

Terms and Conditions

AmBank (M) Berhad and AmBank Islamic Berhad: Wealth FD/TD-i Bundling Campaign Campaign Period: 1 March 2025 to 31 March 2025

REMINDER: Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions below which is available at <http://www.ambank.com.my/eng/terms-and-conditions>. If the Eligible Customers do not understand any of the terms and conditions and the updated terms and conditions (if any), the Eligible Customers are advised to discuss with the Bank's licensed staff / representative / agent.

1. Definition

For the purpose of this Terms and Conditions, 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 of 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.

“**ASNB-V**” means Amanah Saham Nasional Berhad – Variable Priced Unit Trust Funds

“**Bank**” collectively means AmBank (M) Berhad (“AmBank”) [Company No. 196901000166 (8515-D)] and AmBank Islamic Berhad (“AmBank Islamic”) [Company No. 199401009897 (295576-U)], both incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Calendar Day**” means Monday to Sunday, including public holiday.

“**Campaign**” means the **Wealth FD/TD-i Bundling Campaign** organised by the Bank in accordance with the terms and conditions stipulated herein.

“**Conventional Fixed Deposit**” or “**FD**” means the fixed deposit offered by the AmBank (M) Berhad to the Eligible Customer.

“**Conventional Unit Trust Fund**” or “**UT**” means the unit trusts distributed by AmBank (M) Bank in this Campaign.

“**Current Account/Savings Account (CASA) or Current Account/Savings Account-i (CASA-i)**” means deposit account maintained by the Eligible Customer with the Bank.

“**Cooling-Off Period**” means six (6) business days given to the investors to reconsider if they want to continue investing in the selected unit trust funds / Shariah Compliant unit trust funds and ASNB-V or otherwise. A qualified Customer who is investing in a particular Fund for the first time, has the right to request for a refund of his/her investment in the said Fund during the cooling-off period prescribed in each deed or prospectus of the relevant Fund which in any case should not be fewer than six (6) business days (with “business days” being as per the definition of the same in the deed or prospectus) from the date of receipt of application and investment amount by the unit trust management company (“Cooling-Off Period”) provided always that such notice of withdrawal is received by the Bank no later than the relevant

cut-off time (as may be specified by the Bank) on a Dealing Day within the Cooling-Off Period stated in the relevant deed or prospectus. All such request for a refund shall be subject to Applicable Laws and the terms and conditions of the relevant Manager or Fund.

“Cooling-Off Right” means the right given to the investors/Eligible Customer to obtain a refund of his initial investment within the Cooling-Off Period according to the original purchase price or market price at the point of exercise of the Cooling-Off Right as well as the refund of the initial Sales Charges levied upon him. Please refer to the Prospectus/Information Memorandum for eligibility & refund of Cooling-Off Right.

“Day” means business day at the registered office of the Bank is open, unless stated otherwise.

“Eligible Customer” means all new and existing to the Bank’s customers who meet all the eligibility criteria as provided in Clause 3 herein.

“Preferential Interest/Profit Rate” means Conventional Fixed Deposit (FD) or Term Deposit (TD-i) rate prescribed for the FD/TD-i placement for the purpose of this Campaign as provided in Table 1.

“Prior Notice” means notice by the Bank of certain facts or of a particular state of affairs of at least three (3) calendar days.

“Prospectus / Information Memorandum” means the offering document of the relevant Conventional Unit Trust or Shariah Compliant Unit Trust invested by the Eligible Customer.

“Shariah Compliant Unit Trust Fund” or “Shariah Compliant UT” means the Shariah Compliant unit trust distributed by the Bank in this Campaign.

“Term Deposit-i” or “TD-i” means the term deposit-i offered by AmBank Islamic Berhad.

“Unit Trust Management Companies” means the manager of the unit trust distributed by the Bank.

“Wealth FD/TD-i Bundling Campaign” means

(a) **“Amanah Saham Nasional Berhad Variable Price Unit Trust Funds and Fixed/Term Deposit Bundle (ASNB-V Funds and FD/TD-i Bundle)”** means Eligible Customers who invest in ASNB-V are entitled to place Fixed/Term Deposit with preferential rate offered by this campaign conforming to Terms and Conditions.

