Terms and Conditions
TRUE Savers New Spend Proposition
(1 Aug 2026 – 31 Mar 2027)

REMINDER: Eligible Accountholder(s) (as defined below) are hereby reminded to read and understand the terms and conditions below and/or any updated terms and conditions (if any) which are available at https://www.ambank.com.my/eng/terms-and-conditions/. If the Eligible Accountholder(s) do not understand any of the terms and conditions stated herein and/or updated terms and conditions, the Eligible Accountholder(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 Debit Card" Ambank VISA Debit / AmBank Mastercard Debit issued by the Bank to account holders

"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. Any reference to "AmBank Group" in these terms and conditions shall include any or all entities within the 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.

"Bank" refers to both AmBank (M) Berhad [Registration No.: 196901000166 (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**" "BonusLink" is the BonusLink Loyalty Programme, a multi-partner consumer rewards programme organized by BonusKad Loyalty Sdn Bhd No: 199701022703 (Company No. 438200-T)

"Campaign" refers to **"TRUE Savers New Spend Proposition"** organised by the Bank in accordance with the Terms and Conditions stipulated herein.

"**TRUE Savers Accountholder(s)**" refers to individual customers who maintain an active TRUE Savers Account/TRUE Savers Account-i with the Bank.

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

"Prior Notice" refers to notice issued by the Bank of certain facts or a particular state of affairs 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 at 00:00 MYT and end on 31 March 2027 at

23:59 MYT (both dates inclusive) ("**Campaign Period**"). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

3 Eligibility

3.1 This Campaign is open to all new and existing TRUE Savers Accountholders, who have successfully fulfilled the following criteria below:

a) Maintain an active TRUE Savers Account / TRUE Savers-i Account;
b) The TRUE Savers Account/ TRUE Savers-i Account is designated as the active POS account and linked to an AmBank Debit Card. All retail purchases made using the AmBank Debit Card must be deducted from the TRUE Savers Account / TRUE Savers-i Account;
c) Has submitted his/her BonusLink membership number, which has been successfully and recorded in the Bank's system. If the TRUE Savers Accountholder does not have a BonusLink membership, he/she can apply for membership via AmOnline; and
d) Makes at least one (1) retail purchase using his/her linked AmBank Debit Card during the Campaign Period.
e) The following are not accepted as retail purchases: cash withdrawals, cash deposits, ewallet/e-cash top ups and/or Quasi cash transactions (example: betting and / or gaming transactions);

3.2 Employees of AmBank Group are eligible to participate in this Campaign.

3.3 In the event of a joint account, only one (1) accountholder shall be eligible to participate in this Campaign. By default, the primary accountholder shall be eligible. If the primary accountholder's BonusLink membership number has not been successfully linked to the joint TRUE Savers Account/TRUE Savers Account-i and recorded in the Bank's system, the joint accountholder may be eligible, subject to fulfilling the eligibility criteria set out in Clauses 3.1 (a) to (d).

3.4 The following persons shall **<u>NOT</u>** be eligible to participate in this Campaign:

(a) Non-individual accountholders, including but not limited to:
- Sole-proprietorships and partnerships;
- Small and Medium Enterprises (SMEs); and/or
- Non-profit organizations, charitable bodies and societies.

(b) Accountholders whose account(s) are deemed to be unsatisfactorily conducted, invalid, suspended, cancelled or in breach of any TRUE Savers Account/TRUE Savers Account-i Terms of Conditions during the Campaign Period.

3.5 TRUE Savers Accountholder(s) who fulfil the abovementioned criteria are referred to as "**Eligible Accountholder(s)**".

4 Campaign Objective & Mechanics

4.1 The Campaign is organised by the Bank to reward eligible TRUE Savers Accountholders with BonusLink points for retail spend made using their AmBank Debit Card, subject to the terms and conditions set out herein.

