

Terms and Conditions
Enjoy up to RM60 with AmOnline & BonusLink
Campaign Period: 15 September 2022 – 31 December 2022

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.: 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 **"Enjoy up to RM60 with AmOnline & BonusLink"** campaign organised by the Bank in accordance with the terms and conditions as stipulated herein.

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

"New Account" refers to new CASA/CASA-i opened via AmOnline 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.

"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.

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

"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;

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- (c) “**Associate Corporations**” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 and 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 The Campaign shall commence on **15 September 2022 to 31 December 2022** (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 an AmPartner Current Account and registered as an AmOnline user during the Campaign Period subject to the terms and conditions contained herein (“**Eligible Customers**”):
- 3.2 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 within the Campaign Period. 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	Maximum Reward
A	3,180	30	Successfully signed up for an AmPartner Current Account via AmOnline App with a minimum balance of RM100 during Campaign Period.	1 reward per Eligible Customer throughout Campaign Period
B	2,120	20	Maintain a minimum Monthly Average Balance (MAB) of RM500, below RM1,000 during Campaign Period	1 reward per Eligible Customer throughout Campaign Period
C	3,180	30	Maintain a minimum Monthly Average Balance (MAB) of RM1,000 and above during Campaign Period	1 reward per Eligible Customer throughout Campaign Period

- (a) The Eligible Customers’ AmPartner Current Account 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.
- (b) 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.

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- (c) The total reward allocation is limited to Ringgit Malaysia Thirty-Eight Thousand (RM38,000) only (“**Campaign Total Reward Allocation**”). The reward shall be given on a first-come, first served basis based on Monthly Average Balance captured in the Bank’s system. Once the **Campaign Total Reward Allocation** has been reached, there will be no further reward given to **Eligible Customers** under this Campaign. The Bank does not have any obligation to inform Eligible Customers should the reward allocation reach the Campaign Total Reward Allocation in Table 2.

Table 2: Campaign Total Reward Allocation

Open AmPartner Current Account via AmOnline App	BonusLink Points to be credited to Eligible Customer’s BonusLink Account	Campaign Total Reward Allocation
15 September 2022 – 31 December 2022	28 February 2023	RM38,000

5 General

- 5.1 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 following at www.ambank.com.my/eng/terms-and-conditions:
- General Terms and Conditions for Accounts and Services,
 - Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/ Savings Account-i (applicable for CASA-i only), and
 - Terms and Conditions of **Enjoy up to RM60 with AmOnline & BonusLink** Campaign.
- 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.
- 5.3 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.
- 5.4 The Bank shall have, at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice without assigning any reason.
- 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 as it deems fit, 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 when so posted at its official website or its branches, whichever is earlier.
- 5.7 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 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.

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- 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 the Campaign.
- 5.9 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.
- 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 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.
- 5.11 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.
- 5.12 All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
- 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 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.