(b) **“Conventional Unit Trust Fund/Shariah Compliant Unit Trust Fund and Fixed Deposit/Term Deposit Bundle (UT/Shariah Compliant UT and FD/TD-i Bundle)”** means Eligible Customers who invest in Unit Trust or Shariah Compliant Unit Trust conforming to Terms and Conditions are entitled to place Fixed Deposit or Term Deposit with preferential rate offered in this campaign conforming to Terms and Conditions.

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.

Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

2. **Campaign Period**

The Campaign will commence on **1 March 2025 – 31 March 2025** (both dates inclusive) (“Campaign Period”) or such other period as may be determined by the Bank with Prior Notice to the Eligible Customers.

3. **Eligibility**

3.1 The Campaign is open to the Bank’s new and existing customers aged 18 years and above, with an AmBank Current/Savings Account/-i, who make the relevant investments (as explained in Clause 4 herein) during the Campaign Period.

3.2 AmBank Group Staff are eligible to participate in this Campaign.

3.3 Notwithstanding the above, the following are **NOT** eligible to participate in this Campaign:

- (a) Non-individual customers (for example: companies, corporate bodies, associations, clubs, schools, societies, nonprofit organizations, sole proprietors, partnerships and professional practices duly registered or incorporated in or outside of Malaysia);
- (b) Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
- (c) Any other person(s) as the Bank may decide to exclude, at its discretion.

4. **Campaign Offer**

4.1 **UT/Shariah Compliant UT and FD/TD-i Bundle**

4.1.1 The Campaign consists of the following offers:

- (a) Fixed Deposit (“FD”) and selected Unit Trust Funds (“UT”) [FD and UT];
- (b) Term Deposit (“TD-i”) and selected Shariah Compliant Unit Trust Funds [Shariah Compliant TD-i and UT];
- (c) TD-i is only allowed to be cross sold with Shariah Compliant UT Funds and cross-selling with Conventional UT Funds is strictly not allowed. FD is only allowed to be cross sold with conventional UT Funds and cross-selling with Shariah Compliant UT Funds is strictly not allowed. If the event occurs, the Bank reserves the right to adjust the FD/TD-i preferential rate to the prevailing board rate without notification to the customers.
- (d) Only applicable to Selected UT Funds and Shariah Compliant UT Funds (excluding closed ended funds) with original sales charge of 3% and above (inclusive of new funds which are launched during the Campaign Period).

4.1.2 Subject to the terms and conditions herein, an Eligible Customer will be entitled to earn FD/TD-i Preferential Interest/Profit Rate as tabulated in Table 1, if the Eligible Customer deposits/invests in the following UT/Shariah Compliant UT and FD/TD-i bundle during the Campaign Period.

4.1.3 The Eligible Customer shall deposit a minimum sum of Ringgit Malaysia Ten Thousand (RM10,000) only in the FD/TD-i for a period of 1-month, 3-months, or 6-months AND invest a minimum sum of Ringgit Malaysia Ten Thousand (RM10,000) in any selected UT/Shariah Compliant UT from the selected Unit Trust Management Companies. The minimum investment ratio for the FD/TD-i and UT Bundles must be 1:1.

Table 1 - UT/Shariah Compliant UT and FD/TD-i Bundle – Preferential Interest / Profit Rate

Minimum Investment Amount in Selected UT/Shariah Compliant UT (x)	Applicable Sales Charge on Selected UT/ Shariah Compliant UT	Minimum FD/TD-i Placement Amount (y)	Total Amount (x) + (y)	FD/TD-i Tenure	FD/TD-i Preferential Interest/ Profit Rate per annum (p.a.)	FD/TD-i Effective Interest/ Profit Rate per annum (p.a.)*
RM10,000	3.00%	RM10,000	RM20,000	1-month	11.68% p.a.	2.81% p.a.
				3-month	6.58% p.a.	3.37% p.a.
				6-month	4.88% p.a.	3.67% p.a.

