

**BONUSLINK MEMBERS' DAY 2020
TERMS & CONDITIONS**

1. The BonusLink Members' Day 2020 Campaign ("**BMD 2020**") will commence from 12:00:00AM to 11:59:59PM on ten (10) calendar days throughout ten (10) months as listed below ("**Campaign Days**") at Participating BonusLink Partners ("**Participating Partners**").

No.	Calendar Month	Campaign Days
1	March 2020	3 March 2020 (3.3)
2	April 2020	4 April 2020 (4.4)
3	May 2020	5 May 2020 (5.5)
4	June 2020	6 June 2020 (6.6)
5	July 2020	7 July 2020 (7.7)
6	August 2020	8 August 2020 (8.8)
7	September 2020	9 September 2020 (9.9)
8	October 2020	10 October 2020 (10.10)
9	November 2020	11 November 2020 (11.11)
10	December 2020	12 December 2020 (12.12)

2. BMD 2020 is organised by BonusKad Loyalty Sdn Bhd ("**BonusLink**") and is open to all registered BonusLink Members in Malaysia ("**Members**").
3. On each Campaign Day, Members will be able to enjoy:
- (i) thirty (30) times the regular amount of BonusLink Points they would receive on non-Program dates ("**30X Points**") or;
 - (ii) thirty percent (30%) rebate on the total value of each redemption made ("**30% Redemption Rebate**")
4. Specific to **4 April 2020**, Total Points issued will be capped at three million one hundred thousand (3,100,000), and will be subject to availability on a first-come first-serve basis.
5. The list of Participating Partners **specific to 4 April 2020** and their respective offers are:

Offer	Participating Partners
30X Points	AmBank
30% Redemption Rebate	Doses Pharmacy

BONUSLINK 30X POINTS OFFER

Specific to 4 April 2020, the 30X Points issued will be capped at three million (3,000,000) BonusLink Points (“Points Cap”), and will be allocated according to the following table:

Participating Partners	Points Cap on each Campaign Day (BonusLink Points)
AmBank	3,000,000

AmBank 30X BonusLink Points

i. In this Program, AmBank BonusLink Visa Cardholders shall collect a total of 30X BonusLink Points with a minimum spend of RM30 in a single receipt during the BonusLink Members Day 2020 (BMD2020). In this respect, Members are required to take note of the following:

- **10X BonusLink Points** = 30 BonusLink Points for every RM20 spent (existing Points structure and;
- **20X BonusLink Points** = 60 BonusLink Points for every RM20 spent, minimum spend of RM30 in a single receipt is required (additional 20X eligible during the BMD2020)

Hence, cardholder will collect a total of 30X BonusLink Points, capped at a maximum of 3,000 BonusLink Points per card, per month.

- ii. The 20X BonusLink Points is applicable for every local retail transaction made in Ringgit Malaysia at **grocery stores, online, dining outlets, entertainment outlets, Shell petrol and all Parkson department stores** bearing the MCC as set out in Table A below.
- iii. The Extra 20X BonusLink Points will be capped at three million (3,000,000) BonusLink Points on each Members’ Day with existing Points capping of 3,000 BonusLink Points per Card member per statement in that particular statement month on a first-come first-serve basis.

Refer below scenarios for illustration:

Scenario 1:

<i>Eg: March 2020 Statement Cycle</i>	Total Spend Amount (RM)	BonusLink Points (BLP)	Remarks
Total spend in 6 categories during the statement month	200.00	300 (10X BonusLink Points)	30 BonusLink Points for every RM20 spent.
Total spend in 6 categories during BMD2020 of the said statement month	200.00	600 (20X BonusLink Points)	60 BonusLink Points for every RM20 spent, minimum spend of RM30 in a single receipt.
Total BonusLink Points Collected		900	

**The 10X and 20X BonusLink Points are capped at 3,000 BLP per Card member per statement*

Scenario 2:

<i>Eg: April 2020 Statement Cycle</i>	Total Spend Amount (RM)	BonusLink Points (BLP)	Remarks
Total spend in 6 categories during the statement month	1,500.00	2,250 (10X BonusLink Points)	30 BonusLink Points for every RM20 spent.
Total spend in 6 categories during BMD2020 of the said statement month	500.00	1,500 (20X BonusLink Points)	60 BonusLink Points for every RM20 spent, minimum spend of RM30 in a single receipt.
Total BonusLink Points Collected	3,000		

**The 10X and 20X BonusLink Points are capped at 3,000 BLP per Card member per statement*

Table A

No.	Categories	MCC
1	Groceries	5411
2	Online	Any online transaction other than the online gateways exclusion listed in Table B
3	Dining	5811, 5812, 5813, 5814, 5462, 5499
4	Entertainment	7832, 7829, 7922, 7997, 7933, 5735, 7996, 7932, 7841
5	Shell Petrol	5542, 5541, 5983
6	Parkson	All Parkson department stores (including Shoe Gallery by Parkson) - 5311, 5661

