

**Terms and Conditions**  
**AmBank/AmBank Islamic x U Mobile Prepaid Credits Campaign**  
**Campaign Period: 19 September 2025 – 18 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.u.my/amb> and <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”** The term “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. The term “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.

**“Campaign”** refers to **“AmBank/AmBank Islamic x U Mobile Prepaid Credits Campaign”** organised by U Mobile and the Bank in accordance with the Terms and Conditions herein.

**“Campaign Month”** refers to the months as defined in Clause 2.2.

**“Campaign Organizers”** refers to both U Mobile and the Bank.

**“New Prepaid Customers”** refers to Eligible Customers who have not performed any prepaid top up or purchase internet plan via AmOnline App in the last six (6) months prior to the Campaign i.e. from 1 March 2025 to 31 August 2025.

**“Prior Notice”** means a notice by the Campaign Organizers of at least Five (5) calendar days and published on the respective Campaign Organizers’ website at [www.ambank.com.my](http://www.ambank.com.my) and <https://www.u.my/amb>

**“U Mobile”** refers to U Mobile Sdn. Bhd. (Registration No: 199101013657 (223969-U), incorporated in Malaysia and having its registered address at Level 08-10-15B, Berjaya Times Square, 1, Jln Imbi, 55100 Kuala Lumpur.

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**“UMB 118”** refers to a code used for subscribing to U Mobile prepaid plans via the UMB (Unstructured Supplementary Service Data) code \*118#. This method allows users to subscribe to prepaid plans directly from their mobile phones without needing an internet connection.

**2 Campaign Period**

2.1 This Campaign is organized by the Bank in collaboration with U Mobile and shall commence on 19 September 2025 and end on 18 December 2025 (both dates inclusive) (**“Campaign Period”**). The Campaign Organizers reserve the right to vary or amend the duration of the Campaign Period with Prior Notice.

2.2 The Campaign shall run according to the following periods and their corresponding dates:

Campaign Month (as hereinafter defined)	Date
1	19 September 2025 – 18 October 2025
2	19 October 2025 – 18 November 2025
3	19 November 2025 – 18 December 2025

**3 Campaign Eligibility**

3.1 This Campaign is open to all new and existing individual AmBank customers who have registered for AmOnline App prior or during the Campaign (**“Eligible Customers”**).

3.2 Employees and contract staff of AmBank Group and U Mobile are NOT eligible to participate in this Campaign.

3.3 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 Eligible Customers must perform any of the transactions described below to participate in this Campaign (**“Eligible Transaction”**):

(a) Purchase any U Mobile prepaid plan with a minimum value of Ringgit Malaysia Thirty-Five RM35 in a **single transaction**, such as U Prepaid 35, U Prepaid 40, U Prepaid 50, GX38, GX43, UMI36, UMI50 directly via AmOnline App within the Campaign Month.

(b) Purchase a reload and <sup>1</sup>subscribe to a Prepaid plan with a minimum value of Ringgit Malaysia Thirty-Five (RM35) in a **single transaction**, such as U Prepaid 35, U Prepaid 40, U Prepaid 50, GX38, GX43, UMI36, UMI50 via AmOnline App within the Campaign Month.

<sup>1</sup>Subscription of any prepaid plan can be performed via MyUMobile App or via UMB 118 within the Campaign Month.

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4.2 Examples of Eligible Transactions are per table below:

Transaction	Reload	Prepaid plan	Remarks
Transaction 1	Perform a successful reload of minimum RM 35 in a single transaction on 20 September 2025 via AmOnline App	Subscribe to GX38 plan on 21 September 2025 via UMB 118	Eligible as the reload is done via AmOnline App and was subscribed via UMB118 within the same Campaign Month. The prepaid plan also meets the minimum of Ringgit Malaysia Thirty-Five (RM35) in single transaction.
Transaction 2	Perform a successful reload of Ringgit Malaysia Fifty (RM50) in a single transaction on 1 December 2025 via AmOnline App	Subscribe to GX30 worth Ringgit Malaysia (RM30) on 1 December 2025	Not eligible as the prepaid plans does meet the minimum of Ringgit Malaysia Thirty-Five (RM35).
Transaction 3	Perform a successful reload of Ringgit Malaysia Fifty (RM50) in a single transaction on 3 November 2025.	Subscribe to U40 plan on 4 December 2025.	Not eligible as the prepaid plan was not subscribed within the same Campaign Month
Transaction 4	NIL	Purchase U Prepaid 35 on 20 November 2025 via AmOnline App	Eligible as the purchase meets the minimum of Ringgit Malaysia Thirty-Five (RM35) in a single transaction and was done via AmOnline App within Campaign Period.
Transaction 5	Perform a successful reload of RM35 in a single transaction via non-AmOnline channel on 1 January 2025	Subscribe to U Prepaid 50 on 1 January 2025	Not eligible as the reload was not done via AmOnline App.
Transaction 6	Perform 3 successful reloads of Ringgit Malaysia Fifteen (RM15) each on 19 October 2025 via AmOnline App.	Subscribe to U Prepaid 35 on 19 October, 2025.	Not eligible as the reloads were performed separately and does not meet the minimum amount of Ringgit Malaysia Thirty-Five (RM 35) in a <b>single transaction</b> .