*Annual effective rate for one-month FD/TD-i rate of 11.68% p.a. is 2.81% p.a. with current 1-month board rate of 2.00% p.a. Annual effective rate for three-month FD/TD-i rate of 6.58% p.a. is 3.37% p.a. with current 3-month's board rate of 2.30% p.a. Annual effective rate for six-month FD/TD-i rate of 4.88% p.a. is 3.67% p.a. with current 6-months' board rate of 2.45% p.a.

4.2 ASNB-V and FD/TD-i Bundle

The Campaign consists of the investment made by Eligible Customers during the Campaign Period in the following products:

The Campaign consists of the following offers:

- i. Fixed Deposit (“FD”) and selected ASNBV Funds [ASNB-V and FD];
 - ii. Term Deposit (“TD-i”) and selected Shariah Compliant ASNBV Funds [Shariah Compliant ASNB-V and TD-i];
- a) Participating ASNB - Variable Priced Funds:

Table 2: ASNB-V and FD/TD-i Bundle - List of Participating ASNB-Variable Priced Funds:

Fund Name	Category	Normal Sales Charge
Amanah Saham Nasional “ASN”	Equity	5.00%
Amanah Saham Nasional Equity 2 “ASN Equity 2”		
Amanah Saham Nasional Equity 3 “ASN Equity 3”		
Amanah Saham Nasional Equity 5 “ASN Equity 5”		
Amanah Saham Nasional “ASN Imbang 1”	Mixed Assets	4.00%
Amanah Saham Nasional “ASN Imbang 2”		
Amanah Saham Nasional “ASN Imbang 3” Global		
Amanah Saham Nasional Sara 1 “ASN Sara 1”	Conservative	3.50%

Amanah Saham Nasional Sara 2 “ASN Sara 2”		
Amanah Saham Nasional Sukuk “ASN Sukuk” <i>*Note: ASN Sukuk is a Shariah Compliant Fund</i>		2.00%

- b) Subject to the terms and conditions herein, Eligible Customers shall be entitled to earn FD/TD-i Preferential Interest Rate (“**FD/TD-i Preferential Rate**”) as tabulated in Table 3 below, if the Eligible Customers deposit or invest in the following Wealth FD/TD-i Bundling Campaign, during the Campaign Period:
- c) The Eligible Customer shall deposit a minimum sum of Ringgit Malaysia Ten Thousand (RM10,000) in FD/TD-i for a period of 1-month, 3-months, or 6-months AND invest a minimum of Ringgit Malaysia Ten Thousand (RM10,000) in any Participating ASNB - Variable Priced Funds. The minimum investment ratio for the FD/TD-i and Participating ASNB - Variable Priced Fund Bundles must be 1:1.

Table 3 (a): ASNB-V Funds and FD Bundle - Preferential Interest / Profit Rate (excluding ASN Sukuk Fund)

FD/ ASNBV Variable Priced Funds Tenure	Minimum Investment Amount in ASNB Variable Priced Fund (x)	Minimum Fixed Deposit Placement Amount (y)	Total Amount (x) + (y)	Conventional FD Preferential Interest Rate per annum (p.a.)	
				Tier 1	Tier 2
1-month	RM10,000	RM10,000	RM20,000	6.88% p.a.	6.65% p.a.
3-month	RM10,000	RM10,000	RM20,000	5.68% p.a.	5.55% p.a.
6-month	RM10,000	RM10,000	RM20,000	4.68% p.a.	4.65% p.a.

Note: For ASNB-V, the Preferential FD rate offered is dependent on the sales charge of ASNB-V and minimum transaction amount apply.

*Annual effective rate for one-month conventional FD rate for Tier 1 & Tier 2 are 2.41%p.a. & 2.39%p.a. respectively with current 1-month board rate of 2.00% p.a.

*Annual effective rate for three-month conventional FD rate for Tier 1&Tier 2 are 3.15%p.a. & 3.11%p.a. respectively with current 3-month board rate of 2.30% p.a.

*Annual effective rate for six-month conventional FD rate for Tier 1&Tier 2 are 3.57%p.a. & 3.55%p.a. respectively with current 6-month board rate of 2.45% p.a.