Table B

No.	Description	MCC
1	Utilities – Key entry, Telecom merchant. Providers of telecommunication services including local and long distance telephone calls placed via key entry using a central access number.	4813
2	Utilities – Telecommunication services. Providers of telecommunication services such as local and long distance telephone calls and fax services. Included are merchants that sell prepaid phone services such as calling cards and merchants that provide periodic (for example, monthly billing of telephone calls).	4814
3	Utilities – Cable, satellite and other pay television and radio services.	4899
4	Utilities – Electricity, gas, heating oil, sanitary services, water.	4900
5	Direct Marketing – Insurance services, mail order, telephone order.	5960
6	Direct Marketing – Continuity/subscription. Merchants such as direct mail book clubs, magazine and newspaper subscriptions etc.	5968
7	Services Provider – Insurance sales, underwriting, and premiums – face-to-face transactions.	6300

- iv. The Extra 20X BonusLink Points will be credited into the respective eligible cardholder account within ninety (90) working days from the transacted statement cycle.
- v. The Extra 20X BonusLink Points are only made available to Principal and/or supplementary cardholders of AmBank BonusLink Visa Card whose accounts are current, valid, subsisting and who are not in default of any of the term of the AmBank Cardholder's agreement upon Points fulfilment.
- vi. The fulfilment of the Extra 20X BonusLink Points by the Bank shall be subject to :-
 - (a) The AmBank BonusLink Visa Card is not cancelled, terminated or suspended by the Bank
 - (b) The AmBank BonusLink Visa Card account is valid and has good credit standing with no default payment.
- vii. Any determination by the Bank as to what constitutes Eligible Transaction is final and conclusive. All transactions as recorded by the Bank shall also be final and conclusive.
- i. The Extra 30X BonusLink Points will be credited within 4-6 weeks after transaction period.

30% REDEMPTION REBATE OFFER

- i. Members are required to have sufficient BonusLink Points in their Account to perform a valid redemption for Eligible Products at Participating Partners, in the required denomination of the respective Participating Partners.
- ii. Only Primary BonusLink Members with a valid PIN may redeem.
- iii. The 30% Redemption Rebate will be in the form of BonusLink Points.
- iv. Specific to **4 April 2020**, the 30% Redemption Rebate will be capped ("**Rebate Cap**") at one hundred thousand (100,000) BonusLink Points on each Campaign Day and will be allocated according to the following table:

Participating Partners	Rebate Cap on each Campaign Day (BonusLink Points)
Doses Pharmacy	100,000

- v. Redemption made upon Rebate Cap being fully maximised will not be eligible for Rebate.
- vi. The 30% Redemption Rebate will be credited back into the Member's BonusLink Account within three (3) working days from each Campaign Day.

For example:

- (a) In order to redeem an eligible product with a value of three thousand (4,000) BonusLink Points, the Member must first utilise three thousand (4,000) BonusLink Points on the Campaign Day.
- (b) The 30% Redemption Rebate of nine hundred (1,200) BonusLink Points will be and credited back into the Member's BonusLink Account within three (3) working days from the Campaign Day.

vii. Partial Rebates may be awarded in the following scenario:

- Redemption is made for an Eligible Product with a value of 4,000 Points;
- Cap is maximised midway through the transaction, for instance at 3,000 Points;
- 30% Redemption Rebate will only be awarded based on 3,000 Points redemption. The eligible rebate in this scenario is 1,000 Points.

viii. In cases where the Eligible Product is purchased with a combination of Points plus Cash, only the Points portion will be eligible for Rebate.

For example :

If the Eligible Products purchased is worth RM50, and the Member only has sufficient Points to redeem RM20 worth to offset the purchase value of the Eligible Products, the Member will be required to pay the balance of RM30 in cash or payment method acceptable to the Participating Partner. In this instance, Member will be eligible to Rebate based on redemption of RM20 (worth of Points) only.

ix. Each Primary Member can redeem up to a maximum of three (3) times at any Participating Partner.

Any other product types which are not mentioned above will not be entitled to the 30% rebate on redemption.

OTHER TERMS AND CONDITIONS

- x. By participating in this Program, the Member expressly agrees and consents to be bound by Terms and Conditions including all of BonusLink's decisions in relation to the Program.
- xi. All BonusLink's decision on all matters including but not limited to the eligibility of the Members and/or Program Mechanics for this Program or in the event of any dispute shall be final and binding and no correspondence or appeals shall be entertained.
- xii. BonusLink reserves the right at its absolute discretion to amend, delete, or add to any of these Terms and Conditions from time to time without prior notice.

- xiii. These Terms and Conditions, as the same may be amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials or advertisements in relation to this Program.
- xiv. BonusLink reserves the right to cancel, terminate or suspend this Program with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by BonusLink of this Program shall not entitle any party to any claim or compensation against BonusLink for any and all losses or damage suffered or incurred by any party as a direct or indirect result of the act of cancellation, termination or suspension.
- xv. In no event will BonusLink and/or any Participating Partner be liable for any loss or damages including without limitations, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Program, even if BonusLink has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
- xvi. All Members shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Program.