4.2 The Campaign Mechanics are as follows:

(a) <u>TRUE Savers New Spend Proposition - 2X BonusLink Points for Debit Card Retail Spend</u>

Reward	Reward Capping
Two (2) BonusLink points for every RM1 of retail spend made using an AmBank Debit Card and debited from a TRUE Savers Account / TRUE Savers-i Account.	**Per Eligible Accountholder:** Up to 3,000 BonusLink points per month. **Monthly Campaign Cap:** A total of 3,000,000 BonusLink points will be awarded each month on a first-come, first-served basis throughout the Campaign Period. Once the monthly Campaign Cap has been fully utilised, no further BonusLink points will be awarded for that month.

(i) The Bank reserves the right to monitor, review and modify the Campaign mechanics from time to time with Prior Notice.

(ii) Eligible Accountholders may receive two (2) BonusLink points for every RM1 of retail spend made using their AmBank Debit Card, whether through online or offline transactions.

(iii) For the purposes of this Campaign, retail spend refers to purchases of goods and/or services made using an AmBank Debit Card and debited from the Eligible Accountholder's TRUE Savers Account / TRUE Savers Account-i.

(iv) For the avoidance of doubt, e-wallet and/or e-cash top-ups do not constitute retail spend and are not eligible to earn BonusLink points under this Campaign.

(v) BonusLink points will be awarded on a first come, first serve basis based on the transaction date and time recorded in the Bank's system. Where multiple qualifying transactions are made on the same day, transactions with the earlier transaction time will be counted first.

(vi) BonusLink points will be calculated based on the transaction amount, rounded down to the nearest whole Ringgit Malaysia (RM1). Every RM1 of retail spend will earn two (2) BonusLink points, subject to the monthly Campaign Cap.

Example 1:

Mr A has 2 transactions that qualify for 2X BonusLink points; Transaction 1: RM123.50 -> 123 x 2 = 246 BonusLink points. Transaction 2: RM55.80 -> 55x 2 = 110 BonusLink points. Total BonusLink points 246 + 110 = 356 BonusLink points.

(vii) BonusLink points earned under this Campaign will be credited to the Eligible Accountholder's BonusLink membership account by the third (3^{rd}) week of the following month. For example, BonusLink points earned in August will be credited to the Eligible Accountholder's BonusLink membership account by the third (3^{rd}) week of September.

b) Joint Accounts

(i) For a Joint Account, BonusLink points will only be awarded to one (1) accountholder. Where both joint accountholders have submitted their BonusLink membership numbers, which have been successfully linked and recorded in the Bank's system, the BonusLink points will be awarded to the primary accountholder.

Example 1:

A is the primary accountholder and B is the joint accountholder. Both A and B make qualifying retail purchases using their respective AmBank Debit Cards and both debit cards are linked to the joint TRUE Savers Account. Both A and B have submitted their BonusLink membership numbers, which are successfully linked and recorded in the Bank's system. The BonusLink points will be awarded to A, being the primary accountholder.

Example 2:

A is the primary accountholder and B is the joint accountholder. Both A and B make qualifying retail purchases using their respective AmBank Debit Cards, and both debit cards are linked and recorded in the Bank's system. A has not submitted his/her BonusLink membership number to the Bank's system or such membership has not been successfully linked and recorded in the Bank's system, while B has submitted his/her BonusLink membership number, which has been successfully linked and recorded in the Bank's system. Any BonusLink points earned from B's qualifying retail spend will be calculated and awarded to B's BonusLink membership account.

5 Campaign Fulfilment

5.1 The Bank shall not be obliged to notify Eligible Accountholders when the monthly Campaign Cap has been fully utilised.

5.2 If the Eligible Accountholder's TRUE Savers Account/TRUE Savers Account-i is closed, suspended, cancelled, dormant or inactive during the Campaign Period and/or before the BonusLink points are credited to the Eligible Accountholder's BonusLink membership account, the Eligible Accountholder shall not be entitled to the reward under this Campaign.

5.3 The Bank will not entertain any request from an Eligible Accountholder to transfer the BonusLink points to any BonusLink membership account other than the BonusLink membership account registered and successfully recorded in the Bank's system.

5.4 The Bank reserves the right to replace or substitute the BonusLink points with any other reward of equivalent value with Prior Notice.