Table 3 (b): ASN Sukuk Fund and TD-i Bundle - Preferential Interest / Profit Rate

TD- i/ASN Sukuk Fund Tenure	Minimum Investment Amount in ASN Sukuk Fund (x)	Minimum Term Deposit Placement Amount (y)	Total Amount (x) + (y)	Islamic TD-i Preferential Interest Rate per annum (p.a.)
				Tier 1
1-month	RM10,000	RM10,000	RM20,000	6.65% p.a.
3-month	RM10,000	RM10,000	RM20,000	5.55% p.a.
6-month	RM10,000	RM10,000	RM20,000	4.65% p.a.

Note: For ASNB-V, the Preferential TD-i rate offered is dependent on the sales charge of ASNB-V and minimum transaction amount apply.

**Annual effective rate for one-month Islamic TD-i rate for Tier 1 is 2.39%p.a with current 1-month board rate of 2.00% p.a.*

**Annual effective rate for three-month Islamic TD-i rate for Tier 1 is 3.11%p.a. with current 3-month board rate of 2.30% p.a.*

**Annual effective rate for six-month Islamic TD-i rate for Tier 1 is 3.55%p.a. with current 6-month board rate of 2.45% p.a.*

5. Campaign Criteria

5.1 General Campaign Criteria

- (a) The Campaign is not valid in conjunction and may not be merged with any other offers, promotions and campaigns that are offered by the Bank. Hence, no other special, additional or preferential rates shall be given under the Campaign.
- (b) The FD/TD-i Preferential Interest/Profit Rate is applicable to the initial placement (1-cycle) only. Upon maturity of the 1-month, 3-months, or 6-months FD/TD-i tenure (as the case may be), the FD/TD-i Preferential Rate shall cease to apply and the Bank's prevailing board rate for the FD/TD-i shall apply to any roll-overs and/or renewals.
- (c) The FD and/or TD-i may NOT be used as collateral for pledging purposes.
- (d) With effect from 1 January 2019, all FD/TD-i placements which are withdrawn before maturity will have NO interest/profit payable:
 - i) For TD-i Account, the Eligible Customer shall provide ibra' (rebate) to the Bank in the event of early or partial withdrawal in accordance with the Specific Terms and Conditions for Commodity Murabahah-based Term Deposit as published on our website at <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/CMTD-iSPECIFICtNc.pdf>.
 - ii) For FD Account, these Terms and Conditions shall be read together with the General Terms and Conditions of Accounts and Services available at <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/TCAccountsAndServicesEng.pdf>

5.2 UT/Shariah Compliant UT and FD/TD-i Bundle

- 5.2.1 The minimum amount of the UT/Shariah Compliant UT investment and the FD/TD-i placement are Ringgit Malaysia Ten Thousand (RM10,000) respectively. The corresponding UT investment amount must be more than or equal to the FD/TD-i placement amount. For illustration, please refer to Table 4 below:

Table 4: UT/Shariah Compliant UT and FD/TD-i Bundle

Amount		Eligibility
UT/Shariah Compliant UT Investment (RM)	FD/TD-i Placement (RM)	
10,000	6,000	No
10,000	30,000	No
10,000	10,000	Yes
30,000	30,000	Yes
30,000	10,000	Yes

- 5.2.2 The deposit/investment in the FD/TD-i and UT/Shariah Compliant UT Bundles must be done concurrently on the same day. UT/Shariah Compliant UT transaction cut off time is at 3pm on every business day. The cut off time may change from time to time due to fund or public holiday or announcement of non-business day, please refer to AmBank branch when necessary.
- 5.2.3 The FD/TD-i accountholder and the UT/Shariah Compliant UT Investment accountholder must be of the same party and in the case of joint account, the FD/TD-i and UT/Shariah Compliant UT Investment primary accountholder must be of the same party as well. Please refer to the illustration in Table 5 below:

Table 5: Accountholder criteria

Investment Account Holder (UT)		UT/Shariah Compliant UT Investment (RM)	FD/TD-i Account Holder		FD/TD-i Placement (RM)	Eligible (Yes/No)
Primary	Secondary		Primary	Secondary		
A	-	50,000	A	-	50,000	Yes
A	B	50,000	A	B	50,000	Yes
A	B	50,000	A	-	50,000	Yes
A	-	50,000	A	B	50,000	Yes
A	-	50,000	B	-	50,000	No
B	-	50,000	A	B	50,000	No
A	B	50,000	B	-	50,000	No

