

**AmBank BonusLink Card Welcome Offer Campaign**  
**Campaign Period: 1 January 2025 to 31 March 2025**

**REMINDER: The Eligible Cardholder(s) (as defined below) is hereby reminded to read and understand the conditions below and any updated Terms and Conditions which is available at [www.ambank.com.my](http://www.ambank.com.my). If the Eligible Cardholder(s) does not understand any of the conditions herein or the updated Terms and Conditions, the Eligible Cardholder(s) is advised to discuss with the Bank's representative for this Campaign.**

**1. Definition**

1.1. For the purpose of this Campaign Notice, the following words and expressions 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 within or outside Malaysia, existing now or in the future.

**"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.

**"New To Card"** individuals who have not previously held a Principal credit card issued by AmBank / AmBank Islamic or who have cancelled and reapplied for AmBank Credit Card/AmBank Islamic Credit Card-i more than twelve (12) months since the card's cancellation.

**"Participating Credit Card"** refers to AmBank BonusLink Visa Signature Card and AmBank BonusLink Visa Platinum Card.

**"Principal Card"** refers to the Card issued by the Bank to the Principal Cardholder.

**"Principal Cardholder"** refers to the person who applied as principal applicant and has been approved to hold a Principal Card.

**"Prior Notice"** means a notice issued by the Bank of at least five (5) calendar days and published on the Bank's website at [www.ambank.com.my](http://www.ambank.com.my).

**"Posted Date"** means the date on which the transactions are posted to the Cardholder's Card Account.

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

Words denoting "person" shall include living persons and, if and where applicable, body or persons incorporated or unincorporated. Words importing the singular shall also include the plural and vice versa. Words importing the masculine gender shall include the feminine and neuter gender.

**2. Campaign**

2.1 The "Campaign" means **"AmBank BonusLink Card Welcome Offer Campaign"** is jointly organised by BonusKad Loyalty Sdn Bhd with the Registration No: 199701022703 (438200-T) ("BonusLink"), and AmBank (M) Sdn Bhd with the Registration No: 196901000166 (8515-D) (collectively referred to as "the Organisers").

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**3. Campaign Period**

- 3.1. This Campaign will commence on 1 January 2025 and ends on 31 March 2025, both dates inclusive (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

**4. Eligibility**

- 4.1. “Eligible Cardholder(s)” is defined as New To Card customer applying one of the Participating Credit Card applied through any of the Bank’s channels as the Principal cardholder.
- 4.2. The following persons are NOT eligible to participate in this Campaign:-
- (a) Existing AmBank Credit Card cardholder(s) including staffs whether permanent or contract within the AmBank Group.
  - (b) A former AmBank Credit Card Cardholder(s) whose credit card was cancelled less than twelve (12) months prior to the start of the Campaign Period and re-applying for a Principal Participating Credit Card under this Campaign;
  - (c) Any newly approved AmBank Credit Card/ AmBank Islamic Credit Card-i that has been suspended, cancelled or terminated during the Campaign Period;
  - (d) Cardholder(s) who is in default of payment of sums due or suspected of committing any fraudulent, unlawful and illegal acts in relation to the cardholder’s Credit Card account, and/or any other facilities or services with the Bank;
  - (e) Cardholder(s) who have participated or are participating in any other concurrent AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any other channels by the Bank or BonusLink.

**5. Qualifying Criteria**

- 5.1 To Participate in this Campaign, the Eligible Cardholder(s) must fulfill the following criteria during the Campaign Period:-
- (a) Apply for one (1) of the Principal Card of AmBank BonusLink Visa Signature Credit Card or AmBank BonusLink Visa Platinum Credit Card (“Participating Credit Card”) through the Bank channels; and
  - (b) Activate the newly approved Participating Credit Card; and
  - (c) Spend eight (8) times using the newly approved Participating Credit Card within sixty (60) calendar days from the card approval date.
  - (d) The eight (8) times spend must be transacted at different retail merchants for transactions made on the same day.
- 5.2 The Bank reserves the right to approve or reject any applications and/or to request for any further supporting documents. For the avoidance of doubt, the Bank has the discretion to determine whether the supporting documents are sufficient for the purpose of processing the application submitted to the Bank.

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**6. Campaign Mechanics**

6.1. Subject to the Terms and Conditions herein, the Eligible Cardholder(s) whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before **31 March 2025** will be entitled to the following Campaign Offer(s) set out in the table below provided the Eligible Cardholder(s) fulfils the respective qualifying criteria as stated in Clause 5:-

6.2. **Offer 1: BonusLink Points Reward**

AmBank BonusLink Visa Credit Card Application via	Spend Criteria	BonusLink Points
AmOnline	Spend* eight (8) times within 60 calendar days from the card approval date	25,000 (worth RM250)
AmBank Branch Direct Sales Team / Telesales / BonusLink Channel	<i>*no minimum spend required per transaction</i>	18,000 (worth RM180)

*Note: Cardholder will be rewarded in the form of BonusLink Points to their Participating Credit Card.*

**Offer 2: 0% Balance Transfer for Six (6) months.**

Card Type	Campaign Mechanics	Rewards
AmBank BonusLink Signature Credit Card or AmBank BonusLink Visa Platinum Credit Card	Apply for 0% Balance Transfer for 6 months.  (Enrolment must be within sixty (60) calendar days from the card approval date)	0% Balance Transfer  (capped at RM15,000)

6.3 All Eligible Spend (as defined below) must be made within the Campaign Period. A grace period of five (5) calendar days from the end of the Campaign Period will be added to the date of transaction for calculation purpose. The Bank is not responsible in any manner whatsoever for any late posting of the Eligible Spend to the Eligible Cardholder’s account caused by either the merchants and/or any third parties.

6.4 Transactions outside Malaysia will be converted to Ringgit Malaysia (RM) on the date the item is received and/or processed. The exchange rate may differ from the published daily rate due to market fluctuation. The conversion rate is as determined by Visa International unless the calculation is different.

6.5 The following transactions are excluded from the Eligible Spend:

- (a) 0% Easy Payment Plan (0% EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advanced; and/or
- (b) quasi-cash transactions – (eg: betting and/or gaming transactions); and/or
- (c) any form of refund; and/or
- (d) any disputed, unauthorised or fraudulent retail transaction; and/or
- (e) interest/management fee payments, late payment charges, charges for cash withdrawals, card service tax and any other form of service/miscellaneous fees; and/or
- (f) E- wallet transaction, utilities and insurance are not eligible:

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Merchant Category Code (MCC)	Example
4121, 4789, 5734, 6540 & 7399	Grab Pay
4784	Touch 'n Go - Toll Payment
6540	eWallet reload (e.g: Boost / Big Pay/ Shopee Pay / Touch 'n Go)
4812 – 4814, 4816, 4821, 4899 & 4900	Utilities
5960, 6300, 3429, 6381 & 6399	Insurance

- 6.6 The tracking of Eligible Transaction shall be determined based on the Posted Date (Malaysian Time) (as hereinafter defined). The Bank is not responsible for any failure and/or delay in the transmission of evidence of sales transactions due to reasons not within the Bank's control such as the failure, delay, action, or omission on the part of Visa, merchant establishments or any other party.
- 6.7 Eligible Cardholder who applies for a Participating Credit Card(s) **AND** other AmBank Credit Card/ AmBank Islamic Credit Card-i during the Campaign Period will only enjoy either Offer 1 or 2 as stated above and not entitled for any other concurrent AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion. For the avoidance of doubt, the illustrations below apply: -

Illustration	Scenario	Eligible Reward
1	New to Card Principal Eligible Cardholder applies for the Participating Credit Card(s) and another AmBank Credit Card/AmBank Islamic Credit Card-i (example: AmBank Cash Rebate Visa Platinum Card).  Customer met the qualifying spend criteria for the BonusLink Points Offer and the acquisition promotion for the AmBank BonusLink Visa Credit Card.	BonusLink Points from Offer 1
2	New to Card Principal Eligible Cardholder applies for the Participating Credit Card(s) and AmBank Enrich Visa Credit Card.  Customer met the qualifying spend criteria for the BonusLink Points Offer and the acquisition promotion for both the AmBank BonusLink Visa Credit Card and AmBank Enrich Visa Credit Card.	Enrich Points.  <i>Note: Refer to AmBank Enrich Visa Credit Cards Welcome Offer Terms and Conditions.</i>
3	Existing Supplementary AmBank Cardholder with no Principal credit card applies for the Participating Credit Card(s) as a Principal Eligible Cardholder and another AmBank Credit Card/AmBank Islamic Credit Card-i (example: AmBank Cash Rebate Visa Platinum Card).  Customer met the qualifying spend criteria for the BonusLink Points Offer and the acquisition promotion for the AmBank BonusLink Visa Credit Card.	BonusLink Points from Offer 1

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4	Existing Supplementary AmBank Cardholder with no Principal credit card applies for the Participating Credit Card(s) as a Principal Eligible Cardholder and another AmBank Enrich Visa Credit Card.  Customer met the qualifying spend criteria for the BonusLink Points Offer and the acquisition promotion for both the AmBank BonusLink Visa Credit Card and AmBank Enrich Visa Credit Card.	Enrich Points.  <i>Note: Refer to AmBank Enrich Visa Credit Cards Welcome Offer Terms and Conditions.</i>
5	New to Card Principal Eligible Cardholder applies for the Participating Credit Card(s) and another AmBank Credit Card/AmBank Islamic Credit Card-i (example: AmBank Cash Rebate Visa Platinum Card).  Customer met the qualifying spend criteria for the BonusLink Points Offer and the acquisition promotion for the AmBank Cash Rebate Visa Platinum Card plus has also applied for the 0% Balance Transfer within 60 calendar days from card approval date.	0% Balance Transfer from Offer 2

6.8 Eligible Cardholder who applies for the Participating Credit Card(s) **AND** has concurrently participated in any other AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any other channels organized by the Bank or any of the Bank’s authorized agents or representative during the Campaign Period will only be entitled to the rewards awarded in either one of the campaign and/or promotions at the Bank’s discretion.

