



**Declaration and Term and Conditions for
Savings Account/Savings Account-i and/or Current
Account/Current Account-i and/or Foreign Currency
Account/Foreign Currency Account-i via Electronic
(AmOnline)**

(Effective 19 Dec 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 Terms and Conditions for Current Account-i and/or Savings Account-i and/or Foreign Currency Account/Foreign Currency Account-i via Electronic (AmOnline)

- 1.1. This terms and conditions is specifically for Savings Account/Savings Account-i and/or Current Account/Current Account-i and/or Foreign Currency Account-i via Electronic (AmOnline) and to be read together with the General Terms and Conditions for Accounts and Services (for Current Account/Savings Account), Specific Terms and Conditions for Commodity *Murabahah*-Based Current Account-i/ Savings Account-i (for Current Account-i and Savings Account-i), Specific Terms and Conditions for Foreign Currency Account/Foreign Currency Account-i and Specific Terms & Conditions for Inward Fund Transfer via Financial Process Exchange (FPX) Services in AmOnline.
- 1.2. Savings Account/Savings Account-i and/or Current Account/Current Account-i and/or Foreign Currency Account/Foreign Currency Account-i via Electronic is an opening of account via AmOnline and is applicable to individual customer only.
- 1.3. Transfer of funds via Financial Process Exchange (FPX) from an account maintained under the customer's name in another financial institution is required for the opening of Savings Account/Savings Account-i and/or Current Account/Current Account-i via Electronic (AmOnline) in the Bank. In the event the fund transfer via FPX is initiated from a third-party account, the said transaction will be rejected by the Bank.
- 1.4. A Debit Card will be issued automatically to customers with no Debit Card when the customer applies for a Savings Account/Savings Account-i and/or Current Account/Current Account-i via Electronic (AmOnline). A Debit Card issuance fee of RM12 will be deducted from the customer's account, when a new Debit Card is issued.
- 1.5. Closure of Savings Account/Savings Account-i and/or Current Account/Current Account-i and/or Foreign Currency Account/Foreign Currency Account-i opened via Electronic can only be performed in any AmBank/AmBank Islamic branches.
- 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.
- 1.7. This terms and conditions shall be additional to the terms and conditions of the respective product/accounts appearing in General Terms & Conditions for Accounts and Services. In the event of any discrepancy, ambiguity or dispute in the interpretation of the terms and conditions and the terms and conditions for the respective product/accounts, the said specific terms and conditions for the respective product/accounts shall prevail to the extent applicable.

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 and understood 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 subject to the Bank performing all 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 statements of account.
- 2.7. I/We have read and understood the Product Disclosure Sheet as stated in the Bank's website at <https://www.ambank.com.my/contact-centre/pdst>
 - for Commodity *Murabahah*-Based Current Account-i/Savings Account-i under "Deposit" section.
 - for Debit Card - AmBank Debit Card under "Cards" section.
- 2.8. I/We have read, understood and agreed with the Specific Terms and Conditions for Commodity *Murabahah*-Based Current Account-i/Savings Account-i as stated in the Bank's website at <https://www.ambank.com.my/terms-and-conditions> → Deposits → Retail (Current Account-i/Savings Account-i). I/We have read, understood and agreed with the Specific Terms and Conditions for Tawarruq based Foreign Currency Current Account-i as stated in the Bank's website at <https://www.ambank.com.my/terms-and-conditions> → Deposits → Retail. I/We have read, understood and agreed with the Terms and Conditions for Debit Card - AmBank Debit Card as stated in the Bank's website at <https://www.ambank.com.my/terms-and-conditions> under "Cards" section.
- 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 Current Account-i/Savings Account-i. 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 sale transaction with the Bank from time to time at *Murabahah* Selling Price in accordance with the Specific Terms and Conditions for Commodity *Murabahah*-Based Current Account-i/Savings Account-i (applicable for Current Account-i/Savings Account-i only).