- 5.2.4 The applicable sales charge payable by the Eligible Customer shall be **3.00%** on the selected UT or Shariah Compliant UT. At the point of investment in the selected UT or Shariah Compliant UT, **any other offers and/or promotions on the sales charges advertised by the Bank shall not be applicable.**
- 5.2.5 For the UT or Shariah Compliant UT, an Eligible Customer who is entitled to the Cooling-Off Right will be given a Cooling Off Period of six (6) Business Days from the date of receipt of the investment application by the Bank. In the event that the Eligible Customer elects to terminate the investment within the Cooling Off Period, the Eligible Customer will **NOT** be entitled to the FD/TD-i Preferential Interest/Profit Rate. The interest/profit on the FD/TD-i will be paid at the Bank's prevailing board rate and for TD-i, the Eligible Customer agrees to provide 'ibra' (rebate) to the Bank on the difference between profit calculated on the TD-i Preferential Rate and profit calculated on the TD-i prevailing board rate.

5.2.6 The Campaign is not applicable to the funds or monies disbursed from the Employees Provident Fund (EPF) Investment schemes.

5.2.7 The Campaign is not applicable for the Private Retirement Scheme (PRS) investments.

5.2.8 The Campaign is not applicable for regular investment plan.

5.2.9 The FD/TD-i placement made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor whilst the UT/Shariah Compliant UT Funds are not protected by PIDM. Investments in the UT/Shariah Compliant UT are subject to investment risks, including the possible loss of the principal amount invested. The Eligible Customers are advised to read and understand the Prospectus/Information Memorandum before investing.

5.2.10 Multiple FD and/or TD-i placement is not allowed when bundling with any UT/Shariah Compliant UT Funds transaction.

5.3 ASNB-V and FD/TD-i Bundle

5.3.1 The minimum amount of ASNB Variable Priced Funds and 1-month, 3-month or 6-month Fixed/Term Deposits placement is Ringgit Malaysia Ten Thousand (RM10,000). The corresponding ASNB Variable Priced Funds amount must be more than or equal to the Fixed/Term Deposits placement amount. Combination of Conventional Unit Trust Funds and ASNB Variable Priced Funds to fulfill the Ringgit Malaysia Ten Thousand (RM10,000) minimum amount is not allowed.

5.3.2 Please refer to the illustration in the table below:

Table 6: ASNB-V and FD/TD-i Bundle Placement

Minimum Amount		Eligibility
ASNB Variable Priced Investment (RM)	Fixed/Term Deposit Placement (RM)	
10,000	6,000	No
10,000	30,000	No
10,000	10,000	Yes
30,000	30,000	Yes
10,000	5,000	No
10,000	9,000	No
5,000	5,000	No
30,000	10,000	Yes
12,000	12,000	Yes

5.3.3 The deposit or investment in the Fixed/Term Deposit and ASNB Variable Priced Fund Bundles must be done concurrently on the same day.

5.3.4 The sales charge as stated in Table 2 is payable by Eligible Customers as it is imposed by ASNB.

5.3.5 The Fixed/Term Deposits account holder and the ASNB Variable Priced Fund account holder must be the same person and in the case of joint account, the Fixed/Term Deposit and ASNB Variable

Priced Fund primary accountholder must be the same person as well. Please refer to the illustration in Table 7 below:

Table 7: Accountholder Criteria for FD/TD-i and ASNB-V

ASNB Variable Priced Fund Accountholder		ASNB Variable Priced Investment (RM)	Fixed/Term Deposit Accountholder		Fixed/Term Deposit Placement (RM)	Eligibility
Primary	Secondary		Primary	Secondary		
A	-	50,000	A	-	50,000	Yes
A	-	50,000	B	A	50,000	No
A	-	10,000	A	B	10,000	Yes
A	-	20,000	B	-	20,000	No

5.3.6 At the point of investment in the ASNB Variable Priced Funds, any other offer and/or promotion on sales charge advertised by the Bank shall not be applicable.

