mail (eDM) or any method deemed fit as mentioned in clause 6.4, with a denomination of Ringgit Malaysia Five (RM5) or Ringgit Malaysia Ten (RM10) based on successful Eligible DuitNow ID Transaction performed.
- 5.4 Potential Bask Bear Winner must have a valid email address registered with the Bank. Should it be found that the said Potential Bask Bear Winner does not have a valid email address, the Potential Bask Bear Winner shall be disqualified from winning, and the next-in-line Potential Bask Bear Winner awarded the Prize.
- 5.5 Prizes for Potential Bask Bear Winner will be fulfilled within ninety (90) calendar days from the end of Campaign Period.
- 5.6 To the extent permitted by law, the Bank shall not be responsible for any electronic direct mail (eDM), push notification or short message system (SMS) made to the Potential Bask Bear Winner which are incomplete at the appointed date and time and/or due to any other such reasons.

Category B: Grand Prize, Second Prize, Third Prize and Consolation Prize

- 5.7 A unique serial number will be assigned to each Entry earned by the Eligible Customers under Category B 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").
- 5.8 To determine the Grand Prize, Second Prize and Third Prize winners, three (3) Eligible Customers under Category B, the Eligible Customer must have a valid contact number and email address registered in the Bank's system ("Potential Travel Winner").
- 5.9 Should it be found that the said Potential Travel Winner does not have a valid contact number and email address, the Potential Travel Winner shall be disqualified from winning, and the next-in-line Potential Travel Winner will be awarded the Prize.
- 5.10 The Potential Travel Winner will be shortlisted at random as determined by the Bank's system based on the unique serial number assigned at the end of the Campaign Period and will be contacted within ninety (90) calendar days from the end of Campaign Period via any method

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deemed fit as mentioned in clause 6.4 and shall be required to answer one (1) question correctly to be selected as the Grand Prize, Second Prize or Third Prize.

- 5.11 Upon failure to respond when contacted by the Bank for the third time, the Potential Travel Winner shall be disqualified from winning the said Prize. The next-in-line Potential Travel Winner shall then be contacted to have an opportunity to win the Prize.
- 5.12 If the shortlisted Potential Travel Winner fails to answer the question correctly, the said Potential Travel Winner shall be disqualified from winning and the next-in-line Potential Travel Winner shall be contacted to have an opportunity to win the Prize.
- 5.13 After the Potential Travel Winner of the Grand Prize, Second Prize and Third Prize have correctly answered the question mentioned in clause 5.9, the Bank will send the details of the Prize via electronic direct mail (eDM) or any method deemed fit as mentioned in clause 6.4.
- 5.14 The Potential Travel Winner must liaise directly with the vendor selected by the Bank to redeem the Prize. Any additional fees charged by the vendor to fulfil the Prize will be borne by the Potential Travel Winner.
- 5.15 Access to Plaza Premium Lounge is only applicable to locations within Malaysia only. To find out more on lounge locations, please visit Plaza Premium Lounge Malaysia's official website.
- 5.16 To determine the Consolation Prize winners of Ringgit Malaysia (RM50) Cashback, three hundred (300) Eligible Customers under Category B ("Potential Consolation Prize Winners") will be shortlisted at random as determined by the Bank's system based on the unique serial number assigned within ninety (90) calendar days from the end of Campaign Period.
- 5.17 The Cashback will be credited into the Potential Consolation Prize Winners' Current Account and/or Current Account-i or Savings Account and/or Savings Account-i via the Bank's system.
- 5.18 The Potential Consolation Prize Winners' Current Account and/or Current Account-i or Savings Account and/or Savings Account-i must not be dormant or closed throughout the Campaign Period and at point the Cashback is credited into their Current Account and/or Current Account-i or Savings Account and/or Savings Account-i.

6 Participation Criteria

- 6.1 By participating in the Campaign, the Eligible Customers under Category A and B:
 - (a) agree that they have read, understood, and agreed to be bound by the terms and conditions stated herein;
 - (b) agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and
 - (c) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers under Category A and B.
- 6.2 The Bank will not be liable for:
 - (a) Any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software;
 - (b) The failure of any Entry or other information to be received, captured or recorded for any reason, including, but not limited to, system down-time or technical problems or traffic congestion on the Internet or at the AmOnline App;
 - (c) Any injury or damage to an Eligible Customers or any other person's computer or other device related to or resulting from participating in the Prize Draw; and/or

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(d) Any combination of the above.

- 6.3 The Bank shall have no responsibilities to notify the Eligible Customers under Category A and B should the Prizes for any or all the categories reach the maximum pay-out under this Campaign.
- 6.4 The Bank shall notify the winners via phone call, AmOnline Push Notification, short message system (SMS), electronic direct mail (eDM), or electronic communication display at AmBank website at www.ambank.com.my.
- 6.5 The Bank will not entertain any request from the Eligible Customers under Category A and B to transfer the Prize and/or Reward to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
- 6.6 The Bank reserves the right to change or exchange the Prizes or Rewards into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications mentioned in clause 6.4.
- 6.7 The Prizes/Rewards are not exchangeable or transferable for cash, credit or in kind.

7 Disqualification Criteria

- 7.1 The Bank has the right to disqualify the participation of any Eligible Customer under Category A and Eligible Customers under Category B ("Participating Customers") for the purpose of this Campaign without having to notify them in the event:
- (a) The Participating Customer's Current Account and/or Current Account-i or Savings Account and/or Savings Account-i is closed within four (4) weeks from the end of the Campaign Period; or
 - (b) The Participating Customer have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (c) The Participating Customer have breached any of the terms and conditions stipulated herein; or
 - (d) The Participating Customer has committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign.
- 7.2 The Participating Customer has committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.

8 General

- 8.1 By participating in this Campaign, the Participating Customers are advised to read and understand this Terms and Conditions, which shall be read together with the:
- (a) General Terms and Conditions for Accounts and Services;
 - (b) Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/Savings Account-i (applicable to CASA-i only).
 - (c) AmOnline Amanah Saham Nasional Berhad Account Terms & Conditions
- 8.2 The Bank shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.

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- 8.3 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.
- 8.4 Any notice issued by the Bank shall be posted on the Bank's official website at www.ambank.com.my or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- 8.5 Unless expressly stated otherwise, this Terms and Conditions, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.
- 8.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Participating Customers.
- 8.7 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.
- 8.8 No compensation in cash or any kind shall be given to the Participating Customer for any losses or damages suffered or incurred by the Participating Customers as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the terms and conditions herein unless the same is solely due to the gross negligence and/or default of the Bank.
- 8.9 To the extent permitted by law, the Bank shall not be liable to the Participating Customer 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 including natural disasters such as pandemic, 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.
- 8.10 The Bank shall not be responsible or liable for any failure by any Participating Customer to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- 8.11 All questions concerning the construction, validity, enforcement and interpretation of this Terms and Conditions shall be governed by, construed, and enforced in accordance with the laws of Malaysia. The parties hereby submit to the exclusive jurisdiction of the courts of Malaysia for the purpose of any suit, action or other proceeding arising out of this Terms and Conditions.
- 8.12 The Participating Customers are required to log on the Bank's corporate website for any Campaign updates and refer to <https://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
- 8.13 For any assistance and/or feedback related to this Campaign, the Participating Customer may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Friday by calling Bank's Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com.
- 8.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.