

Terms and Conditions
Get Rewarded with New-to-Bank Onboarding via AmOnline Campaign
Campaign Period: 01 June 2021 to 31 August 2021

REMINDER: Eligible customers (as defined below) are hereby reminded to read and understand the terms and conditions below which are available at www.ambank.com.my/eng/terms-and-conditions. If the Eligible Customers do not understand any of the terms and conditions stated herein, the Eligible Customers are advised to discuss with any of the Bank's authorised representative.

1. Definition

1.1 For the purpose of these terms and conditions, the following words and expression shall have the meanings assigned to them except where the context otherwise requires:

"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 reference to "AmBank Group" in these terms and conditions herein, shall include all or any entity within AmBank Group.

"AmOnline" means AmBank's Internet and Mobile Banking services offered by the Bank to its customers to perform banking transactions via the Internet in accordance to the terms and conditions which are available at <https://ambank.amonline.com.my/>

"Bank" refers to AmBank (M) Berhad [Registration No.: 196901000166 (8515-D)], 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 **"Get Rewarded with New-to-Bank Onboarding via AmOnline"** campaign organised by the Bank in accordance with the terms and conditions as stipulated herein.

"CASA" means Current Account/Savings Account.

"New Account" refers to new CASA opened via AmOnline Mobile App by New-to-Bank customers.

"Prior Notice" means notice by the Bank of certain facts or of a particular state of affairs of at least twenty-one (21) calendar days.

"Retail Banking" refers to consumer banking that caters to individual customers.

"Retail Individual Customers" refer to individual customers of the Bank under Retail Banking.

Interpretation: Save where the contrary is indicated, any reference in this terms & conditions to:

- (a) words denoting the singular number shall include the plural number also and vice-versa;
- (b) words denoting the neuter or masculine gender shall include the feminine gender and the masculine or neuter gender, as the case may be;
- (c) **"Associate Corporations"** shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013, where applicable; and

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(d) “**Related Corporations**” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

2. Campaign Period

2.1 The Campaign shall commence on **01 June 2021 to 31 August 2021** (both dates are inclusive) (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period at its discretion with Prior Notice.

3. Eligibility

3.1 This Campaign is only open to **all NEW-to-Bank Retail Individual Customers** who has successfully signed up for a New Account (as defined under clause 1.1) and registered as an AmOnline user during the Campaign Period subject to the terms and conditions contained herein (“**Eligible Customers**”).

3.2 For the avoidance of doubt, all existing Retail Individual Customers who opens a new CASA is **NOT** eligible to participate in this Campaign.

3.3 Employees of the AmBank Group, BonusKad Loyalty Sdn. Bhd and their immediate family members (spouse, children, parents and siblings) are eligible to participate in this Campaign.

4. BonusLink Membership Programme (Not applicable to existing CASA accountholder)

4.1 Upon signing up a New Account, Eligible Customer shall also be given a BonusLink membership account within forty-five (45) business days (if the Eligible Customer is not an existing BonusLink member prior to the sign up of New Account) where membership and its accompanying privileges and benefits shall be subject to the terms and conditions governing the said programme as set out in BonusLink’s official website at www.bonuslink.com.my.

4.2 By signing up a New Account in this Campaign, Eligible Customer agrees and allows the Bank to disclose the necessary information of the accountholder to BonusKad Loyalty Sdn. Bhd. for issuance of the BonusLink membership account.

5. Campaign Mechanics

5.1 To qualify and participate in the Campaign, **Eligible Customer(s) must fulfil the following requirements (“Campaign Requirements”)**:

5.1.1 Welcome Reward

- Applicable to New-to-Bank Customer who has successfully signed up for a CASA via AmOnline Mobile Apps with a minimum balance of RM20.
- 1,000 BonusLink Points will be credited to Eligible Customer’s BonusLink membership account within forty-five (45) business days from successfully sign up day.
- Limited up to one time of 1,000 BonusLink Points per customer during the Campaign Period.

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5.1.2 Usage Reward

- Applicable to New-to-Bank Customer who has successfully signed up for a CASA via AmOnline Mobile Apps with a minimum balance of RM20.
- Fulfil the requirements as specified in the Campaign Mechanic table (refer to clause 5.2)

5.2 The Campaign Mechanic is as specified in the Table 1 below:

Table 1: Campaign Mechanics

Criteria	Reward Points Entitlement per Eligible Transactions	Reward Points Fulfilment Limit	
<p><u>AmOnline Transactions</u> Spend a minimum of RM20 in eligible transactions, i.e. bill payment (JomPAY & non-JomPAY) and prepaid reload using AmOnline</p>	<ul style="list-style-type: none"> • 3 BonusLink Points will be rewarded for every RM20 spent on AmOnline, AmBank Debit Card and AmBank DuitNow QR transactions. • Multiplier by the number of eligible transactions performed (“Transaction Count”): <ol style="list-style-type: none"> a) 1x - First 2 eligible transactions b) 2x - 3rd & 4th transactions c) 3x - 5th & 6th transactions d) 4x - 7th & 8th transactions e) 5x - 9th transactions & onwards 	Capped at 10 BonusLink Points (RM0.10) per transaction.	<ul style="list-style-type: none"> • Capped at 1,000 BonusLink Points (RM10) per Eligible Customer per month. • BonusLink Points will be credited to the Eligible Customer’s BonusLink Membership Account within forty-five (45) business days after the transaction month.
<p><u>AmBank Debit Card Transactions</u> Spend a minimum of RM20 with AmBank Debit Card per transaction</p>			
<p><u>AmBank DuitNow QR (Scan to Pay) Transactions</u> Spend a minimum of RM20 with AmBank DuitNow QR per retail transaction</p>			