5.3.7 For ASNB Variable Priced Funds, an Eligible Customer who is entitled to the Cooling-Off Right will be given a Cooling Off Period of six (6) Business Days from the date of receipt of the investment application by the Bank. In the event that the Eligible Customer elects to terminate the investment within the Cooling Off Period, the Eligible Customer will not be entitled to the FD/TD-i Preferential Interest. The interest on the FD/TD-i will be paid at the Bank's prevailing board rate.

5.3.8 The Campaign is not applicable to funds or monies disbursed from EPF Investment schemes.

5.3.9 The Fixed/Term Deposit is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor, while the ASNB Variable Priced Funds are not protected by PIDM.

6. General

6.1 By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the terms and conditions herein, which has to be read together with the:

- (a) General Terms and Conditions for Accounts and Services,
- (b) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to AmBank Islamic Current and Savings Account only), and
- (c) the Specific Terms and Conditions for Commodity Murabahah-based Term Deposit.

The Eligible Customer(s) are required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any Campaign updates or the latest terms and conditions, if any.

6.2 The Eligible Customer is required to sign all relevant standard documents of the Bank and comply with all terms and conditions in respect of their investments in the relevant products under the Campaign, which are separate from these terms and conditions.

- 6.3 The Bank shall have the right to disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:
- (a) The said Eligible Customer has provided untrue information or acted fraudulently in any manner during the entry process or at any time during the Campaign Period; or
 - (b) The Eligible Customer has breached or potentially breached the terms and conditions herein; or
 - (c) the Bank reserves the right to adjust the FD/TD-i preferential rate to the prevailing board rate without notification to the customers should the T&C is not met.
- 6.4 This Campaign is not valid with other campaigns of the Bank. Hence, no other special, additional or preferential rates shall be given under the Campaign.
- 6.5 The Bank shall have the to vary, amend, delete or add to nay 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.
- 6.6 In the event of further revisions to the Overnight Policy rate (OPR) announced by the Bank Negara Malaysia (BNM), the Bank reserves the right to alter the promotional FD/TD-i rates offered in this Campaign with immediate effect so as in line with the effective date of the revised OPR. However, this shall not affect the existing customers whom have successfully placed the FD/TD-i during the Campaign.
- 6.7 For avoidance of doubt, any cancellation, termination or suspension by the Bank of this Campaign shall not entitle the Eligible Customer to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Customer as direct or indirect result of the cancellation, termination or suspension.
- 6.8 Any notice issued by the Bank will be posted on the Bank's official website at www.ambank.com.my or any of the Bank's branches and that such notice shall be deemed as delivered and notified to the Eligible Customers.
- 6.9 The Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers. No further correspondence or appeal will be entertained.
- 6.10 Under no circumstances will the Bank be held liable for any of the followings:
- (a) The Bank is not liable for any default in respect of this 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.
 - (b) The Bank shall not be liable to any Eligible Customer for any damage of whatsoever nature or loss suffered (such as loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages) howsoever arising in relation to participation in the Campaign, or the Bank exercising its rights pursuant to any of the Terms and Conditions herein except where such actions, claims, direct losses, damages and expenses were directly attributable to the Bank's gross negligence, wilful default or fraud.
- 6.11 In The Bahasa Malaysia version of this Terms and Conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.
- 6.12 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 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.

- 6.13 Disclaimer for investment products: Investment products are not obligations of, guaranteed or insured by the bank and are subject to investment risks (e.g. market risk, currency risk and issuer credit risk) including the possible loss of the principal amount invested. Investors are advised to read and understand the content of the relevant documents including but not limited to prospectus or information memorandum and product highlight sheet before investing. Investors should also consider all fees and charges involved before investing. Prices of units and income distribution, if any, may go down as well as up; where past performance is no guarantee and not an indication of future performance. Investors should carefully consider whether any investment views or investment products are appropriate in view of their own investment experience, objectives, financial resources and relevant circumstances.

