

Terms & Conditions

**AmBank Visa Debit Card 50% Cash Back upon 1st spend
Campaign Period: 1 September 2025 to 31 December 2025**

REMINDER: Eligible Participant(s) (as defined below) is hereby reminded to read and understand the Terms and Conditions below and any updated Terms and Conditions which is available at www.ambank.com.my/eng/terms-and-conditions. If the Eligible Participant(s) does not understand any of the Terms and Conditions below and/or the updated Terms and Conditions, the Eligible Participant(s) is advised to consult with the Bank’s authorized representatives.

1. Definition

- i. For the purpose of the Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context state otherwise:

AmBank Group	: Refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated inside or outside Malaysia, existing now or in the future and any reference to ‘AmBank Group’ in the Terms and Conditions herein, shall include all or any entity within AmBank Group.
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 Visa Debit Card 50% Cash Back upon 1st spend ” organized by the Bank in accordance with the Terms and Conditions stipulated herein.
Campaign Period	: The Campaign shall take effect from 1 September 2025 (00:00 GMT+8) to 31 December 2025 (23:59 GMT+8) , both dates inclusive. The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.
Prior Notice	: Refers to notices issued by the Bank to customers of at least seven (7) calendar days and published on the Bank’s website at www.ambank.com.my .
Debit Card	: Refers to the all existing, valid and active debit card issued by the Bank.
Participating Accounts	: Participating accounts are the CASA/CASA-I that is linked to the active Debit Card. These accounts serve as the core financial account for the card holder, enabling transactions like purchases and cash withdrawals.

2. Eligibility

- 2.1 The Campaign is opened to existing Debit Card cardholder(s) of the Bank with following conditions;-
- a) aged eighteen (18) years old and above;
 - b) have not been issued with Visa Debit prior to the Campaign;
 - c) have applied and issued with any Visa Debit Card within the Campaign Period; and
 - d) have activated and spend a minimum spending with the issue Visa Debit Card within the Campaign Period.
- Hereinafter referred to as “Eligible Customer”.
- 2.2 Enrollment is not required for the purpose of participation in the Campaign.
- 2.3 For the avoidance of doubt, employees of AmBank Group, whether permanent or contractual and their immediate family members (spouses, children, siblings and parents) are eligible to participate in the Campaign.

3. Prizes

- 3.1 Subject to the terms of the Campaign herein, Eligible Customer stands a chance to earn the Prize during the Campaign Period as follows:

Campaign cycles	Prize	Number of selected winners
1 Sep 2025 – 30 Sep 2025	The cashback is 50% of the amount spent or capped at RM5, whichever is lower.	Three thousand five hundred (3,500)
1 Oct 2025 – 31 Oct 2025		Three thousand five hundred (3,500)
1 Nov 2025 – 30 Nov 2025		Three thousand five hundred (3,500)
1 Dec 2025 – 31 Dec 2025		Three thousand five hundred (3,500)

4. Mechanism

- 4.1 Eligible Customer must activate the issued Visa Debit Card within the Campaign Period and spend minimum of Ringgit Malaysia Ten (RM10) in single transaction within fourteen (14) days from date of Visa Debit Card activation and within the Campaign Period. Any transactions made fourteen (14) days after the activation date, or after the Campaign Period, would not be eligible to participate in this campaign.

- 4.2 The spending can be made through e-commerce, online payments or physical swap on terminal.
- 4.3 The selection of winners is based on first come first serve and the Bank reserves the right to select the winners at its discretion.
- 4.4 The Eligible Customer is only entitled to win the Prize once throughout the Campaign Period and any Eligible Customer who has been selected as a winner would not be entitled to participate in the following Campaign Cycle.
- 4.5 The Prize will be debited to the winner's Participating Account within thirty (30) working days at the end of each monthly Campaign Cycle and the selected winners will receive a short message service (SMS) notification or AmOnline push notification within one (1) week after the Prize is debited.
- 4.6 It is the Eligible Customer's responsibility to ensure that their information (mobile number, email address and postal address) maintained with the Bank is current and up to date. The Bank shall not be liable for any loss suffered or for any failure to fulfill the delivery of the Prize if such loss or failure is due to the Eligible Customer's or winner information stored with the Bank being outdated or inaccurate.
- 4.7 The Bank shall reserve its right to select other Eligible Customer with Prior Notice in event that the selected winner does not cooperate when contacted or refuses to accept the Prize or non-active/deactivation of the winner's Participating Account or any other reasons that the Bank deem reasonable.

5. Disqualification

- 5.1 Eligible Customer shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign due if the Eligible Customer has;-
 - a) breach any of the terms stipulated herein;
 - b) provided untrue information or acted fraudulently in any manner during the Campaign Period;
 - c) committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank;
 - d) declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period; and
 - e) 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.

6. General Terms and Conditions

- 6.1 By participating in the Campaign, the Eligible Customer and/or any party related herein consent and agree to be bound by the Terms and Conditions herein, and the Terms and Conditions herein shall be

read together with the General Terms and Conditions for Accounts and Services and Bank Debit Card Terms and Conditions. The Eligible Customer is required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any updates or the latest terms and conditions, if any.

- 6.2 The Bank shall have, at any time, the right to cancel, terminate or suspend the Campaign with Prior Notice.
- 6.3 The Bank shall have the right to vary, amend, delete or add to any of the Terms and Conditions herein as well as , in whole or in any part from time to time including to vary the Campaign Period with Prior Notice.
- 6.4 Unless expressly stated otherwise, the Terms and Conditions herein, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for the Campaign.
- 6.5 No compensation in cash or any kind shall be given to the Eligible Participants for any losses or damages suffered or incurred by the Eligible Participants as a direct or 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 willful default of the Bank.
- 6.6 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer for any losses or costs (including loss of business opportunities or profits) caused by abnormal and unforeseeable circumstances outside the Bank's reasonable control which is unavoidable, including but not limited to any accident, act of terrorist, breakdown of machinery, civil commotion, fire, industrial dispute, labor unrest, lock-out, natural disaster, riot, strike, war (whether declared or undeclared), or data processing system, electrical, telecommunication system or transmission link failure.
- 6.7 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.
- 6.8 The Bahasa Malaysia version of the Terms and Condition is also available at www.ambank.com.my/terms-and-conditions.
- 6.9 The Eligible Cardholder(s) are required to log in to the Bank's corporate website at www.ambank.com.my/terms-and-conditions for the latest terms and conditions and updates on the Campaign, if any.
- 6.10 For any assistance and/or feedback relating to the Campaign, Eligible Participants may contact the Bank's Contact Centre at 03-2178 8888 (Monday - Sunday, 7.00 a.m. to 11.00 p.m.) or e-mail to customercare@ambankgroup.com

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