

Terms and Conditions
Bank On AmOnline & BLINK For More Bonuses Campaign
Campaign Period: 3 January 2022 to 30 June 2022

REMINDER: Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions below and the updated terms and conditions (if any), 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 and the updated terms and conditions (if any), 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 the Bank'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.: 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 **"Bank on AmOnline & BLINK for More Bonuses"** campaign organised by the Bank in accordance with the terms and conditions as stipulated herein.

"CASA/CASA-i" means Current Account or Savings Account/Current Account-i or Savings Account-i.

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

"Fresh Funds" refers to monies or funds that are:

- a) not transferred from any of the Bank's existing Fixed Deposit/Term Deposit-i or Current Account or Savings Account/Current Account-i or Savings Account-i (CASA/CASA-i); and
- b) transferred from another bank/financial institution into the Eligible Customer's CASA/CASA-i not more than seven (7) calendar days prior to deposit placement. Deposit placements made by way of cheque(s) are subject to their clearance and will only be considered as deposit placements by the Eligible Customers after the cheques are paid or cleared and will only be considered good if not returned or dishonoured.

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“**Monthly Average Balance (MAB)**” refers to the sum of all the daily closing balance of deposits in the Eligible Customer’s new CASA/CASA-i, divided by the number of days in the same month.

“**Minimum Initial Deposit**” refers to the minimum amount of Fresh Funds that Eligible Customer is required to open a New Account via AmOnline.

“**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 and 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 or Islamic Financial Service Act 2013, where applicable; and
- (d) “**Related Corporations**” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

2. Campaign Period

- 2.1 This Campaign shall commence on **3 January 2022 to 30 June 2022** (both dates are inclusive) (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

Campaign Month	Period
1	3 January 2022 – 31 January 2022
2	1 February 2022 – 28 February 2022
3	1 March 2022 – 31 March 2022
4	1 April 2022 – 30 April 2022
5	1 May 2022 – 31 May 2022
6	1 June 2022 – 30 June 2022

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) of the following accounts (“**Participating Accounts**”) and registered as an AmOnline user during the Campaign Period subject to the terms and conditions contained herein (“**Eligible Customers**”):

- a) AmPartner Current Account;

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- b) eFlex/eFlex-i Savings Account;
- c) TRUE Savers Account/TRUE Savers Account-i;
- d) AmWafeeq Savings Account-i; and
- e) AmStar Current Account/AmStar Current Account-i.

3.2 For the avoidance of doubt, all existing Retail Individual Customers who opens a new CASA/CASA-i 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. Campaign Mechanics

4.1 To be entitled to the respective rewards as stipulated in Table 1 below (“Reward Eligibility”), Eligible Customers must link their BonusLink membership account on AmOnline on the successfully signed up month and download BonusLink BLINK app. Eligible Customers who fail to do so will automatically be disqualified from the Campaign without notice.

Table 1: Reward Eligibility

Reward Category	BonusLink Points	BonusLink Points Equivalent Value (RM)	Eligibility Criteria	Participating Accounts	Maximum Reward
A	1,060	10	Successfully signed up for a CASA/CASA-i via AmOnline Mobile Apps with a minimum balance of RM20	All accounts	1 reward per Eligible Customer throughout Campaign Period
B	1,060	10	Deposit a Minimum Initial Deposit of RM3,000	Applicable to AmPartner Current Account only	1 reward per Eligible Customer throughout Campaign Period
C	1,060	10	Minimum deposit of RM3,000 fresh funds in one single transaction per month (from the second participating Campaign Month onwards)	Applicable to AmPartner Current Account only	3 rewards per Eligible Customer throughout Campaign Period

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D	1,060	10	Perform a minimum of 5 transactions monthly with a minimum of RM50 per transaction (accumulated minimum RM250/month)	All accounts	1 reward per Eligible Customer per participating Campaign Month
E	530	5	Maintain a minimum Monthly Average Balance (MAB) of RM5,000 per month for 3 consecutive participating Campaign Months	Applicable to AmPartner Current Account only	1 reward per Eligible Customer throughout Campaign Period
	8,480	80	Maintain a minimum Monthly Average Balance (MAB) of RM20,000 per month for 3 consecutive participating Campaign Months	Applicable to AmPartner Current Account only	
	26,500	250	Maintain a minimum Monthly Average Balance (MAB) of RM50,000 per month for 3 consecutive participating Campaign Months	Applicable to AmPartner Current Account only	