**7. BonusLink Points Rewards Fulfilment**

7.1. Upon satisfying the Qualifying Criteria and Eligible Spend as stated in Clause 5 and 6.2 respectively, the Eligible Cardholder(s) will be entitled to receive the BonusLink Points via their approved AmBank BonusLink’s Credit Card account.

7.2. The BonusLink Points will be credited to the qualified Principal Eligible Cardholders’ account within eight (8) weeks after meeting the spend criteria as outlined in the table below:-

**Table 2: BonusLink Points Reward Period**

Credit Card Approval Date	Activate & Spend 8X within Sixty (60) calendar days from the Credit Card Approval Date	BonusLink Points Reward Period
1-31 January 2025	1 January 2025 – 31 March 2025	Latest by 31 May 2025
1-28 February 2025	1 February 2025 – 30 April 2025	Latest by 30 June 2025
1-31 March 2025	1 March 2025 – 31 May 2025	Latest by 31 July 2025

7.3. The Bank shall notify the Eligible Cardholders via Short Message Service (SMS)/telephone/electronic mailer/mailer based on their contact details maintained in the Bank’s system. Notwithstanding the foregoing,

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the Bank reserves the right to use any other medium or method, including the Bank's website at [www.ambank.com.my](http://www.ambank.com.my) for the purpose of announcing the Eligible Cardholders.

- 7.4. The BonusLink Points can only be credited to the Eligible Cardholder(s) account and the BonusLink Points are not exchangeable by the Eligible Cardholders for other gifts, credit or any other kind of products and is not transferable to any third parties.
- 7.5. At the time of crediting of the BonusLink Points as per Clause 7.2 all Participating Credit Card account(s) of the Eligible Cardholder must be activated and in good standing during the Campaign Period in order to be eligible for the BonusLink Points upon meeting the required criteria.
- 7.6. The Bank will not entertain any request from any Eligible Cardholder(s) or any other person to credit the BonusLink Points to the Eligible Cardholder's other account's or any third party's account.
- 7.7. The Eligible Cardholder(s) are responsible to ensure that their telephone number(s) and/or email address(es) and/or mailing address(es) provided are current and updated with the Bank. In the event of non-receipt of the BonusLink Points, the Eligible Cardholder(s) are required to contact the Bank before **1 October 2025** to inquire the status of the BonusLink Points or to make a claim. No request, inquiry or claims shall be entertained by 1 October 2025 onwards.
- 7.8. The Bank reserves the right to substitute the BonusLink Points with another gift of like or similar value with Prior Notice on the Bank's website at [www.ambank.com.my](http://www.ambank.com.my).

**8. 0% Balance Transfer for 6 months Terms and Conditions**

- 8.1. Balance Transfer is a programme which allows the Eligible Cardholder to transfer credit card balances from other banks or financial institutions ("**Credit Card Balance(s)**") to the Participating Credit Card(s) and convert the balance into monthly instalments. For the purpose of this Campaign, the Eligible Cardholder is advised to read and understand the Balance Transfer Terms and Conditions, which is available at [www.ambank.com.my/bt](http://www.ambank.com.my/bt). This Campaign's Terms and Conditions must be read with the respective product terms and the Bank's relevant Credit Card agreement ("**Cardholder Agreement**").
- 8.2. The minimum amount for the Balance Transfer shall be Ringgit Malaysia One Thousand (RM1,000.00) and the maximum amount shall not exceed the Ringgit Malaysia Fifteen Thousand (RM15,000.00) per Eligible Cardholder ("**Balance Transfer Amount**"). The approval for the Balance Transfer Amount is subject to the Eligible Cardholder's available credit limit.
- 8.3. The instalment tenure of the Balance Transfer shall be six (6) months or such other period as specified by the Bank with Prior Notice. Each instalment amount will be proportionately computed and billed accordingly to the Eligible Cardholder's account on the billing date of each month and over the instalment tenure and/or until the full settlement of the instalments. The Eligible Cardholder acknowledges that the first month's instalment amount may be slightly higher than the subsequent months due to rounding adjustment.
- 8.4. The Bank may defer, suspend or reject any application for Balance Transfer under this Campaign:-
  - a) if the amount requested exceeds the Eligible Cardholder's credit limit; and/or
  - b) if the amount requested does not meet the prescribed minimum transfer or requested amount; and/or

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- c) if the Eligible Cardholder's account has insufficient available balance, or such other reasons as specified by the Bank.
- 8.5. The signature of the Eligible Cardholder on the application form or the Eligible Cardholder's consent obtained and recorded via telephone call will be deemed conclusive proof of the Eligible Cardholder's instructions to the Bank to directly settle and pay the Credit Card Balance(s) on behalf of the Eligible Cardholder.
- 8.6. Upon participation in the Balance Transfer under this Campaign, the Eligible Cardholder's existing credit limit will be reserved for the approved Balance Transfer Amount and shall not be available to the Eligible Cardholder until it is progressively restored through monthly payment instalment as agreed.
- 8.7. The following shall be applicable for the Balance Transfer under this Campaign:-
- a) Only the outstanding Credit Card Balance(s) issued in Malaysia will be allowed to participate;
  - b) Payment of the Balance Transfer Amount to the respective card issuer/financial institution(s) shall be affected by the Bank upon approval of the Eligible Cardholder's application. The Balance Transfer Amount payable is as approved by the Bank and as stated on the application form or as confirmed by the Eligible Cardholder via telephone call;
  - c) Payment of the Balance Transfer Amount will be made to the respective card issuer/financial institution by way of direct credit to the respective card issuer's/financial institution's account via InterBank GIRO;
  - d) Notwithstanding the Terms and Conditions herein, the Eligible Cardholder shall continue and remain liable to the card issuers/financial institutions for the facilities enjoyed by the Eligible Cardholder in accordance with the terms governing the same;
  - e) Until the Balance Transfer application is successfully approved, and funds successfully remitted by the Bank to the respective financial institutions, the Eligible Cardholder shall continue to be liable to make payment on their Credit Card Balance(s) in accordance with the terms governing the same. The Bank shall not be liable for interest fee, or any other charges imposed as a result of the Eligible Cardholders' failure or delay in making payment. The Eligible Cardholder shall continue to be directly liable to their respective banks and/or financial institutions for all other outstanding balances (principal, accrued interest fee, finance fee and other charges) on their Credit Card Balance(s), whether such outstanding balances have been incurred before or after the Bank's approval of the Eligible Cardholders' application for the Balance Transfer; and/or
  - f) The Bank has the right to approve the full or partial Balance Transfer Amount applied by the Eligible Cardholder. In the event partial amount is approved by the Bank, the Eligible Cardholder will need to settle the remaining balance amount with the respective card issuer/financial institution(s).

**9. General Terms and Conditions**

- 9.1. The 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 this Campaign Notice and the Cardholder Agreement, this Campaign Notice shall prevail in so far as it concerns this Campaign.
- 9.2. By participating in the Campaign, the Eligible Cardholder(s) are to be bound by these conditions, the decisions of the Bank and, any addition, variation or amendment made from time to time with Prior Notice.
- 9.3. 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.

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- 9.4. 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.
- 9.5. The Bank’s decision on all matter relating to the Campaign is final and binding on all Eligible Cardholder(s).
- 9.6. The Bank has the right to vary, amend, delete, or add to any of the 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 and except where such losses or damages suffered are caused by the willful default, fraud or gross negligence of the Bank.
- 9.7. 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.
- 9.8. 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.
- 9.9. The Eligible Cardholder(s) are required to log in to the Bank’s corporate website at <http://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions and updates on the Campaign, if any.
- 9.10. The Bahasa Malaysia version of this terms and condition is also available.
- 9.11. 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 7.00 am to 11.00 pm daily or email to [customer care@ambankgroup.com](mailto:customer care@ambankgroup.com)



## Specific Terms and Conditions for AmBank BonusLink Visa Card

Version: March 2025

The Specific Terms and Conditions for AmBank BonusLink Visa Card herein shall be read together with and supplementary to:-

- (i) the Terms and Conditions of AmBank (M) Berhad Credit Card Agreement ("**AmBank Credit Card Agreement**"); and
- (ii) Product Features and Product Disclosure Sheet at [www.ambank.com.my](http://www.ambank.com.my)

All expressions used herein will have the same meaning as set out in the AmBank Credit Card Agreement except where the context otherwise requires or where expressly stated to the contrary.

