

“AmBank and BonusLink Visa Usage Campaign” Terms and Conditions
Campaign Period: 1 September 2022 to 31 October 2022

REMINDER: The Eligible Cardholder (as defined below) is hereby reminded to read and understand the Terms and Conditions below which is available at www.ambank.com.my. If the Eligible Cardholder does not understand any of the Terms and Conditions below, the Eligible Cardholder is advised to discuss with the Bank’s staff or authorized representative.

The **“Bank”** means both AmBank (M) Berhad 196901000166 (8515-D) (“AmBank”) (collectively “Bank”). The Terms and Conditions herein are to be read together with the terms and conditions of the Bank’s Credit Card agreement (**“Cardholder Agreement”**). In the event of any discrepancy or inconsistency between the Campaign’s Terms and Conditions (**“Terms and Conditions”**) and the Cardholder Agreement, the Campaign’s Terms and Conditions shall prevail in so far as it concerns the Campaign.

“AmBank Group” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated within 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.

“Associate Corporations” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 or the Islamic Financial Services Act 2013, where applicable.

“Prior Notice” refers to notices issued by the Bank to Eligible Cardholder(s) within five (5) calendar days which is published on the Bank’s website at www.ambank.com.my.

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

Campaign

1. The **“Campaign”** means **“AmBank and BonusLink Visa Usage Campaign”** organized by the Bank in accordance with the Campaign’s Terms and Conditions as provided herein.

Campaign Period

2. The Campaign shall run from **1 September 2022 to 31 October 2022** (both dates inclusive) (**“Campaign Period”**) or such other period as may be determined by the Bank with Prior Notice.

Eligibility

3. **“Eligible Cardholder(s)”** is defined as selected existing AmBank BonusLink Visa Signature Card, AmBank BonusLink Visa Platinum Card, AmBank BonusLink Visa Gold Cardholders and AmBank M-Signature Visa Card, AmBank M-Platinum Visa Card, AmBank M-Gold Visa cardholders during the Campaign Period (including AmBank Group staff, whether permanent or contractual and their immediate family members (spouses, children, siblings and parents) are eligible to participate in the Campaign).

Participation

4. To be eligible to participate in this Campaign, Eligible Cardholder(s) are required to fulfil the Campaign task (**“Campaign Task”**) to receive the reward(s) during this Campaign Period:

“AmBank and BonusLink Visa Usage Campaign” Terms and Conditions
Campaign Period: 1 September 2022 to 31 October 2022

5. Minimum cumulative spend of RM300 per month within Campaign Period. Each Member is required to make a minimum cumulative spend of RM300 by making payments using an AmBank BonusLink Visa Cards or AmBank M-Card Visa Cards within Campaign Period to earn additional 10X BonusLink Points.

Note: Capped at ten thousand 10,000 BonusLink Points per card holder throughout campaign period, on a first-come first-served basis until campaign pool is depleted.

Redemption

6. Additional 10X BonusLink Points (BLP) will be given for every local retail transaction made in Ringgit Malaysia (RM) using an AmBank BonusLink Visa Credit Cards or AmBank M-Card Visa Cards. An additional thirty (30) BonusLink Points will be awarded for every Ringgit Malaysia Twenty (RM20.00) spent using an AmBank BonusLink Visa Credit Cards (30BLP : RM20 spent).
7. The award of 30BLP for every Ringgit Malaysia Twenty (RM20.00) spent is capped at Ten Thousand (10,000) BonusLink Points (which is equivalent to spending an aggregate sum of RM6,667.00 on the said transaction) for each AmBank BonusLink & M-Card Visa Credit Cardholder per statement month.
8. No BonusLink Points will be awarded after the AmBank BonusLink and M-Card Visa Credit Cardholders earn Ten Thousand (10,000) BonusLink Points.
9. The BonusLink Points will be credited into the respective Eligible Cardholder’s Eligible Card account within twelve (12) weeks from the end of the Campaign.
10. At the point of rewards fulfilment process, all Eligible Cardholder(s) must not cancel or terminate their AmBank BonusLink, M-Card Visa Cards and BonusLink Membership, otherwise the Eligible Cardholder(s) will be disqualified. AmBank also reserves the right to disqualify any Eligible Cardholder(s) that it knows is, or has reasonable grounds to believe is, ineligible for this Campaign because of this clause.

General Terms and Conditions

11. By participating in the Campaign, the Eligible Cardholder(s) are to be bound by the Campaign’s Terms and Conditions, the decisions of the Bank and, any addition, variation or amendment made pursuant to Clause 16 from time to time with Prior Notice.
12. The Bank shall not be responsible or liable for any failure by any Eligible Cardholder(s) to participate in the Campaign at any time caused by any network, communication or system error, interruption and/or failure.
13. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholder(s) when any Force Majeure event occurs. **“Force Majeure”** refers to any unforeseen events and/or circumstances not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove including natural disasters such as flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil or earth or acts of public unrest such as strikes, lock out, industrial disturbances, riots, wars, epidemic, pandemic each of which is beyond the control of the Bank or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.
14. The Bank’s decision on all matter relating to the Campaign is final and binding on all Eligible Cardholder(s).

“AmBank and BonusLink Visa Usage Campaign” Terms and Conditions
Campaign Period: 1 September 2022 to 31 October 2022

No further correspondence or appeal will be entertained.

15. The Bank has 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 with Prior Notice before the new terms and conditions take effect. For the avoidance of doubt, the cancellation, termination or suspension by the Bank of the Campaign will not entitle the Eligible Cardholder(s) to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension save where such losses or damages suffered are caused by the willful default, fraud or gross negligence of the Bank.
 16. Unless expressly stated otherwise, the Terms and Conditions herein set forth, including any amendment thereto, will prevail over and other provisions and/or representation contained in any other notices/promotion/advertising materials for the Campaign.
 17. By participating in the Campaign, the Eligible Cardholder(s) give their consent to the Bank to disclose their information to any third-party vendor(s) appointed by the Bank for the purpose of executing and/or fulfilling the Campaign’s mechanism. The Eligible Cardholder(s) are advised to read and understand AmBank Group’s Privacy Notice, which is available on the Bank’s website (<https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx>) and any of the AmBank/ AmBank Islamic branches.
 18. All questions concerning the construction, validity, enforcement and interpretation of the Terms and Conditions stipulated herein shall be governed by, construed and enforced in accordance with the laws of Malaysia. The parties hereby submit to the exclusive jurisdiction of the courts of Malaysia for the purpose of any suit, action or other proceeding arising out of or based on the Terms and Conditions herein.
 19. For any assistance and/or feedback in relation to the Campaign, the Eligible Cardholder(s) may contact the Bank’s Contact Centre at +603-2178 8888 from 7 am to 11 pm daily or email to customercare@ambankgroup.com.
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