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4.3 The Campaign consists of two categories as follows:

**(a) Category A: New Prepaid Customers**

- (i) New Prepaid Customers who successfully perform Eligible Transactions as specified in Clause 4.1 will stand to win U Mobile Prepaid Credits (“**Prepaid Credits**”) during the Campaign Period as specified below:

Prepaid Credits	Number of Winners
U Mobile Prepaid Credits Worth Ringgit Malaysia Five (RM5)	Six hundred (600) winners per Campaign Month.  The winners will be selected on first come first serve basis in the respective Campaign Month.  For avoidance of doubt, there will be a total of One Thousand Eight Hundred (1,800) winners throughout Campaign Period.

- (ii) In the event that the total number of winners per Campaign Month under Category A does not reach the target of Six Hundred (600), the Bank reserves the right to allocate the remaining Prepaid Credits for the Campaign Month under Category A to reward additional winners under Category B.

**(b) Category B: All Prepaid Customers**

- (i) Existing Prepaid Customers who successfully perform Eligible Transactions as specified in Clause 4.1 above will also stand to win U Mobile Prepaid Credits (“**Prepaid Credits**”) during the Campaign Period as specified below:

Prepaid Credits	Number of Winners
U Mobile Prepaid Credits Worth Ringgit Malaysia Five (RM5)	Four hundred (400) winners per Campaign Month.  The winners will be selected on first come first serve basis in the respective Campaign Month.  For avoidance of doubt, there will be a total of One Thousand Two Hundred (1200) winners throughout Campaign Period.

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- (ii) Each Eligible Customer is entitled to win only one unit of prepaid credits during the Campaign Period. However, New Prepaid Customers will be eligible to win Prepaid Credits under Category B as well in the following campaign month.
- (iii) For avoidance of doubt, Eligible Customers who have won in Category A in Campaign Month 1 will also be eligible to win under Category B in Campaign Month 2 or Campaign Month 3 during the campaign Period.
- (iv) Below are some illustrations that demonstrate how the Prepaid Credits shall be Rewarded under Category A and B:

**Illustration 1**

Transaction	Reward
Customer A is an <b>existing AmOnline App customer</b> who has been performing prepaid reloads regularly via AmOnline App. Customer A perform a successful U Mobile prepaid reload of Ringgit Malaysia Fifty (RM50) in a single transaction via AmOnline App on 19 September 2025. Subsequently, Customer A subscribes to GX43 on 19 September 2025 via MyUMobile App	Customer A will stand to win Ringgit Malaysia Five (RM5) in Prepaid Credits under Category B

**Illustration 2**

Transaction	Reward
Customer B is an <b>existing AmOnline App customer</b> BUT is a New Prepaid Customer as he has never performed any prepaid reload via AmOnline App. Customer B purchases the U Prepaid 35 on 19 November 2025 via AmOnline App for the first time.	Customer B will stand to win Ringgit Malaysia (RM5) in Prepaid Credits under Category A

**Illustration 3**

Transaction	Reward
Customer C is an <b>existing AmOnline App customer</b> but is a New Prepaid Customer as he has never performed any prepaid reload via AmOnline App. Customer C purchases the U Prepaid 35 on 20 September 2025 via AmOnline App for the first time. Subsequently, Customer C purchases another U Prepaid 35 on 20 November 2025 via AmOnline App.	<p>Customer C will stand to win Ringgit Malaysia (RM5) in Prepaid Credits under Category A for Campaign Month 1</p> <p>Customer C will also stand to win Ringgit Malaysia Five (RM5) in Prepaid Credits under Category B for Campaign Month 3</p>