In the event of any discrepancy or inconsistency between the Terms and Conditions herein and in the AmBank Credit Card Agreement, the Terms and Conditions herein shall prevail in so far as it relates to the AmBank BonusLink Visa Cards.

### 1. Definitions

- (i) The word "Ringgit Malaysia" and the abbreviation "RM" mean the lawful currency of Malaysia
  - (ii) Any reference to a "Business Day" is to a day other than a Saturday, Sunday or public holiday in Kuala Lumpur
- 1.1. Unless the context otherwise requires, the following words and expressions shall have the meanings respectively set out opposite them:
    - "**Bank**" means AmBank (M) Berhad.
    - "**Annual Fees**" means the fees payable to the Bank for the annual use of BonusLink Co-Brand Card as set out in Appendix 1 herein.
    - "**Company**" means BonusKad Loyalty Sdn Bhd (Company No. 438200-T) and / or any of its subsidiaries, affiliates and joint venture companies.
    - "**BonusLink**" is the BonusLink Loyalty Programme, a multi-partner consumer rewards programme organised by the Company.
    - "**BonusLink Member**" means a registered member of BonusLink.
    - "**BonusLink Points**" or '**BLP**' means Loyalty Points awarded when a BonusLink Co-Brand Cardholder pays for goods and / or services using his BonusLink Co-Brand Card.
    - "**BonusLink Partner**" means a company, merchant (or any other person) which supplies qualifying goods and / or services in respect of which BonusLink Points will be awarded to a BonusLink Member.
    - "**BonusLink Co-Brand Card**" means the credit card issued by the Bank bearing the 'BonusLink' logo and / or any other name, logo and / or trademark of BonusLink as may be determined by the Bank. This includes the AmBank BonusLink Visa Gold Card, AmBank BonusLink Visa Platinum Card and AmBank BonusLink Visa Signature Card.
    - "**BonusLink Co-Brand Cardholder**" means a holder of a BonusLink Co-Brand Card and includes both Principal and Supplementary Cardholders unless stated otherwise.
    - "**BonusLink Member's Benefits**" means the benefits and / or privileges offered under BonusLink to BonusLink Members from time to time.
    - "**MCC**" means Merchant Category Code – a four-digit number assigned to a merchant by the acquiring bank when the merchant first starts accepting credit / debit cards as a form of payment, for purposes of identifying the type of business in which the merchant is engaged.
    - "**EMV**" means Europay, Mastercard and Visa, a global standard for inter-operation of integrated circuit cards, point of sale terminals and automated teller machines, for authenticating credit and debit card transactions.
    - "**Reward Programme**" means the programme under which the Bank awards BonusLink Points to a BonusLink Co-Brand Cardholder each time he uses his BonusLink Co-Brand Cards to pay for his purchase of goods and / or services, subject to the Terms and Conditions herein.
  - 1.2. Unless expressly provided for and there is something in the subject or context inconsistent with such construction or unless otherwise expressly provided:-
    - (a) Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.
    - (b) Words denoting persons shall also include their respective heirs, personal representatives, and successors in title or permitted assigns.
    - (c) Any reference to a sub-clause, clause or party is to the relevant sub-clause, clause or party and modifications made to these Terms and Conditions from time to time in force.
    - (d) Any reference to a statutory provision includes any modification, consolidation or re-enactments for the time being in force and all statutory instruments or orders made pursuant thereto.
    - (e) If any period of time falls on a day which is not a Business Day, then that period is to be deemed to only expire on the next business day.
    - (f) The headings in these Terms and Conditions are inserted merely for convenience of reference and shall not affect the interpretation of the provisions herein contained.
  - 1.3. A BonusLink Co-Brand Cardholder is deemed to have accepted the Terms and Conditions herein when he first uses his BonusLink Co-Brand Card.

### 2. Chip and PIN

- 2.1. BonusLink Co-Brand Card is a 2-in-1 Card where it is a Chip and PIN Credit Card and a BonusLink Membership Card.
- 2.2. The credit card information stored on the magnetic stripe on this Card has been disabled. In the event where the terminal at the merchant outlet is not enabled with chip technology to read Cardholder's chip card, the merchant would not be able to process the transaction.
- 2.3. Some countries in the world still use magnetic stripes to process point of sale (POS) transactions. Merchants in these countries may or may not be able to accept EMV chip-enabled cards. Hence, BonusLink Co-Brand Cardholder should request a magnetic stripe-enabled chip card from the Bank if Cardholder is to travel overseas.

### 3. Membership in BonusLink

- 3.1. Upon issuance of a BonusLink Co-Brand Card to the BonusLink Co-Brand Cardholder, he shall also be given membership (if he is not already a member prior to the issuance of the said card) 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](http://www.bonuslink.com.my).
- 3.2. In the event of any discrepancy or inconsistency between the Terms and Conditions herein and the Terms and Conditions in BonusLink's official website at [www.bonuslink.com.my](http://www.bonuslink.com.my), the Terms and Conditions herein shall prevail in so far as it relates to the BonusLink Co-Brand Cards.

### 4. Membership in BonusLink

- 4.1. Holders of credit cards issued by the Bank other than the BonusLink Co-Brand Card shall not be entitled to the benefits and privileges offered under this Reward Programme.
- 4.2. The award of BonusLink Points by the Bank shall be subject to:-
  - (a) The BonusLink Co-Brand Card is not cancelled, terminated or suspended by the Bank,
  - (b) The BonusLink Co-Brand Card account is valid and has good credit standing with no default payments, and
  - (c) Until this Reward Programme is terminated
- 4.3. Subject to the terms hereinafter appearing, a BonusLink Co-Brand Cardholder earns 3 BonusLink Points for every Ringgit Malaysia Twenty (RM20) spent on local retail transactions made in Ringgit Malaysia using his BonusLink Co-Brand Credit Card ("3 BLP: RM20 spent") unless otherwise stated herein.
- 4.4. The award of BonusLink Points under this Reward Programme for any qualifying transaction shall be without prejudice to any BonusLink Points awarded by the BonusLink Partner for the same transaction to the BonusLink Co-Brand Cardholder.
- 4.5. If a BonusLink Co-Brand Cardholder uses his BonusLink Co-Brand Card to pay for his purchase of goods and / or services under the Bank's easy payment plan facility, the BonusLink Points shall be awarded based on the amount billed every month throughout the easy payment plan tenure and reflected accordingly in the BonusLink Co-Brand Cardholder's statement of account.
- 4.6. All BonusLink Points earned are not transferable and the BonusLink Co-Brand Cardholder may not nominate another person or any other 3rd party to receive or utilise the BonusLink Points earned.
- 4.7. BonusLink Points awarded to Supplementary BonusLink Co-Brand Cardholder shall be computed and reflected separately in the Principal BonusLink Co-Brand Cardholder's statement of account.
- 4.8. The BonusLink Co-Brand Card monthly statement of accounts issued by the Bank will include the total BonusLink Points earned from all qualifying retail transactions made using the BonusLink Co-Brand Card in that particular month. BonusLink Co-Brand Cardholders will continue to receive their BonusLink Points Summary Statement from BonusLink which lists the BonusLink Points earned from all BonusLink Partners including the Bank. The BonusLink Co-Brand Cardholder agrees that the BonusLink Points reflected in the BonusLink Points Summary Statement will be the most accurate in terms of total BonusLink Points earned as of the date specified.

**(I) Selected Categories of Retail Spending**

4.9. For every local retail transaction made in Ringgit Malaysia at grocery stores, online, dining outlets, entertainment outlets, Shell petrol and all Parkson department stores bearing the MCC as set out in Table A below, 30 BonusLink Points will be awarded for every Ringgit Malaysia Twenty (RM20) spent using a BonusLink Co-Brand Card ("30 BLP: RM20 spent").

**Table A**

No.	Categories	MCC
1.	Groceries	5411
2.	Online	Any online transaction other than the online gateways exclusion listed in Clause 5.1
3.	Dining	5811, 5812, 5813, 5814, 5462, 5499
4.	Entertainment	7832, 7829, 7922, 7997, 7933, 5735, 7996, 7932, 7841
5.	Shell petrol	5542, 5541, 5983
6.	Parkson	All Parkson department stores (including Shoe Gallery by Parkson) – 5311, 5661

4.10. The award of 30 BLP: RM20 spent on retail transactions listed in Table A is capped at a maximum of 3,000 BonusLink Points (which is equivalent to spending an aggregate sum of Ringgit Malaysia Two Thousand (RM2,000) on the said transactions) for each BonusLink Co-Brand Cardholder per statement month. The tracking of the retail transaction is based on the date the transaction is being posted on Cardholder's statement (Malaysian Time) and the Bank is not responsible in any manner whatsoever for any late posting to the Cardholders(s)'s Credit Card account by the merchants and/or any third party. Any late posting will result in the BonusLink Points being calculated in next statement cycle.

4.11. Once a BonusLink Co-Brand Cardholder earns 3,000 BonusLink Points from the 30 BLP: RM20 spent on the retail transactions listed in Table A for the month, his subsequent retail spending will revert to 3 BLP: RM20 spent for the remainder of the month.

