

Terms and Conditions
Tap, Link & Earn Campaign
Campaign Period: 1 August 2026 – 31 March 2027

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, 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.

"BonusLink Membership" refers to registered member of BonusLink.

"BonusLink Points" refers to Loyalty Points awarded to BonusLink members

"Campaign" refers to **"Tap, Link & Earn Campaign"** organised by the Bank in accordance with the Terms and Conditions herein.

"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.

2 Campaign Period

2.1 This Campaign will commence on 1 August 2026 and end 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.

Terms and Conditions
Tap, Link & Earn Campaign
Campaign Period: 1 August 2026 – 31 March 2027

3 Campaign Eligibility

3.1 This campaign is open to AmOnline App customers who have not signed up for a BonusLink Membership or have not linked their existing BonusLink Membership to AmOnline prior to the Campaign Period, herein defined as (“**Eligible Customer**”).

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.

4 Campaign Mechanics and Rewards

4.1 To participate in this Campaign, Eligible Customers are required to sign-up for a BonusLink Membership and link their BonusLink Membership to AmOnline App during the Campaign Period to earn up to Five Hundred (500) BonusLink Points (“Campaign Reward”). The Campaign Reward will be awarded per Table 1 below:

Table 1: Campaign Mechanics

Requirement	Campaign Reward
Sign up for BonusLink Membership via AmOnline App AND Link BonusLink Membership to AmOnline App	Five Hundred (500) BonusLink Points
Link BonusLink Membership to AmOnline App	Two Hundred Fifty (250) BonusLink Points

4.2 There is a total of Seven Million (7,000,000) BonusLink Points to be given away throughout the campaign period per Table 2 below:

Table 2: Campaign Reward Capping

Item	Number of Winners Per Month	BonusLink Points Capping Per Month	Number of Winners During Campaign Period	BonusLink Points Capping During Campaign Period
Sign up for BonusLink Membership via AmOnline App	2,000	500,000	16,000	4,000,000
Link BonusLink Membership to AmOnline App	1,500	375,000	12,000	3,000,000

4.3 Each Eligible Customer may earn up to a maximum of Five Hundred (500) BonusLink Points during Campaign Period based on the requirement met per Table 1.

4.4 The Campaign Reward will be awarded in the manner illustrated in Table 3 below:

Terms and Conditions
Tap, Link & Earn Campaign
Campaign Period: 1 August 2026 – 31 March 2027

Table 3: Campaign Reward Illustrations

BonusLink Membership Status (Prior to Campaign Period)	BonusLink Membership Sign-Up Status	BonusLink Linkage Status	Timing	Campaign Reward
Non-BonusLink Member	Sign-up via AmOnline App during Campaign Period	Link to AmOnline App during Campaign Period	Both sign-up and linkage performed during Campaign Period	500 BonusLink Points
Non-BonusLink Member	Sign-up via BonusLink App during Campaign Period	Link to AmOnline App during Campaign Period	Both sign-up and linkage performed during Campaign Period	250 BonusLink Points (No BonusLink Points awarded for the sign-up as it was not performed via AmOnline App)
Non-BonusLink Member	Sign-up via BonusLink App	Not linked	Sign-up performed during Campaign Period	0 BonusLink Points (No BonusLink Points awarded for the sign-up as it was not performed via AmOnline App)
Existing BonusLink Member	N/A	Link via AmOnline App	Linkage performed during Campaign Period	250 BonusLink Points
Existing BonusLink Member	N/A	Not linked	N/A	0 BonusLink Points
Existing BonusLink Member	N/A	Already linked	Linkage performed before Campaign Period	0 BonusLink Points
Existing BonusLink Member	N/A	Unlink and re-link / Link and Unlink	Unlinking and re-linking performed during Campaign Period	0 BonusLink Points

Terms and Conditions
Tap, Link & Earn Campaign
Campaign Period: 1 August 2026 – 31 March 2027

5 Campaign Fulfilment

- 5.1 The Campaign Reward will be credited into the Eligible Customer's BonusLink account within ninety (90) calendar days from the end of the campaign month on a first-come, first-serve basis,
- 5.2 Eligible Customers must ensure that both their AmOnline account and BonusLink account remain active and in order, failing which the Eligible Customer may be disqualified from the Campaign Reward in accordance with Clause 7.1.
- 5.3 Where Eligible Customers have linked their BonusLink Membership to AmOnline App, it must still be linked up until the point of Campaign Reward fulfilment.
- 5.4 For any inquiries related to BonusLink points, please get in touch with BonusKad Loyalty Sdn. Bhd.'s customer service at 03-7626 1000.

6 Participation Criteria

- 6.1 By participating in the Campaign, the Eligible Customers give their consent to the Bank to disclose their information such as mobile number, identification card number, and BonusLink Membership number to BonusKad Loyalty Sdn. Bhd for the purpose of fulfilling the Campaign's Reward. Eligible Customers are advised to read and understand AmBank Group's Privacy Notice, which is available on the Bank's website (<https://www.ambank.com.my/privacy-policy>) and any of the AmBank / AmBank Islamic branches.
- 6.2 By participating in the Campaign, the Eligible Customers:
 - (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.
- 6.3 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 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 Campaign; and/or
 - (d) Any combination of the above.
- 6.4 The Bank shall have no responsibilities to notify the Eligible Customers should the Campaign Reward reach the maximum pay-out during this Campaign.
- 6.5 If the Bank subsequently finds that an Eligible Customer is not eligible for the Campaign Reward or if there was an error in crediting or awarding the Campaign Reward, the Bank reserves the right to refuse to credit, amend, correct, adjust or reclaim the Campaign Reward. This may include debiting the equivalent amount from the Eligible Customer's BonusLink account. If the balance in the Eligible Customer's account is insufficient to cover the amount of the Campaign Reward, the Eligible

Terms and Conditions
Tap, Link & Earn Campaign
Campaign Period: 1 August 2026 – 31 March 2027

Customer must immediately reimburse the Bank for that amount upon demand. Eligible Customer will be informed via methods mentioned in Clause 6.6.

- 6.6 The Bank shall get in touch with customers 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 for any announcements or communication with Eligible Customer.
- 6.7 The Bank will not entertain any request from the Eligible Customers to transfer the Campaign Reward to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
- 6.8 The Bank reserves the right to change or exchange the Campaign Rewards into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications provided in this Campaign.
- 6.9 The Campaign Rewards are not exchangeable or transferable for credit or in kind.

7 Disqualification Criteria

- 7.1 The Bank has the right to disqualify the participation of any Eligible Customer, for the purpose of this Campaign without having to notify them in the event:
 - (a) The Eligible Customer's AmOnline account status is closed or suspended; or
 - (b) The Eligible Customer's BonusLink Membership is blocked or not active
 - (c) The Eligible Customer has provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (d) The Eligible Customer has breached any of the terms and conditions stipulated herein; or
 - (e) The Eligible 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 Eligible 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

By participating in this Campaign, the Eligible Customers are advised to read and understand this Terms and Conditions, which shall be read together with the:

- 8.1 General Terms and Conditions for Accounts and Services;
- 8.2 The Bank shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 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.

Terms and Conditions
Tap, Link & Earn Campaign
Campaign Period: 1 August 2026 – 31 March 2027

- 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 Eligible 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 Eligible Customer for any losses or damages suffered or incurred by the Eligible 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 Eligible 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 Eligible 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 Eligible 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 Eligible Customer may contact the Bank's Contact Centre from 9.00am to 9.00pm, Monday to Sunday 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>.