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**5 Winner Selection and Prize Fulfilment**

**Category A: New Prepaid Customers**

- 5.1 Transaction timestamp will be utilized to determine the winner in a first come first served basis.
- 5.2 The Prepaid Credits will be credited within Ninety (90) calendar days from the end of the Campaign Month.
- 5.3 The Prepaid Credits will be credited into the winners' prepaid account (the same MSISDN used to perform the Reload).
- 5.4 Only one (1) attempt to credit the amount to the winners' prepaid account will be made. In the event such attempt failed due to any reasons whatsoever, the Prepaid Credits will be forfeited.
- 5.5 The winner must ensure that their U Mobile prepaid is active during the Campaign Period and until the fulfilment of prizes. "Active" means able to make and receive calls.

**Category B: All Prepaid Customers**

- 5.6 Transaction timestamp will be utilized to determine the winner in a first come first served basis.
- 5.7 The Prepaid Credits will be credited within ninety (90) calendar days from the end of the Campaign Month.
- 5.8 The Prepaid Credits will be credited into the winners' prepaid account (the same MSISDN used to perform the Reload).
- 5.9 Only one (1) attempt to credit the amount to the winners' prepaid account will be made. In the event such attempt failed due to any reasons whatsoever, the Ringgit Malaysia Five (RM5) prepaid credits will be forfeited.
- 5.10 The winner must ensure that their U Mobile prepaid is active during the Campaign Period and until the fulfilment of prizes. "Active" means able to make and receive calls.

**6 Participation Criteria**

- 6.1 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 recorded in 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 Campaign Organizer's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.
- 6.2 The Bank shall 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) Any failure in respect of entry of any information to be received, captured, or recorded for the purpose of this Campaign, including, but not limited to, system down-time or technical problems, traffic congestion on the Internet or at the AmOnline App.
  - (c) Any injury or damage to an Eligible Customer's 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.

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- 6.3 The Campaign Organizers shall notify the winners via phone call, AmOnline Push Notification, electronic direct mail (eDM).

**7 Disqualification**

- 7.1 The Campaign Organizers have the right to disqualify the participation of any Eligible Customers from this Campaign without having to notify the Eligible Customers in the event:
- (a) The Eligible Customers have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
  - (b) The Eligible Customers have breached any of the terms and conditions stipulated herein; or
  - (c) The Eligible Customers who have 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
- 7.2 The Eligible Customers who have 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 Eligible Customers are advised to read and understand these Terms and Conditions, which shall be read together with the General Terms and Conditions for Accounts and Services.
- 8.2 The subscription and use of U Mobile's Prepaid mobile services are subject to U Mobile's standard Prepaid Terms and Conditions and where applicable, these Terms and Conditions. In the event of any inconsistency, U Mobile's standard Prepaid Terms and Conditions will apply to the extent of such inconsistency.
- 8.3 The Campaign Organizers shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 8.4 The Campaign Organizers 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.
- 8.5 Any notice issued by the Campaign Organizers shall be posted on their respective official website at <https://u.com/amb> and [www.ambank.com.my](http://www.ambank.com.my) and any such notice shall be deemed given when so posted at its official website. The Eligible Customers are advised to check the Campaign Organizers' official website from time to time.
- 8.6 Unless expressly stated otherwise, these Terms and Conditions, including any amendments thereto, shall prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.
- 8.7 The Campaign Organizers' decision on all matters relating to the eligibility of the Campaign is final and binding on all participating Eligible Customers, and no correspondence or appeal arising therefrom shall be entertained.
- 8.8 The Campaign Organizers are 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 Campaign Organizers' gross negligence, wilful default, or fraud.

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- 8.9 No compensation in cash or any kind shall be given to the Eligible Customers 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 Campaign Organizers.
- 8.10 To the extent permitted by law, the Bank shall not be liable to the Eligible Customers 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.
- 8.11 The Campaign Organizers shall not be responsible or liable for any failure by any Eligible Customers to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- 8.12 All disputes concerning the construction, validity, enforcement and interpretation of these 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 these Terms and Conditions.
- 8.13 The Eligible Customers are required to log on the Campaign Organizers' official website at [www.ambank.com.my](http://www.ambank.com.my) 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.
- 8.14 For any assistance and/or feedback related to this Campaign, the Eligible Customers 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](mailto:customercare@ambankgroup.com).
- 8.15 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.