4.12. No BonusLink Points will be awarded for transactions performed at Shell or any petrol transactions after the BonusLink Co-Brand Cardholder earns 3,000 BonusLink Points from the 30 BLP: RM20 spent on the retail transactions listed in Table A for the month.

4.13. No additional BonusLink Points will be awarded if an online transaction also bears the same MCC for groceries, dining, entertainment, Shell petrol or Parkson department stores.

**(II) Transaction Performed Overseas or In Foreign Currency**

4.14. AmBank BonusLink Visa Gold Cardholders will earn 3 BonusLink Points for every Ringgit Malaysia Twenty (RM20) spent on transactions made overseas or transactions charged in foreign currency using the BonusLink Co-Brand Card.

4.15. AmBank BonusLink Visa Platinum and AmBank BonusLink Visa Signature Cardholders will earn 6 BonusLink Points for every Ringgit Malaysia Twenty (RM20) spent on transactions overseas or transactions charged in foreign currency using the BonusLink Co-Brand Card.

4.16. AmBank BonusLink Visa Cardholders will earn 3 BonusLink Points for every Ringgit Malaysia Twenty (RM20) spent for these types of online transactions:-

- Bill payment transactions via mobile phone
- Utility payment transactions
- Insurance payment transactions
- Direct Marketing transactions
- Transactions with MCC as set out in Table B below

**Table B**

No.	Description	MCC
1.	Utilities – Key entry, Telecom merchant. Providers of telecommunication services including local and long-distance telephone calls placed via key entry using a central access number.	4813
2.	Utilities – Telecommunication services. Providers of telecommunication services such as local and long-distance telephone calls and fax services. Included are merchants that sell prepaid phone services such as calling cards and merchants that provide periodic (for example, monthly) billing of telephone calls.	4814
3.	Utilities – Cable, satellite and other pay television and radio services.	4899
4.	Utilities – Electricity, gas, heating oil, sanitary services, water.	4900
5.	Direct Marketing – Insurance services, mail order, telephone order.	5960
6.	Direct Marketing – Continuity / subscription. Merchants such as direct mail book clubs, magazine, and newspaper subscriptions etc.	5968
7.	Services Provider – Insurance sales, underwriting, and premiums – face-to-face transactions.	6300

**5. Types of Transactions Excluded from Reward Programme**

5.1. No BonusLink Points will be awarded for the following: -

- (a) Interest, finance charges, cash advance fees, government service tax and/or any other fees and charges imposed by the Bank;
- (b) Balance Transfers, AmFlexi-Plus, QuickCash, cash advances, cash withdrawals, cash deposits and/or Quasi cash transactions (example: betting and / or gaming transactions);
- (c) Outstanding balances brought forward from the previous month;
- (d) Transactions made using the Prepayment amount. For avoidance of doubt, Prepayment is the amount paid by the Cardholder exceeding the total outstanding balance;
- (e) Any purchase at petrol stations including purchases of petrol, diesel and any other purchases made at the petrol kiosk/stations excluding Shell;
- (f) Any payment for charity under the designated MCC 8398;
- (g) Any government related payments under designated MCC: - 9211, 9222, 9223, 9311, 9399, 9402, 9405;
- (h) Any transactions including direct debit from JomPay, FPX, Duitnow QR and/or any related payments without MCC code or MCC 0000;
- (i) Any instalment payment plan transactions;
- (j) E-wallet transactions under the designated MCC 6540;
- (k) Reversals, illegal transactions, fraudulent retail transactions and disputed transactions by the BonusLink Co-Brand Cardholder.

5.2. Any determination by the Bank as to whether a transaction falls within the categories of Clause 5.1 and is excluded from the award of BonusLink Points shall be final and conclusive.

5.3. The Cardholder is entitled to the BonusLink Points on retail purchases of goods and services made with the Credit Card for purposes of personal consumption only and not for business/commercial purposes ("Permitted Category"). The Bank shall award the BonusLink Points only when the Bank deems the purchases to fall within this Permitted Category.

5.4. BonusLink points earned by Cardholder for the current month Card Statement will not be awarded to the Cardholder if the Cardholder fails to make the minimum payment due by the payment due date stated in the Cardholder's previous month Card Statement.

*NOTE: For easy reference, the benefits of the Reward Programme and illustration of how BonusLink Points are awarded are set out in Appendices 1 and 2 respectively.*

**6. Redemption of BonusLink Points**

6.1. Redemption of BonusLink Points can be made by the BonusLink Co-Brand Cardholder through BonusLink's redemption channels. For further details, please refer to the BonusLink website at [www.bonuslink.com.my](http://www.bonuslink.com.my).

- 6.2. In the event the Bank is of the view that the Cardholder is not entitled for the BonusLink Points as stated in Clause 5, the Bank reserves the right to reverse the allotment of any BonusLink Points. The reversal of the BonusLink Points shall also include any BonusLink Points that was previously awarded. If the Bank suspects or becomes aware that any of the transaction is not within the Permitted Category, the Bank's decision will be final and conclusive.
- 6.3. In the event the BonusLink Points are redeemed before the reversal, the Bank shall have the right to debit the BonusLink Co-Brand Cardholder's account for the equivalent monies.
- 6.4. The BonusLink Co-Brand Cardholder hereby acknowledges that there will be a lapse of time between a transaction being made using the BonusLink Co-Brand Card and the crediting of BonusLink Points to his BonusLink Co-Brand Card account. As such, the Bank and the Company do not represent or warrant that any BonusLink Points earned using the BonusLink Co-Brand Card will immediately be available for redemption.
- 6.5. The Bank shall not be liable for any unauthorised redemption or any other transaction involving the Reward Programme howsoever arising.

## **7. General Provisions**

- 7.1. The assignment of Merchant Category Code or MCC for each merchant is at the sole and absolute discretion of the acquiring bank.
- 7.2. The Bank reserves the right to cancel, terminate or replace the Reward Programme with an alternative reward programme as it deems fit and suitable at any time by giving prior notice of at least 21 calendar days to BonusLink Co-Brand Cardholders before the new Terms and Conditions take effect.
- 7.3. The Bank's decision on all matters pertaining to the Reward Programme shall be conclusive and binding on the BonusLink Co-Brand Cardholders.
- 7.4. The Bank reserves the right to vary or change the product feature(s) of the BonusLink Co-Brand Card or any provision in these Terms and Conditions by giving prior notice of at least 21 calendar days to BonusLink Co-Brand Cardholders before the new Terms and Conditions take effect.
- 7.5. Any notice to be given by the Bank to the BonusLink Co-Brand Cardholders pursuant to these Terms and Conditions shall be given by way of: -
  - (a) Posting on the Bank's website, [www.ambank.com.my](http://www.ambank.com.my),
  - (b) Display of such notice at the Bank's branches,
  - (c) Mailing of such notice to the BonusLink Co-Brand Cardholder's last known address according to the Bank's records, or
  - (d) E-mail or Short Message Service (SMS) to the BonusLink Co-Brand Cardholder's e-mail address or mobile number according to the Bank's records.
- 7.5.1 Such notice shall be deemed given to the BonusLink Co-Brand Cardholder:-
  - i. If posted in [www.ambank.com.my](http://www.ambank.com.my), on the date of posting,
  - ii. if displayed at the Bank's branches, on the date of display,
  - iii. If sent by post, on the 3rd calendar day after posting, and
  - iv. If sent by way of e-mail or SMS, on the date of transmission.
- 7.6. The BonusLink Co-Brand Cardholder also agrees to log on to [www.ambank.com.my](http://www.ambank.com.my) and BonusLink's website at [www.bonuslink.com.my](http://www.bonuslink.com.my) regularly to view these Terms and Conditions so as to ensure they are kept up to date with any variation or changes to these Terms and Conditions.
- 7.7. Any exercise by the Bank of its rights under these Terms and Conditions (including but not limited to the cancellation, revision, termination or suspension of the Reward Programme) will not entitle the BonusLink Co-Brand Cardholder to any claim or compensation against the Bank for any loss or damage suffered or incurred by the BonusLink Co-Brand Cardholder as a direct or indirect result of the Bank exercising its rights under these Terms and Conditions.
- 7.8. For purposes of calculating the BonusLink Points, foreign currency spending by the BonusLink Co-Brand Cardholder using his BonusLink Co-Brand Card will be converted to Ringgit Malaysia (RM) in accordance with the terms specified in the Cardholder Agreement.
- 7.9. These Terms and Conditions shall prevail over any provisions or representations contained in any other promotional or advertising materials advertising the BonusLink Co-Brand Card and / or the Reward Programme.
- 7.10. For any enquiries related to the Reward Programme, the BonusLink Co-Brand Cardholder may call the Bank at:  
AmBank Contact Centre

Operating Daily	: 7.00 am to 11.00 pm
Tel	: 03-2178 8888
E-Mail	: <a href="mailto:customercare@ambankgroup.com">customercare@ambankgroup.com</a>
- 7.11. The Bahasa Malaysia version of this specific terms and conditions is also available.

