

## **FREQUENTLY ASKED QUESTIONS**

### **AmPartner Deposit Campaign**

#### **1. What is an AmPartner Account?**

It's a deposit product in partnership with BonusLink which is designed to reward customers with high interest return of up to 1.5% p.a. and BonusLink Points.

#### **2. Where can I open an AmPartner Account?**

AmPartner Account can be opened at any AmBank branch. You may locate the nearest AmBank branch at [www.ambankgroup.com/eng/locator/Pages/Branch.aspx](http://www.ambankgroup.com/eng/locator/Pages/Branch.aspx)

#### **3. What is the interest rate of AmPartner Account?**

Accountholders will enjoy a split-tiered interest up to 1.5% per annum. For updated interest rates for AmPartner Account, please refer to: <https://www.ambank.com.my/eng/rates-fees-charges>

#### **4. What is the Points Structure for AmPartner Account?**

The Standard Points Structure for AmPartner Account is 0.03 BonusLink Points on every Ringgit, subject to a minimum Monthly Average Balance (MAB) of RM500 and above every month.

#### **5. What is the duration of the Deposit Campaign?**

The duration of the campaign is from 1 July – 30 September 2019 (3 Months)

#### **6. What is the Deposit Campaign mechanics?**

There are 3 different offers, please refer below;

- 10,000 BonusLink Points as a welcome gift for first 200 Members' who open a new AmPartner Account with an initial deposit of RM1,000.00
- 1,000 BonusLink Points for all subsequent AmPartner Account opening with an initial deposit of RM100.00  
***Subject to a maximum of 10,000 Points per qualified Member.***
- 3X BonusLink Points (subject to monthly average balance of RM500) till 30 September 2019.

#### **7. When will the BonusLink Points be credited into my Account?**

BonusLink Points will be calculated on a monthly basis and will be credited into your BonusLink Account by 15th of the following month.

#### **8. When will the Bonus Points be credited into my Account?**

The Bonus Points will be credited to the Eligible Customer's BonusLink Account within 45 days after the Campaign Period.

#### **9. How does the Points calculation work?**

Points will be calculated on the 1st of the following month. Accountholders must Register their Card Number within the same calendar month to be entitled to Standard and Bonus Points. (e.g. BonusLink Points for April 2019 will be credited by 15 May 2019. Therefore, Accountholder must register their BonusLink Card Number by 30 April 2019 to be eligible to Collect Points for April 2019.)

#### **10. Can I submit the BonusLink Card Number while opening the AmPartner Account over the counter?**

No, submission of BonusLink Card Number can only be done online at [ambank.com.my/AmPartner](http://ambank.com.my/AmPartner). If there are multiple submissions received for the same

accountholder, the BonusLink Card Number in the first submission will be used for Points awarding.

**11. Would I be entitled to BonusLink Points if I don't submit my BonusLink Card number?**

NO, only accountholders who submit their BonusLink Card Number shall be eligible to Collect BonusLink Points.

**12. Which BonusLink Card number I should submit for AmPartner joint account?**

For AmPartner joint Accounts, either one of the Accountholders who submitted their BonusLink Card Number will be awarded the BonusLink Points. In the event both account holders submitted their BonusLink Card Number, the Points will be awarded to the Primary AmPartner Accountholder.

**13. How are the Monthly Average Balance (MAB) and BonusLink Points calculated?**

Calculation is as stipulated in the table below:

(a) If a customer meets the minimum MAB of RM500

| Time Period  | Calculation         | MAB (RM)      |
|--|---------------------|---------------|
| Deposit balance from 1 April 2019 - 5 April 2019   | RM500 X 5 days      | 2,500         |
| Deposit balance from 6 April 2019 - 10 April 2019  | RM1,000 X 5 days    | 5,000         |
| Deposit balance from 11 April 2019 - 20 April 2019 | RM800 X 10 days     | 8,000         |
| Deposit balance from 21 April 2019 - 30 April 2019 | RM2,000 X 10 days   | 20,000        |
| <b>Total Deposit Balance</b>                       |                     | <b>35,500</b> |
| <b>No. of Days in April</b>                        |                     | <b>30</b>     |
| <b>Monthly Average Balance (MAB)</b>               |                     | <b>1,183</b>  |
| <b>BonusLink Points</b>                            | <b>1,183 X 0.03</b> | <b>35</b>     |

(b) If a customer does not meet the minimum MAB of RM500

| Time Period  | Calculation     | MAB (RM)     |
|--|-----------------|--------------|
| Deposit balance from 1 April 2019 - 5 April 2019   | RM50 X 5 days   | 250          |
| Deposit balance from 6 April 2019 - 10 April 2019  | RM100 X 5 days  | 500          |
| Deposit balance from 11 April 2019 - 20 April 2019 | RM800 X 10 days | 8,000        |
| Deposit balance from 21 April 2019 - 30 April 2019 | RM100 X 10 days | 1,000        |
| <b>Total Deposit Balance</b>                       |                 | <b>9,750</b> |
| <b>No. of Days in April</b>                        |                 | <b>30</b>    |
| <b>Monthly Average Balance (MAB)</b>               |                 | <b>325</b>   |
| <b>BonusLink Point</b>                             |                 | <b>-</b>     |

**14. What is the eligibility to apply for AmPartner Account?**

AmPartner Account is open to all Malaysians citizens, residents, permanent residents and non-residents with minimum age of 18 years old and above.