The Master Prospectus of ASNB dated 1 February 2020, the First Supplementary Master Prospectus dated 20 October 2021, the Prospectus of ASN Imbang (Mixed Asset Balanced) 3 Global dated 16 September 2020, the First Supplementary Prospectus ASN Imbang (Mixed Asset Balanced) 3 Global dated 20 October 2021, the Prospectus of ASN Equity Global dated 1 September 2021 and the Prospectus of ASN Sukuk dated 25 November 2022 (“Prospectuses”), have been registered with the Securities Commission Malaysia. Please read and understand the content of the Prospectuses together with the Product Highlights Sheets which are available at the ASNB website (www.asnb.com.my), branches and agents. The unit will be issued upon receipt of the registration form referred to and accompanying the Prospectuses. Before investing, please consider the risk of investing as well as the fees and charges involved. Unit prices and distribution payable, if any, may go down as well as up. The past performance of a fund should not be taken as indicative of its future performance.

Investment products are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

- 6.14 The Eligible Customers are required to log on to the Bank’s official website at <https://www.ambank.com.my/eng/terms-and-conditions> for updates or the latest terms and conditions, if any.
- 6.15 For any assistance and/or feedback related to this Campaign, Eligible Customers may contact the Bank’s Contact Centre at 03-2178 8888 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) or by e-mailing inquiries/feedback to customercare@ambankgroup.com.

Appendix 1: List of Selected Unit Trust/ASNBV Funds and Shariah Compliant Unit Trust/ASNBV Funds

No.	Participating UT/ASNBV Funds and Shariah Compliant UT/ASNBV Funds
1	abrdn Islamic World Equity A MYR
2	AHAM Aiiman Growth
3	AHAM Aiiman Global Multi Thematic Fund MYRH
4	AHAM Select Opportunity
5	AHAM Select Asia (ex Japan) Quantum MYR
6	AHAM Select AUD Income MYR
7	AHAM Select Balanced
8	AHAM Select Income
9	AHAM Select SGD Income MYR
10	AHAM World Series-Global Balanced MYRH
11	AHAM WS-Glo Disruptive Innovation MYRH
12	AHAM World Series - Global Income MYR
13	AHAM World Series - Global Income MYR H
14	AHAM World Series - Global Infrastructure Income MYRH
15	AHAM World Series - Global Quantum MYR
16	AHAM World Series - Global Quantum MYRH
17	AHAM World Series - China A Opp MYR
18	AHAM World Series - China A Opp MYR H
19	AHAM World Series - Income Fund MYR
20	AHAM World Series - Income Fund MYR H
21	MAMG All-China Focus Equity Fund - MYR
22	MAMG All-China Focus Equity Fund - MYRH
23	MAMG Systematic Asia Pacific Equity Absolute Return MYR
24	MAMG Systematic Asia Pacific Equity Absolute Return MYR H
25	MAMG Liquid Alternative Fund MYR
26	MAMG Liquid Alternative Fund MYR-hedged
27	Maybank Asia Mixed Assets-I MYR
28	Maybank Asiapac Ex-Japan Equity-I
29	Maybank Bluewaterz Total Return Fund - MYR
30	Maybank Global Mixed Assets-I MYR
31	Maybank Global Mixed Assets-I MYR H
32	Maybank Global Sustainable Equity-I - MYR
33	Maybank Global Sustainable Equity-I - MYRH
34	Maybank Singapore REITs MYR
35	Maybank Singapore REITs MYR H
36	ASN
37	ASN Equity 2
38	ASN Equity 3
39	ASN Equity 5

40	ASN Equity Global
41	ASN Imbang (Mixed Asset Balanced) 1
42	ASN Imbang (Mixed Asset Balanced) 2
43	ASN Imbang (Mixed Asset Balanced) 3 Global
44	ASN Sara (Mixed Asset Conservative) 1
45	ASN Sara (Mixed Asset Conservative) 2
46	AmAsia Pacific REITs B MYR
47	AmChina A-Shares MYR
48	AmChina A-Shares MYR-Hedged
49	AmIttikal
50	Asia Pacific Equity Income
51	Europe Equity Growth
52	European Equity Alpha
53	Global Agribusiness
54	Global Dividend MYR
55	Global Emerging Market Opportunities
56	Global Multi-Asset Income MYR
57	Global Property Equities
58	Global Smaller Companies Fund MYR
59	Global Smaller Companies Fund MYRH
60	Hong Kong Tech Index Fund - MYR
61	Hong Kong Tech Index Fund - MYRH
62	Income and Growth MYR H
63	India Growth Fund MYR
64	India Growth Fund MYRH
65	New China Sectors Index Fund - MYR
66	New China Sectors Index Fund - MYR-hedged
67	Pan European Property Equities
68	Precious Metals Securities
69	Robotech RM H
70	Sustainable Series - Climate Tech Fund - MYR
71	Sustainable Series - Climate Tech Fund - MYRH
72	Sustainable Series - Global Lower Carbon Equity MYR
73	Sustainable Series - Global Lower Carbon Equity MYRH
74	Sustainable Series - Nutrition Fund - MYR
75	Sustainable Series - Nutrition Fund - MYRH
76	Sustainable Series - Positive Change Fund - MYRH
77	Sustainable Series – Sustainable Outcomes Global Equity Fund – RM Class
78	Sustainable Series – Sustainable Outcomes Global Equity Fund – RM-Hedged Class
79	US-Canada Income and Growth
80	Principal Asia Pacific Dynamic Income MYR