**APPENDIX 1**

(To be read and construed as part of the Specific Terms and Conditions for AmBank BonusLink Visa Card)

**Benefits of Reward Programme**

Categories of Benefits & Features	Gold Card	Platinum Card	Signature Card
BonusLink Points are valid for 3 years from the time the BonusLink Points are earned (Any unused or unutilised BonusLink Points after expiry of validity period will be automatically forfeited)	✓	✓	✓
30 BonusLink Points for every RM20.00 spent on dining, groceries, online, entertainment, Shell and Parkson department store transactions at merchants with specific MCC Codes (Capped at 3,000 BonusLink Points monthly)	✓	✓	✓
3 BonusLink Points for every RM20.00 spent for all other transactions	✓	✓	✓
3 BonusLink Points for every RM20.00 spent for overseas transactions	✓	n/a	n/a
6 BonusLink Points for every RM20.00 spent for overseas transactions	n/a	✓	✓
Complimentary access to Plaza Premium Lounge with a minimum spend* of RM1,000 within 30 calendar days before and/or 30 days after each lounge access.	n/a	n/a	6 x p.a.
Golf privileges by Visa	n/a	n/a	✓
Travel insurance coverage	n/a	RM500,000 p.a.	RM1mil p.a.
Annual Fee waived for the first 2 years <b>Subsequent yearly fee is waived with a minimum of 12 swipes per annum</b>	Principal: RM255 Supp: RM125	Principal: RM450 Supp: RM250	Principal: RM550 Supp: RM300

\* Minimum spend includes both local and overseas transaction except any Balance Transfer, QuickCash, Cash Advance, card instalment plans, interest charges/management fee and/or any other credit card/-i related fees and charges.

**APPENDIX 2**

(To be read and construed as part of the Specific Terms and Conditions for AmBank BonusLink Visa Card)

**Award of BonusLink Points**

**1. AmBank BonusLink Visa Gold Card**

Category	Total Spend Amount (RM)	BonusLink Points	Remarks
Dining	200.00	300	30 BonusLink Points for every RM20.00 (Capped at 3,000 BonusLink Points per statement month)
Entertainment	85.00	120	
Shell	150.00	210	
Parkson	100.00	150	
Groceries	100.00	150	
<b>Sub Total</b>	<b>635.00</b>	<b>930</b>	
Other categories	50.00	6	<b>Subsequent amount spent</b> 3 BonusLink Points for every RM20.00
Overseas transactions	700.00	105	
<b>Grand Total</b>	<b>750.00</b>	<b>111.00</b>	

**2. AmBank BonusLink Visa Platinum / Visa Signature Card**

Category	Total Spend Amount (RM)	BonusLink Points	Remarks
Dining	1,000.00	1,500	30 BonusLink Points for every RM20.00. (Capped at 3,000 BonusLink Points per statement month)
Entertainment	105.00	150	
Shell	550.00	750	
Parkson	200.00	300	
Groceries	215.00	300	
<b>Sub Total</b>	<b>2,070.00</b>		
<b>First RM2,000.00 spent</b>	<b>2,000.00</b>	<b>3,000</b>	
Remaining balance	70.00*	9	<b>Subsequent amount spent except for Shell petrol and any petrol transactions.</b> 3 BonusLink Points for every RM20.00
Other categories	309.00	45	
Overseas transactions	1,000.00	300	6 BonusLink Points for every RM20.00 spent
<b>Grand Total</b>	<b>3,379.00</b>	<b>354</b>	

\* E.g. RM2,070.00 – RM2,000.00 = RM70.00

Notes: Points will be awarded on the rounding down of every Ringgit Malaysia Twenty (RM20) spent. All Terms and Conditions stated herein are accurate as of time of printing. Refer to [www.ambank.com.my](http://www.ambank.com.my) for the latest revisions.

## Terma dan Syarat Khusus untuk Kad AmBank BonusLink Visa

Versi: Mac 2025

Terma dan Syarat Khusus untuk Kad AmBank BonusLink Visa ini harus dibaca bersama dan sebagai tambahan kepada:-

- (i) Terma dan Syarat di dalam Perjanjian Kad Kredit AmBank (M) Bhd ("**Perjanjian Kad Kredit AmBank**");
- (ii) Lembaran Penyata dan Lembaran Maklumat Produk di [www.ambank.com.my](http://www.ambank.com.my)

Semua ungkapan yang digunakan di sini akan mempunyai makna yang sama seperti yang dinyatakan dalam Perjanjian Kad Kredit AmBank kecuali konteks yang memerlukan sebaliknya atau di mana ia dinyatakan sebaliknya.

Sekiranya berlaku sebarang percanggahan atau ketidaksamaan antara Terma dan Syarat ini dan Perjanjian Kad Kredit AmBank, maka Terma dan Syarat ini akan diguna pakai mengikut kadar kesesuaiannya pada Kad AmBank BonusLink Visa.

### 1. Definisi

- (i) Perkataan "Ringgit Malaysia" dan singkatan "RM" bermaksud mata wang yang sah di Malaysia
  - (ii) Apa jua rujukan terhadap "Hari Perniagaan" adalah untuk hari kecuali hari Sabtu, Ahad atau hari cuti umum di Kuala Lumpur
- 1.1. Kecuali konteks menghendaki sebaliknya, perkataan dan ungkapan berikut hendaklah membawa maksud seperti yang ditetapkan kepadanya:
- "**Bank**" bermaksud AmBank (M) Berhad.
  - "**Yuran Tahunan**" bermaksud yuran tahunan yang dibayar kepada pihak Bank bagi penggunaan Kad Jenama Bersama seperti yang dinyatakan pada Lampiran 1 yang terkandung di sini.
  - "**Syarikat**" bermaksud BonusKad Loyalty Sdn Bhd (No. Syarikat 438200-T) dan / atau mana-mana subsidiari, sekutu dan syarikat usaha samanya.
  - "**BonusLink**" bermaksud Program BonusLink, program ganjaran pelanggan berbilang rakan niaga yang dianjurkan oleh Syarikat.
  - "**Ahli BonusLink**" bermaksud ahli yang berdaftar dengan BonusLink.
  - "**Mata Ganjaran BonusLink**" atau '**BLP**' bermaksud Mata Ganjaran yang diberikan kepada Pemegang Kad Jenama Bersama BonusLink apabila membayar untuk barangan dan / atau perkhidmatan menggunakan Kad Jenama Bersama BonusLink.
  - "**Rakan Niaga BonusLink**" bermaksud syarikat, saudagar (atau mana-mana individu) yang membekalkan barangan dan / atau perkhidmatan terpilih kepada Ahli BonusLink yang melayakkan pemberian Mata Ganjaran BonusLink.
  - "**Kad Jenama Bersama BonusLink**" bermaksud kad kredit yang dikeluarkan oleh pihak Bank yang mempunyai logo 'BonusLink' dan / atau mana-mana nama, logo dan / atau tanda dagang BonusLink seperti yang ditentukan oleh pihak Bank. Ini termasuklah Kad AmBank BonusLink Visa Emas, Kad AmBank BonusLink Visa Platinum dan Kad AmBank BonusLink Visa Signature.
  - "**Pemegang Kad Jenama Bersama BonusLink**" bermaksud pemegang Kad Jenama Bersama BonusLink dan termasuk Pemegang Kad Utama dan Pemegang Kad Tambahan kecuali dinyatakan sebaliknya.
  - "**Manfaat Ahli BonusLink**" bermaksud manfaat dan / atau keistimewaan yang ditawarkan oleh BonusLink kepada Ahli BonusLink dari semasa ke semasa.
  - "**MCC**" bermaksud Kod Kategori Saudagar – nombor empat digit yang ditetapkan kepada saudagar oleh pihak bank saudagar apabila mula menerima kad kredit / debit sebagai satu kaedah pembayaran, sebagai tujuan mengenal pasti jenis perniagaan yang dijalankan oleh saudagar tersebut.
  - "**EMV**" bermaksud Europay, Mastercard dan Visa, piawaian global bagi operasi antara kad litar bersepadu, terminal jualan dan mesin juruwang automatik, untuk mengesahkan transaksi kad kredit dan kad debit.
  - "**Program Ganjaran**" bermaksud program di mana pihak Bank memberikan Mata Ganjaran kepada Pemegang Kad Jenama Bersama BonusLink setiap kali dia menggunakannya untuk membayar barangan dan / atau perkhidmatan, tertakluk pada Terma dan Syarat yang terkandung di sini.
- 1.2. Melainkan terdapat sesuatu dalam subjek atau konteks yang tidak konsisten dengan pembentukannya yang sedemikian atau melainkan diberikan sebaliknya dengan jelas:-
- (a) Perkataan yang membawa maksud satu jantina adalah termasuk semua jantina yang lain dan perkataan yang membawa maksud tunggal termasuk yang jamak dan sebaliknya
  - (b) Perkataan yang membawa maksud seseorang individu juga membentuk waris masing-masing, wakil diri, dan pengganti serah hak atau penerima serah hak yang dibenarkan
  - (c) Apa jua rujukan terhadap sub-klausa, klausa atau pihak adalah terhadap sub-klausa, klausa atau pihak yang berkenaan dan pindaan terhadap Terma dan Syarat yang dikuatkuasakan dari semasa ke semasa
  - (d) Apa jua rujukan terhadap peruntukan undang-undang termasuklah apa jua pindaan, penggabungan atau penggubalan semula yang dikuatkuasakan dari semasa ke semasa, dan undang-undang atau perintah yang dibuat menurutnya
  - (e) Jika mana-mana tempoh masa jatuh pada hari yang mana ia bukan Hari Perniagaan, maka tempoh tersebut hendaklah disifatkan hanya tamat pada hari perniagaan berikutnya
  - (f) Tajuk dalam Terma dan Syarat ini dimasukkan semata-mata untuk kemudahan rujukan dan tidak akan menjejaskan pentafsiran peruntukan-peruntukan yang terkandung di sini
- 1.3. A Pemegang Kad Jenama Bersama BonusLink dianggap telah bersetuju kepada Terma dan Syarat yang terkandung di sini apabila menggunakan Kad Jenama Bersama BonusLink pada kali pertama.