5.5 All records of transactions captured by the Bank's system during the Campaign Period shall be based on Malaysian date and time and shall, in the absence of manifest error, be deemed accurate and conclusive.

6 Disqualification Criteria

6.1 The Bank reserves the right to disqualify an Eligible Accountholder from participating in the Campaign without prior notice if:

(a) The Eligible Accountholder has provided false, inaccurate or misleading information or has acted fraudulently, or has not acted in good faith during the Campaign Period;

(b) The Eligible Accountholder has breached any of these terms and conditions; or

(c) The Eligible Accountholder has committed, or the Bank reasonably suspects the Eligible Accountholder of committing, any fraudulent, unlawful or wrongful act in relation to any facility granted by the Bank, or has been adjudged bankrupt or is subject to bankruptcy proceedings at any time before or during the Campaign Period.

7 Privacy Notice

7.1 By participating in this Campaign, the Eligible Accountholders consent to and authorise the Bank to collect, use, disclose, store and process their personal data for the purposes of administering and operating the Campaign, including contacting the Eligible Accountholders, verifying eligibility and awarding the rewards.

7.2 The Bank may engage third-party service providers to process the personal data of the Eligible Accountholders for purposes related to the Campaign. Such third-party service providers are contractually required to keep the personal data confidential and use it only for the purposes for which it was disclosed.

7.3 The Eligible Accountholders may contact the Bank to access, update or correct their personal data, or to withdraw their consent, subject to applicable laws and the Bank's Privacy Notice.

7.4 All personal data shall be processed in accordance with the Personal Data Protection Act 2010.

8 General

8.1 By participating in this Campaign, the Eligible Accountholders:

(a) agree that they have read, understood and agreed to be bound by these Terms and Conditions, which shall be read together with the:

  (i) General Terms and Conditions for Accounts and Services; and

  (ii) Specific Terms and Conditions for TRUE Savers Account/TRUE Savers Account-i.

8.2 The Bank shall have the right, at any time, 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 these Terms and Conditions, in whole or in part, from time to time, including varying the Campaign Period with Prior Notice. For avoidance of doubt, no compensation in cash or otherwise shall be payable to any Eligible Accountholder for any loss or damage suffered arising directly or indirectly from any amendment, variation, deletion, addition or alteration to these Terms and Conditions, except where such loss or damage is solely caused by the Bank’s gross negligence, willful default or fraud.

8.4 Any notice issued by the Bank shall be posted on the Bank’s official website at www.ambank.com.my or displayed at its branches. Such notice shall be deemed duly given upon publication on the Bank's official website or display at its branches, whichever is earlier.

8.5 Unless expressly stated otherwise, these Terms and Conditions, including any amendments thereto, shall prevail over any other provisions and/or representations contained in any notices, promotion or advertising material relating to this Campaign.

8.6 The Bank's decision on all matters relating to this Campaign is final and binding on all Eligible Accountholders.

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, willful default or fraud.

8.8 To the extent permitted by law, the Bank shall not be liable for any failure or delay in performing its obligations under this Campaign arising from any Force Majeure event. "Force Majeure" means any event beyond the reasonable control of the Bank, including natural disasters (such as floods, typhoons, hurricanes, storms, tempest, volcanic eruptions, earthquakes, landslides or subsidence), epidemics or pandemics, strikes, lockouts, industrial disputes, riots, wars, act of terrorism or any act of government or regulatory authority or any other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.

8.9 The Bahasa Melayu version of these terms and conditions is also available at https://www.ambank.com.my/bm/terms-and-conditions

8.10 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 jurisdiction of the Courts of Malaysia for the purpose of any suit, action or other proceeding arising out of or based on these Terms and Conditions.

8.11 The Eligible Accountholder(s) is 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.

8.12 For any assistance and/or feedback related to this Campaign, the Eligible Accountholder(s) may contact the Bank's Contact Centre from 9.00am to 9.00pm, Monday to Sunday by calling +603-2178 8888 or email to customercare@ambankgroup.com.