- 4.2 Eligible Customers will be entitled for **Reward A** by successfully signing up for a New Account with a minimum initial deposit of Ringgit Malaysia Twenty (RM20) and to be kept in the New Account during the participating Campaign Month. Each Eligible Customer is only entitled to **ONE (1) Reward A** throughout the Campaign Period. BonusLink Points will be credited to Eligible Customer's BonusLink membership account within sixty (60) business days from participating Campaign Month.
- 4.3 Eligible Customers will be entitled for **Reward B** by depositing a minimum initial deposit of Ringgit Malaysia Three Thousand (RM3,000) and to be kept during the participating Campaign Month. Each Eligible Customer is only entitled to **ONE (1) Reward B** throughout the Campaign Period. BonusLink Points will be credited to Eligible Customer's BonusLink membership account within sixty (60) business days after the end of participating Campaign Month.
- 4.4 Eligible Customers will be entitled for **Reward C** by depositing a minimum deposit of Ringgit Malaysia Three Thousand (RM3,000) Fresh Funds in one single transaction from the second participating Campaign Month onwards. Each Eligible Customer only entitled up to **THREE (3) Reward C** throughout Campaign Period. BonusLink Points will be credited to Eligible

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Customer's BonusLink membership account within sixty (60) business days after the end of each participating Campaign Month.

- 4.5 Eligible Customers will be entitled for **Reward D** as stipulated in Table 1 by performing any of the transactions below ("Eligible Transactions"). BonusLink Points will be credited to Eligible Customer's BonusLink membership account within sixty (60) business days after the end of each participating Campaign Month:
- a. **Bill Payment (billers listed on AmOnline Bill Payment webpage or JomPAY billers)**
 - b. **Prepaid Reload**
 - c. **FPX for Online Shopping, Spend and/or e-Wallet Top Up**
 - i. FPX payments to Online Merchants.
 - ii. FPX to top up e-wallets.
 - iii. Excluding FPX to other financial institutions or investment or share trading related.
 - d. **DuitNow QR**
 - i. DuitNow QR payment to Merchants such as payments for groceries, dining, food and beverages during the Campaign Period.
 - ii. Excluding Duitnow QR scans to transfer funds to individual accounts.
 - e. **Debit Card Transactions**
 - i. Any local and overseas retail transactions including online purchases that meet the minimum spending requirement stated under Table 1 which were successfully charged to the debit card during the Campaign Period are deemed as Eligible Transaction(s), except for the following transactions which are hereby expressly excluded and shall not be treated as Eligible Transaction(s):
 - Cash withdrawals, deposits or transfers;
 - Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by the Bank or otherwise;
 - Any unposted, cancelled, void, disputed, refunded, fraudulent or unauthorised transactions; and
 - Insurance/Takaful payment transactions (MCC 5960 and 6300).
- For avoidance of doubt, in determining whether the minimum cumulative spend requirement has been fulfilled for the relevant month, total spending will be calculated based on posting date of the month and if applicable, consolidated cumulative spend from the Eligible Customer's New Account and linked AmBank Debit Card used to fulfil the Eligibility Criteria.
 - The spending amount will be calculated, with a grace period of five (5) calendar days for the transactions to be posted. The Bank is not responsible in any manner whatsoever for any late posting of the spending amount to Eligible Customer's account either by the merchants and/or third party. For example, if the transaction was made on 30 September 2021, the transaction amount must be captured and posted in the Bank's system by 5 October 2021. Otherwise, the transaction amount will not be aggregated for the month of September 2021. All approved

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transactions as recorded by the Bank is final, conclusive and binding on all the Eligible Customers.

- 4.6 Eligible Customers will be entitled for **Reward E** as stipulated in Table 1 by maintaining a minimum stipulated MAB per month for THREE (3) consecutive participating Campaign Months. Each Eligible Customer only entitled to **ONE (1) Reward E** throughout the Campaign Period. BonusLink Points will be credited to Eligible Customer's BonusLink membership account within sixty (60) business days after the third eligible participating Campaign Month.

Booster Campaign for selected BonusLink Shell and Parkson Customers

Table 2.1: BonusLink Shell Customers

Reward Category	Voucher	Value (RM)	Eligibility Criteria	Participating Account	Maximum Reward
F	RM50 Shell Voucher	50	Deposit a Minimum Initial Deposit of RM8,000	Applicable to AmPartner Current Account only	1 reward per Eligible Customer throughout Campaign Period
G	RM200 Shell Voucher	200	Deposit a Minimum Initial Deposit of RM15,000		

- 4.7 In addition to the rewards listed in Table 1 above, selected Eligible Customers who received BonusLink communication will be eligible to Booster Rewards as listed in Table 2.1 above.

a. Targeted BonusLink Shell Customers

- Selected Eligible BonusLink Shell Customers will be entitled for **Reward F** by depositing a minimum initial deposit of Ringgit Malaysia Eight Thousand (RM8,000) and to be kept during the participating Campaign Month.
- Selected Eligible BonusLink Shell Customers will be entitled for **Reward G** by depositing a minimum initial deposit of Ringgit Malaysia Fifteen Thousand (RM15,000) and to be kept during the participating Campaign Month.
- Each Eligible BonusLink Shell Customer will be rewarded with **ONE (1) Reward F or Reward G** only based on stipulated minimum initial deposit amount in Table 2.1 above throughout the participating Campaign Month.
- Shell e-voucher will be sent to Eligible Customers for Reward F or Reward G via BonusLink email communication within sixty (60) business days after the end of participating Campaign Month. Eligible Customers have to download BonusLink BLINK app to utilise the voucher.