### 2. Cip dan PIN

- 1.1 Kad Jenama Bersama BonusLink adalah Kad 2 dalam 1 di mana ia adalah Kad Kredit Cip dan PIN dan Kad Keahlian BonusLink.
- 1.2 Maklumat kad kredit yang disimpan pada jalur magnetik pada Kad ini telah dinyahaktifkan. Sekiranya terminal di kedai-kedai tidak diaktifkan dengan teknologi cip untuk membaca kad cip Pemegang Kad, pedagang tidak akan dapat memproses urus niaga.
- 1.3 Seseengah negara di dunia masih menggunakan jalur magnetik untuk memproses urus niaga di Pusat Jualan (POS). Pedagang di negara-negara ini mungkin atau mungkin tidak dapat menerima kad cip EMV. Oleh itu, Pemegang Kad Jenama Bersama BonusLink perlu meminta kad cip jalur magnetik dari Bank jika Pemegang Kad hendak ke luar negara.

### 3. Keahlian BonusLink

- 3.1 Pemegang Kad Jenama Bersama BonusLink yang menerima Kad Jenama Bersama BonusLink akan turut menerima keahlian (jika belum menjadi ahli sebelum menerima kad tersebut) daripada BonusLink, di mana keahlian dan keistimewaan yang disertakan adalah tertakluk pada Terma dan Syarat yang mentadbir program tersebut seperti yang dinyatakan pada laman web rasmi BonusLink di [www.bonuslink.com.my](http://www.bonuslink.com.my)
- 3.2 Sekiranya terdapat sebarang percanggahan atau ketidaksamaan antara Terma dan Syarat ini dan Terma dan Syarat pada laman web rasmi BonusLink di [www.bonuslink.com.my](http://www.bonuslink.com.my), maka Terma dan Syarat ini akan diguna pakai mengikut kadar kesesuaiannya dengan Kad Jenama Bersama BonusLink.

### 4. Program Ganjaran

- 4.1 Pemegang Kad Kredit yang dikeluarkan oleh pihak Bank selain Kad Jenama Bersama BonusLink tidak layak untuk menikmati manfaat dan keistimewaan di bawah Program Ganjaran ini.
- 4.2 Pemberian Mata Ganjaran BonusLink oleh pihak Bank adalah tertakluk pada:-
  - (a) Kad Jenama Bersama BonusLink tersebut tidak dibatalkan, ditamatkan atau digantung oleh pihak Bank
  - (b) Akaun Kad Jenama Bersama BonusLink masih sah dan mempunyai kedudukan kredit yang baik tanpa sebarang tunggakan bayaran dan
  - (c) Sehingga Program Ganjaran ini ditamatkan
- 4.3 Tertakluk pada terma-terma yang terkandung di sini, Pemegang Kad Jenama Bersama BonusLink akan menerima 3 Mata Ganjaran BonusLink bagi setiap Dua Puluh Ringgit Malaysia (RM20) yang dibelanjakan untuk transaksi runcit tempatan dalam Ringgit Malaysia apabila menggunakan Kad Kredit Jenama Bersama BonusLink ("3 BLP: bagi setiap RM20 yang dibelanjakan") kecuali dinyatakan sebaliknya di sini.
- 4.4 Di bawah Program Ganjaran ini, Pemberian Mata Ganjaran BonusLink untuk mana-mana transaksi yang layak hendaklah tanpa menjejaskan mana-mana Mata Ganjaran BonusLink yang diberikan oleh Rakan Niaga BonusLink untuk transaksi yang sama kepada Pemegang Kad Jenama Bersama BonusLink.

- 4.5 Jika Pemegang Kad Jenama Bersama BonusLink menggunakan Kad Jenama Bersama BonusLink untuk membayar pembelian barangan dan / atau perkhidmatan di bawah fasiliti pelan pembayaran mudah pihak Bank, maka Mata Ganjaran BonusLink akan diberikan berdasarkan jumlah pembayaran ansuran bulanan yang dipamerkan dalam penyata akaun bulanan Pemegang Kad Jenama Bersama BonusLink.
- 4.6 Semua Mata Ganjaran BonusLink yang diberikan tidak boleh dipindah milik. Pemegang Kad Jenama Bersama BonusLink juga tidak boleh mencalonkan individu lain atau mana-mana pihak ke-3 untuk menerima atau menggunakan Mata Ganjaran BonusLink yang diberikan.
- 4.7 Mata Ganjaran BonusLink yang diberikan kepada Pemegang Kad Tambahan Jenama Bersama BonusLink akan dikira dan dipamerkan secara berasingan dalam penyata akaun Pemegang Kad Utama Jenama Bersama BonusLink.
- 4.8 Penyata bulanan akaun Kad Jenama Bersama BonusLink yang dikeluarkan oleh pihak Bank mengandungi jumlah keseluruhan Mata Ganjaran BonusLink yang diberikan untuk semua transaksi yang layak, yang menggunakan Kad Jenama Bersama BonusLink pada bulan tersebut. Pemegang Kad Jenama Bersama BonusLink akan terus menerima Ringkasan Penyata Mata Ganjaran BonusLink daripada BonusLink, yang menyenaraikan Mata Ganjaran BonusLink yang dikumpul daripada semua Rakan Niaga BonusLink termasuk pihak Bank. Pemegang Kad Jenama Bersama BonusLink dengan ini bersetuju bahawa Mata Ganjaran BonusLink yang tertera pada Ringkasan Penyata Mata Ganjaran BonusLink adalah tepat pada jumlah keseluruhannya seperti tarikh yang dinyatakan.
- (I) Kategori Perbelanjaan Runcit Yang Terpilih**
- 4.9 Untuk setiap transaksi tempatan dalam Ringgit Malaysia di stor runcit, belanja dalam talian, kedai makan, hiburan, petrol Shell dan di semua gedung beli-belah Parkson yang memaparkan kod MCC seperti Jadual A di bawah, 30 Mata Ganjaran BonusLink akan diberikan bagi setiap Dua Puluh Ringgit Malaysia (RM20) yang dibelanjakan menggunakan Kad Jenama Bersama BonusLink ("30 BLP: bagi setiap RM20 yang di belanjakan").

**Jadual A**

No.	Kategori	MCC
1.	Barangan runcit	5411
2.	Dalam talian	Mana-mana transaksi dalam talian kecuali saluran pembayaran seperti yang tersenarai pada Klausa 5.1
3.	Menjamu selera	5811, 5812, 5813, 5814, 5462, 5499
4.	Hiburan	7832, 7829, 7922, 7997, 7933, 5735, 7996, 7932, 7841
5.	Petrol Shell	5542, 5541, 5983
6.	Parkson	Semua gedung beli-belah Parkson (termasuk Galeri Kasut oleh Parkson) – 5311, 5661

- 4.10 Pemberian 30 BLP: bagi setiap Dua Puluh Ringgit Malaysia (RM20) yang dibelanjakan untuk transaksi runcit yang disenaraikan dalam Jadual A adalah dihadkan pada 3,000 Mata Ganjaran BonusLink untuk setiap Pemegang Kad Jenama Bersama BonusLink setiap bulan penyata (bersamaan perbelanjaan jumlah agregat RM2,000.00 ke atas transaksi tersebut). Penjejukan transaksi runcit adalah berdasarkan tarikh transaksi dipes pada penyata Pemegang Kad (Waktu Malaysia) dan Bank tidak bertanggungjawab dalam apa cara sekalipun untuk sebarang pengeposan lewat ke akaun Kad Kredit Pemegang Kad oleh peniaga dan/atau mana-mana pihak ketiga. Sebarang pengeposan lewat akan menyebabkan Mata BonusLink dikira pada kitaran penyata seterusnya.
- 4.11 Setelah Pemegang Kad Jenama Bersama BonusLink mengumpul 3,000 Mata Ganjaran BonusLink daripada 30 BLP: bagi setiap Dua Puluh Ringgit Malaysia (RM20) yang dibelanjakan untuk transaksi runcit yang disenaraikan pada Jadual A bagi bulan tersebut, maka perbelanjaan runcit untuk transaksi seterusnya akan kembali kepada 3 BLP: bagi setiap Dua Puluh Ringgit Malaysia (RM20) yang dibelanjakan bagi baki bulanan.
- 4.12 Mata BonusLink tidak akan diberikan untuk transaksi di Shell atau mana-mana transaksi petrol apabila Pemegang Kad Jenama Bersama BonusLink telah mencapai had 3,000 Mata Ganjaran BonusLink daripada 30 BLP: bagi setiap Dua Puluh Ringgit Malaysia (RM20) yang dibelanjakan untuk transaksi runcit yang disenaraikan dalam Jadual A bagi bulan tersebut.
- 4.13 Mata Ganjaran BonusLink tambahan tidak akan diberikan jika transaksi dalam talian turut menggunakan kod MCC yang sama bagi barangan runcit, menjamu selera, hiburan, petrol Shell atau di gedung beli-belah Parkson.
- (II) Transaksi di Luar Negara atau dalam Mata Wang Asing**
- 4.14 Pemegang Kad AmBank BonusLink Visa Emas akan mengumpul 3 Mata Ganjaran BonusLink bagi setiap Dua Puluh Ringgit Malaysia (RM20) yang dibelanjakan untuk transaksi luar negara atau transaksi yang dicaj dalam mata wang asing menggunakan Kad Jenama Bersama BonusLink.
- 4.15 Pemegang Kad AmBank BonusLink Visa Platinum dan AmBank BonusLink Visa Signature akan mengumpul 6 Mata Ganjaran BonusLink bagi setiap Dua Puluh Ringgit Malaysia (RM20) yang dibelanjakan untuk transaksi luar negara atau transaksi yang dicaj dalam mata wang asing menggunakan Kad Jenama Bersama BonusLink.
- 4.16 Pemegang Kad AmBank BonusLink Visa akan mengumpul 3 Mata Ganjaran BonusLink bagi setiap Dua Puluh Ringgit Malaysia (RM20) yang dibelanjakan untuk jenis-jenis transaksi dalam talian seperti berikut:
- Pembayaran bil menerusi telefon bimbit
  - Pembayaran utiliti
  - Pembayaran insurans
  - Pemasaran langsung
  - Transaksi yang mempunyai kod MCC seperti dinyatakan dalam Jadual B di bawah:

**Jadual B**

No.	Deskripsi	MCC
1.	Utiliti – Entri butang, Penyedia perkhidmatan telekomunikasi. Penyedia perkhidmatan telekomunikasi termasuk panggilan telefon tempatan dan panggilan jauh menerusi entri butang menggunakan nombor akses pusat.	4813
2.	Utiliti – Perkhidmatan telekomunikasi. Penyedia perkhidmatan telekomunikasi seperti panggilan telefon tempatan dan jarak jauh dan perkhidmatan faks. Termasuk peniaga yang menjual perkhidmatan telefon prabayar seperti kad panggilan dan saudagar yang menyediakan perkhidmatan berkala (contohnya, bulanan) bil panggilan telefon.	4814
3.	Utiliti – Kabel, satelit dan lain-lain perkhidmatan TV berbayar dan radio.	4899
4.	Utiliti – Elektrik, gas, bil minyak alat pemanas, perkhidmatan kebersihan, air.	4900
5.	Pemasaran Langsung – Perkhidmatan insurans, pesanan pos, pesanan telefon.	5960
6.	Pemasaran Langsung – Berkala / langganan. Saudagar seperti kelab buku pesanan pos, langganan majalah dan akhbar dan lain-lain.	5968
7.	Penyedia Perkhidmatan – Jualan insurans, penajajaminan dan premium – transaksi secara langsung.	6300

**5. Jenis-jenis Transaksi yang Dikecualikan daripada Program Ganjaran**

- 5.1 Mata Ganjaran BonusLink tidak akan diberikan untuk transaksi-transaksi berikut: -
- Faedah, caj kewangan, yuran pendahuluan tunai, cukai perkhidmatan kerajaan dan/atau yuran dan lain-lain caj yang dikenakan oleh pihak Bank;
  - Pindahan baki, AmFlexi-Plus, QuickCash, pendahuluan tunai, pengeluaran tunai, deposit tunai dan/atau transaksi tunai kuasi (contoh: pertaruhan dan / atau transaksi perjudian);
  - Baki tertunggak dibawa ke hadapan dari bulan sebelumnya;
  - Transaksi yang dibuat menggunakan jumlah Prabayar. Untuk mengelakkan keraguan, Prabayaran adalah jumlah yang dibayar oleh Pemegang Kad melebihi jumlah baki tertunggak;
  - Sebarang pembelian di stesen petrol termasuk pembelian petrol, diesel dan sebarang pembelian lain yang dibuat di kiosk/stesen petrol tidak termasuk Shell.;
  - Sebarang pembayaran untuk kebajikan di bawah MCC 8398;
  - Sebarang pembayaran berkaitan kerajaan di bawah MCC yang ditetapkan:- 9211, 9222, 9223, 9311, 9399, 9402, 9405;
  - Sebarang transaksi termasuk debit terus daripada JomPay, FPX, Duitnow QR dan/atau sebarang pembayaran berkaitan tanpa kod MCC atau MCC 0000;
  - Sebarang transaksi pelan pembayaran ansuran;

- (j) Transaksi e-dompet di bawah MCC 6540 yang ditetapkan;
- (k) Transaksi pembalikan, yang menyalahi undang-undang, penipuan peruncitan dan transaksi yang dipertikaikan oleh Pemegang Kad Jenama Bersama BonusLink.
- 5.2 Apa jua keputusan oleh pihak Bank untuk transaksi sama ada di bawah kategori Klausu 5.1 atau yang dikesualikan daripada pemberian Mata Ganjaran BonusLink adalah muktamad dan tidak boleh dipertikaikan.
- 5.3 Sekiranya Bank berhak mendapat Mata BonusLink untuk pembelian barangan dan perkhidmatan runcit yang dibuat dengan Kad Kredit untuk tujuan penggunaan peribadi sahaja dan bukan untuk tujuan perniagaan/komersial ("Kategori Dibenarkan"). Bank akan menganugerahkan Mata BonusLink hanya apabila Bank menganggap pembelian termasuk dalam Kategori Dibenarkan ini.
- 5.4 Mata Ganjaran BonusLink yang diperolehi oleh Pemegang Kad untuk bulan semasa Penyata Kad tidak akan diberikan kepada Pemegang Kad jika Pemegang Kad gagal membuat pembayaran minimum yang perlu dibayar pada tarikh akhir pembayaran yang dinyatakan dalam Penyata Kad bulan sebelumnya.

NOTA: Manfaat Program Ganjaran dan ilustrasi bagaimana Mata Ganjaran BonusLink diberikan boleh dirujuk pada Lampiran 1 dan 2.

## 6. Penebusan Mata Ganjaran BonusLink

- 6.1. Pemegang Kad Jenama Bersama BonusLink boleh menebus Mata Ganjaran BonusLink menerusi saluran penebusan BonusLink. Layari laman web BonusLink di [www.bonuslink.com.my](http://www.bonuslink.com.my) untuk maklumat lanjut.
- 6.2. Sekiranya Bank berpendapat bahawa Pemegang Kad tidak berhak mendapat Mata BonusLink seperti yang dinyatakan dalam Klausu 5, Bank berhak untuk membalikkan peruntukan mana-mana Mata BonusLink. Pembalikan Mata BonusLink juga termasuk mana-mana Mata BonusLink yang diberikan sebelum ini. Jika Bank mengesyaki atau menyedari bahawa mana-mana transaksi tersebut tidak termasuk dalam Kategori Dibenarkan, keputusan Bank akan menjadi muktamad dan konklusif.
- 6.3. Sekiranya Mata Ganjaran BonusLink ditebus sebelum pembalikan, maka pihak Bank berhak untuk mendebitkan akaun Pemegang Kad Jenama Bersama BonusLink dengan wang yang sama nilainya.
- 6.4. Pemegang Kad Jenama Bersama BonusLink dengan ini bersetuju bahawa terdapat selang masa antara transaksi yang dibuat menggunakan Kad Jenama Bersama BonusLink dan pengkreditan Mata Ganjaran BonusLink ke akaun Kad Jenama Bersama BonusLink miliknya. Oleh itu, pihak Bank dan Syarikat tidak mewakili atau menjamin bahawa mana-mana Mata Ganjaran BonusLink yang diperolehi menggunakan Kad Jenama Bersama BonusLink akan tersedia serta-merta untuk penebusan.
- 6.5. Pihak Bank tidak akan bertanggungjawab ke atas sebarang penebusan yang tidak dibenarkan atau apa jua transaksi lain yang timbul daripada Program Ganjaran.