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Table 2: Illustration of Campaign Mechanics

Eligible Customer A who performed the following transactions in March 2021:	
3 March 2021	1. Pay RM40 electricity bill using AmOnline (1 st Transaction) - Entitled for 6 BonusLink Points
4 March 2021	2. Spend RM19 with AmBank Debit Card - Not eligible as under RM20
10 March 2021	3. Pay RM120 Astro bill using AmOnline (2 nd Transaction) - Entitled for 10 BonusLink Points Note: Capped at 10 BonusLink Points instead of 18 BonusLink Points
13 March 2021	4. Spend RM33 with AmBank Debit Card (3 rd Transaction) - Entitled for 6 BonusLink Points (3 BonusLink points x 2x multiplier)
21 March 2021	5. Spend RM21 with AmBank Debit Card (4 th Transaction) - Entitled for 6 BonusLink Points (3 BonusLink points x 2x multiplier)
25 March 2021	6. Pay RM50 Maxis prepaid reload using AmOnline (5 th Transaction) - Entitled for 10 BonusLink Points Note: Capped at 10 BonusLink Points instead of 18 (6 BonusLink Points x 3x multiplier)
29 March 2021	7. Spend RM80 using AmBank DuitNow QR (6 th Transaction) - Entitled for 10 BonusLink Points Note: Capped at 10 BonusLink Points instead of 36 (12 BonusLink Points x 3x multiplier).
31 March 2021	Total BonusLink Points earned in March 2021 by Eligible Customer A is 48 Points.

- 5.3 Only Eligible Customer(s) who fulfil the Campaign's terms and conditions shall be eligible to receive the BonusLink Points. Eligible Customer(s) who fail to fulfil the Campaign's terms and conditions will automatically be disqualified from the Campaign without notice.
- 5.4 The Bank will not entertain any request from the Eligible Customer(s) to credit the BonusLink Points to other BonusLink Membership Account that does not belong to the Eligible Customer(s) or exchange the BonusLink Points with cash.
- 5.5 The Eligible Customers' CASA must not be dormant or closed throughout the Campaign Period and at the point of the BonusLink Points is credited into the Eligible Customers' BonusLink membership account.

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6 General

- 6.1 By participating in this Campaign, the Eligible Customers consent and agree to be bound by the terms and conditions herein which is to be read together with the:
- General Terms and Conditions for Accounts and Services,
 - Terms and Conditions for Savings Account/Savings Account-i and/or Current Account/Current Account-i via Electronic (AmOnline), and
 - Terms and Conditions of Get Rewarded with New-to-Bank Onboarding via AmOnline Campaign.
- 6.2 By participating in this Campaign, the Eligible Customer(s) herein consent, agree and allow the Bank to disclose the necessary personal details to BonusKad Loyalty Sdn. Bhd. for the purpose of points crediting to the Eligible Customer(s)'s BonusLink account.
- 6.3 The Campaign offer is not valid with any other promotions of the Bank. No other special, additional or preferential rates shall be given under the Campaign.
- 6.4 The Bank shall have, at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice without assigning any reason.
- 6.5 The Bank shall have the right to vary, amend, delete or add to any of the terms and conditions set out herein, in whole or in any part from time to time including to vary the Campaign Period as it deems fit, necessary and appropriate with Prior Notice.
- 6.6 Any notice to be given by the Bank shall be posted in the Bank's official website at www.ambank.com.my or its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- 6.7 The Bank shall have the right to cancel the participation of or disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:
- The said Eligible Customer has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or
 - The Eligible Customer has breached or potentially breached the terms and conditions herein.
- 6.8 Unless expressly stated otherwise, these terms and conditions shall prevail over any other provisions and/or representations contained in any other notices/campaign/advertising materials for the Campaign.
- 6.9 The Bank's decision on all matters relating to the eligibility of the Campaign shall be final and binding on all the participating Eligible Customers.
- 6.10 Under no circumstances will the Bank be held liable for any loss or damages, including without limitation to loss of income, profits, goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties,

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howsoever arising whether in contract, tort, negligence or otherwise, borne in connection with the Campaign or the Bank having exercised its rights and entitlement under any of these terms and conditions, and even if the Bank having exercised its rights and entitlement under any of these terms and conditions, and even if the Bank has been advised of the possibility of such damages in advance, all such damages are expressly excluded.

- 6.11 The Bank shall not be liable for any default in respect of the Campaign due to any act of god, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
- 6.12 All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
- 6.13 The Eligible Customer is required to log on to the Bank's corporate website for campaign updates at www.ambank.com.my/eng/terms-and-conditions for the latest terms and conditions, if any.
- 6.14 In the event of any discrepancy or conflict in the interpretation of these terms and conditions, the English and Bahasa Malaysia versions of each of these terms and conditions shall be construed as equivalent and each of the terms and conditions stipulated shall carry the same meaning.
- 6.15 For any assistance and/or feedback relating to this Campaign, Eligible Customers may contact the Bank's Contact Centre at 03-21788888 (Monday - Friday, 7.00 a.m. to 11.00 p.m.) or e-mail to customercare@ambankgroup.com.