Table 2.2 BonusLink Parkson Customers

Reward Category	Voucher	Value (RM)	Eligibility Criteria	Participating Account	Maximum Reward
H	RM200 Parkson Voucher	200	Deposit a minimum initial deposit of RM15,000	Applicable to AmPartner	1 reward per Eligible

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				Current Account only	Customer throughout Campaign Period
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4.8 In addition to the rewards listed in Table 1 above, selected Eligible Customers who received BonusLink communication will be eligible to Booster Rewards as listed in Table 2.2 above.

a. Targeted BonusLink Parkson Customers

- Selected Eligible BonusLink Parkson Customers will be entitled for **Reward H** by depositing a minimum initial deposit of Ringgit Malaysia Fifteen Thousand (RM15,000) and to be kept during the participating Campaign Month.
- Each Eligible BonusLink Parkson Customer will be rewarded with **ONE (1) Reward H** throughout the participating Campaign Month.
- Parkson e-voucher will be sent to Eligible Customers for Reward H via BonusLink email communication within sixty (60) business days after the end of participating Campaign Month. Eligible Customers have to download BonusLink BLINK app to utilise the voucher.

Table 3: Illustration of Rewards Entitlement Based on Participating Accounts

Based on assumption that customer sign up for an account (only one Participating Account) on AmOnline on the first Campaign Month and fulfil the given criteria stipulated in Table 1, Table 2.1 and Table 2.2 throughout the Campaign Period.

Campaign Month	Rewards Entitlement	
	AmPartner Current Account	Other Participating Accounts
1	Reward A + B + D	Reward A + D
2	Reward C + D	Reward D
3	Reward C + D + E	
4	Reward C + D	
5	Reward D	
6	Reward D	
Selected BonusLink Shell Customers (With Minimum Initial Deposit of RM8,000 for Reward F or RM15,000 for Reward G)		
1	Reward A + D + F or G	Reward A + D
2	Reward C + D	Reward D
3	Reward C + D + E	
4	Reward C + D	
5	Reward D	
6	Reward D	
Selected BonusLink Parkson Customers (With Minimum Initial Deposit of RM15,000 for Reward H)		
1	Reward A + D + H	Reward A + D

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2	Reward C + D	Reward D
3	Reward C + D + E	
4	Reward C + D	
5	Reward D	
6	Reward D	

- 4.9 The total rewards allocated under this Campaign is RM2,638,291 which will be given on first-come, first-served basis if Eligible Customer's fulfilled the criteria stated in Table 1, Table 2.1 or Table 2.2 above. The Bank does not have any obligation to inform Eligible Customer should the allocated rewards reaching the allocated limit.
- 4.10 Participating Accounts listed above in clause 3.1 are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.
- 4.11 Only Eligible Customer(s) who fulfil this Campaign's terms and conditions shall be eligible to receive rewards. Eligible Customer(s) who unable to fulfil this Campaign's terms and conditions will automatically be disqualified from this Campaign.
- 4.12 The Bank will not entertain any request from the Eligible Customer(s) to credit the BonusLink Points or voucher to other BonusLink membership account that does not belong to the Eligible Customer(s) or exchange the BonusLink Points or voucher with cash.
- 4.13 The Eligible Customers' CASA/CASA-i 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.

5 General

- 5.1 By participating in this Campaign, the Eligible Customers consent and agree to be bounded 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);
 - Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/ Savings Account-i (applicable for CASA-i only);
 - Terms and Conditions of Bank On AmOnline & BLINK For More Bonuses Campaign; and
 - Specific Terms and Conditions for AmPartner Account.
- 5.2 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 and voucher fulfilment to the Eligible Customer(s)'s BonusLink account.

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- 5.3 This Campaign offer is only valid within the stipulated Campaign Period and is not valid with any other promotions of the Bank. No other special, additional or preferential rates shall be given under this Campaign.
- 5.4 The Bank shall have, at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 5.5 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, necessary and appropriate with Prior Notice.
- 5.6 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 after twenty-one (21) calendar days upon uploading at its official website or its branches.
- 5.7 The Bank shall have the right to cancel the participation of or disqualify any Eligible Customers from participating in this 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.
- 5.8 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 this Campaign.
- 5.9 The Bank's decision on all matters relating to the eligibility of this Campaign shall be final and binding on all the participating Eligible Customers.
- 5.10 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, howsoever arising whether in contract, tort, negligence or otherwise, borne in connection with this 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.
- 5.11 The Bank shall not be liable for any default in respect of this Campaign due to occurrence of **Force Majeure** event which refers to any act of god, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, pandemic, technical or system failures or any event beyond the reasonable control of the Bank.
- 5.12 All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.

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- 5.13 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.
- 5.14 The Bahasa Malaysia version of this terms and conditions is also available. 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.
- 5.15 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.