## 7. Syarat-syarat Am

- 7.1. Penetapan Kod Kategori Saudagar atau MCC untuk setiap saudagar adalah tertakluk pada budi bicara mutlak pihak bank saudagar.
- 7.2. Pihak Bank mempunyai hak untuk membatalkan, menamatkan atau menggantikan Program Ganjaran dengan program ganjaran alternatif yang dianggap sesuai pada bila-bila masa dengan memberi notis terlebih dahulu dalam tempoh sekurang-kurangnya 21 hari kalendar kepada Pemegang Kad Jenama Bersama BonusLink sebelum terma dan syarat yang baru berkuatkuasa.
- 7.3. Keputusan pihak Bank dalam semua perkara berkaitan Program Ganjaran adalah muktamad dan mengikat Pemegang Kad Jenama Bersama BonusLink.
- 7.4. Pihak Bank mempunyai hak untuk mengubah atau menukar ciri(ciri) produk Kad Jenama Bersama BonusLink atau mana-mana peruntukan di dalam Terma dan Syarat ini dengan memberi notis terlebih dahulu dalam tempoh sekurang-kurangnya 21 hari kalendar kepada Pemegang Kad Jenama Bersama BonusLink sebelum terma dan syarat yang baru berkuatkuasa.
- 7.5. Pihak Bank boleh mengeluarkan apa jua notis berkaitan Terma dan Syarat kepada Pemegang Kad Jenama Bersama BonusLink menerusi cara berikut: -
- (a) Paparan di laman web pihak Bank, [www.ambank.com.my](http://www.ambank.com.my),
  - (b) Paparan notis maklumat di cawangan-cawangan pihak Bank,
  - (c) Pengeposan ke alamat terakhir Pemegang Kad Jenama Bersama BonusLink yang diketahui berdasarkan rekod pihak Bank, atau
  - (d) E-mel atau Servis Mesej Ringkas (SMS) ke alamat e-mel atau nombor telefon bimbit Pemegang Kad Jenama Bersama BonusLink berdasarkan rekod pihak Bank.
- 7.5.1 Notis sedemikian hendaklah dianggap diberikan kepada Pemegang Kad Jenama Bersama BonusLink: -
- i. Jika dipaparkan di [www.ambank.com.my](http://www.ambank.com.my), pada tarikh ia dipaparkan,
  - ii. Jika dipaparkan di cawangan-cawangan pihak Bank, pada tarikh ia dipaparkan,
  - iii. Jika menerusi pengeposan, dalam tempoh 3 hari kalendar selepas pengeposan, dan
  - iv. Jika menerusi e-mel atau SMS, pada tarikh ia dihantar.
- 7.6. Pemegang Kad Jenama Bersama BonusLink juga bersetuju untuk mendaftar masuk ke laman web [www.ambank.com.my](http://www.ambank.com.my) dan BonusLink di [www.bonuslink.com.my](http://www.bonuslink.com.my) untuk menyemak Terma dan Syarat agar sedia maklum dengan apa jua variasi atau perubahan yang terkini.
- 7.7. Apa jua pelaksanaan oleh pihak Bank sebagai haknya di bawah Terma dan Syarat ini (termasuk tetapi tidak terhad kepada pembatalan, semakan, penamatan atau penggantungan Program Ganjaran) tidak akan memberi hak kepada Pemegang Kad Jenama Bersama BonusLink untuk membuat sebarang tuntutan atau pampasan terhadap pihak Bank bagi apa jua kerugian atau kerosakan yang dialami atau ditanggung oleh Pemegang Kad Jenama Bersama BonusLink yang diakibatkan secara langsung atau tidak langsung daripada pihak Bank kerana menjalankan haknya di bawah Terma dan Syarat ini.
- 7.8. Untuk tujuan pengiraan Mata Ganjaran BonusLink, perbelanjaan dalam mata wang asing oleh Pemegang Kad Jenama Bersama BonusLink dengan menggunakan Kad Jenama Bersama BonusLink akan ditukar kepada Ringgit Malaysia (RM) mengikut terma-terma yang dinyatakan dalam Perjanjian Pemegang Kad.
- 7.9. Terma dan Syarat ini akan mengatasi mana-mana peruntukan atau representasi yang terkandung dalam sebarang bahan promosi atau pengiklanan yang mengiklankan Kad Jenama Bersama BonusLink dan / atau Program Ganjaran.
- 7.10. Untuk sebarang pertanyaan berkaitan Program Ganjaran, Pemegang Kad Jenama Bersama BonusLink boleh menghubungi pihak Bank di:
- Pusat Panggilan AmBank
- |                        |  |
|------------------------|--|
| Beroperasi Setiap Hari | : 7.00 pagi hingga 11.00 malam   |
| Tel                    | : 03-2178 8888   |
| E-Mel                  | : <a href="mailto:customercare@ambankgroup.com">customercare@ambankgroup.com</a> |
- 7.11. Terma dan syarat khusus ini juga boleh didapati dalam versi Bahasa Inggeris.



**LAMPIRAN 1**

(Hendaklah dibaca dan ditafsirkan sebagai sebahagian daripada Terma dan Syarat Khusus untuk Kad AmBank BonusLink Visa)

**Manfaat-manfaat Program Ganjaran**

<b>Kategori Manfaat-manfaat &amp; Ciri-ciri</b>	<b>Kad Emas</b>	<b>Kad Platinum</b>	<b>Kad Signature</b>
Mata Ganjaran BonusLink adalah sah untuk 3 tahun dari tarikh ia diperolehi (Mana-mana Mata Ganjaran BonusLink yang tidak digunakan selepas tamat tempoh sah akan dibatalkan secara automatik)	✓	✓	✓
30 Mata Ganjaran BonusLink bagi setiap RM20.00 yang dibelanjakan untuk transaksi menjamu selera, barangan runcit, dalam talian, hiburan, petrol Shell dan Gedung beli-belah Parkson di saudagar yang mempunyai Kod MCC terpilih (Dihadkan pada 3,000 Mata Ganjaran BonusLink setiap bulan)	✓	✓	✓
3 Mata Ganjaran BonusLink bagi setiap RM20.00 yang dibelanjakan untuk lain-lain transaksi	✓	✓	✓
3 Mata Ganjaran BonusLink bagi setiap RM20.00 yang dibelanjakan untuk transaksi luar negara	✓	Tiada	Tiada
6 Mata Ganjaran BonusLink bagi setiap RM20.00 yang dibelanjakan untuk transaksi luar negara	Tiada	✓	✓
Akses percuma ke Plaza Premium Lounge dengan perbelanjaan* minimum sebanyak RM1,000 dalam masa 30 hari kalendar sebelum dan/atau 30 hari selepas setiap akses	Tiada	Tiada	6 x setahun
Manfaat golf oleh Visa	Tiada	Tiada	✓
Perlindungan insurans perjalanan	Tiada	RM500,000 setahun	RM1 juta setahun
Yuran Tahunan dikecualikan bagi 2 tahun pertama <b>Tahun berikutnya dikecualikan dengan minimum 12 penggunaan setahun</b>	Utama: RM255 Tambahan: RM125	Utama: RM450 Tambahan: RM250	Utama: RM550 Tambahan: RM300

\* Perbelanjaan minimum termasuk urus niaga tempatan dan luar negara kecuali sebarang Pemindahan Baki, QuickCash, Pendahuluan Tunai, pelan ansuran kad, caj faedah/yuran pengurusan dan/atau sebarang yuran dan caj berkaitan kad kredit/-i.

**LAMPIRAN 2**

(Hendaklah dibaca dan ditafsirkan sebagai sebahagian daripada Terma dan Syarat Khusus untuk Kad AmBank BonusLink Visa)

**Pemberian Mata Ganjaran BonusLink****1. Kad AmBank BonusLink Visa Emas**

Kategori	Jumlah Perbelanjaan (RM)	Mata Ganjaran BonusLink	Catatan
Menjamu selera	200.00	300	30 Mata Ganjaran BonusLink bagi setiap RM20.00 (Maksimum 3,000 Mata Ganjaran BonusLink setiap bulan penyata)
Hiburan	85.00	120	
Petrol Shell	150.00	210	
Parkson	100.00	150	
Barangan runcit	100.00	150	
<b>Jumlah Kecil</b>	<b>635.00</b>	<b>930</b>	
Lain-lain kategori	50.00	6	<b>Amaun yang Dibelanjakan seterusnya</b> 3 Mata Ganjaran BonusLink bagi setiap RM20.00
Transaksi luar negara	700.00	105	
<b>Jumlah Keseluruhan</b>	<b>750.00</b>	<b>111.00</b>	

**2. Kad AmBank BonusLink Visa Platinum / Visa Signature**

Kategori	Jumlah Perbelanjaan (RM)	Mata Ganjaran BonusLink	Catatan
Menjamu selera	1,000.00	1,500	30 Mata Ganjaran BonusLink bagi setiap RM20.00 (Maksimum 3,000 Mata Ganjaran BonusLink setiap bulan penyata)
Hiburan	105.00	150	
Petrol Shell	550.00	750	
Parkson	200.00	300	
Barangan runcit	215.00	300	
<b>Jumlah Kecil</b>	<b>2,070.00</b>		
<b>RM2,000.00 pertama yang dibelanjakan</b>	<b>2,000.00</b>	<b>3,000</b>	
Baki	70.00*	9	<b>Amaun yang dibelanjakan seterusnya kecuali Petrol Shell dan mana-mana transaksi petrol.</b> 3 Mata Ganjaran BonusLink bagi setiap RM20.00
Lain-lain kategori	309.00	45	
Transaksi luar negara	1,000.00	300	6 Mata Ganjaran BonusLink bagi setiap RM20.00 yang dibelanjakan
<b>Grand Total</b>	<b>3,379.00</b>	<b>354</b>	

\* Cth.: RM2,070.00 – RM2,000.00 = RM70.00

Nota: Mata Ganjaran BonusLink bagi setiap Dua Puluh Ringgit Malaysia (RM20) yang dikenakan. Semua Terma dan Syarat yang terkandung di sini adalah tepat sewaktu percetakan. Untuk Terma dan Syarat terkini, sila layari [www.ambank.com.my](http://www.ambank.com.my).