81	Principal China-India-Indonesia Opportunities
82	Principal Global Dynamic Innovation Fund MYR (formerly known as Principal Global Millennial Equity Fund)
83	Principal Global Dynamic Innovation Fund MYR Hedged (formerly known as Principal Global Millennial Equity Fund)
84	Principal Global Titans MYR
85	Principal Global Technology MYR H
86	Principal Greater China Equity MYR
87	Principal Islamic Asia Pacific Dynamic Equity
88	Principal Islamic Lifetime Balanced
89	Principal Asia Pacific Dynamic Mixed Asset Fund - MYR
90	Principal Biotechnology Discovery Fund - MYRH
91	Principal US High Conviction Equity Fund - MYR
92	Principal US High Conviction Equity Fund - MYRH
93	Principal Islamic Global Technology MYR
94	Principal Islamic Global Technology MYR H
95	Eastspring Investments Asia Select Income
96	Eastspring Investments Balanced
97	Eastspring Investments Dana al-Ilham
98	Eastspring Investments Dinasti Equity
99	Eastspring Investments Equity Income
100	Eastspring Investments Global Emerging Markets
101	Eastspring Investments Islamic China A-Shares Fund
102	Eastspring Investments Small-cap
103	RHB Asia Dynamic MYR
104	RHB Asia Dynamic MYR H
105	RHB Asian High Yield-MYR
106	RHB Asian Income MYR
107	RHB Asian Income - Multi Currencies MYR H
108	RHB Big Cap China Enterprise
109	RHB China Bond MYR
110	RHB China Bond MYR Hedged
111	RHB European Select
112	RHB Global Artificial Intelligence MYR H
113	RHB Global Equity Premium Income MYR
114	RHB Global Equity Premium Income MYR-hedged
115	RHB Gold RM
116	RHB Gold and General
117	RHB Pacific Technology MYR
118	RHB Pacific Technology MYRH
119	RHB US Focus Equity
120	RHB Resources

121	RHB i-Sustainable Future Technology Fund MYRH
122	RHB Shariah China Focus Fund MYR
123	TA Asia Absolute Alpha MYR
124	TA Asia Absolute Alpha MYR H
125	TA European Equity
126	TA Global Technology MYR
127	TA Global Technology MYRH
128	TA Global Select Equity Fund MYR
129	TA Global Select Equity Fund MYRH
130	TA Islamic
131	TA South East Asia Equity
132	TA Total Return Income MYR (Class A)
133	TA Total Return Income MYR (Class B)
134	TA Total Return Income MYR (Class C)
135	TA Total Return Income MYRH (Class A)
136	TA Total Return Income MYRH (Class B)
137	TA Total Return Income MYRH (Class C)
138	United ASEAN Discovery
139	United Global Durable Equity Fund MYRH
140	United Global Healthcare Fund A MYR Acc
141	United Global Healthcare Fund A MYR Acc H
142	United Global Quality Equity MYR H
143	United Global Transformation Fund MYR
144	United Global Transformation Fund MYRH
145	United-i Global Balanced MYR
146	United-i Global Balanced MYR Hedged
147	United Japan Discovery MYR H
148	United Sustainable Series - Global Credits Fund MYRH
149	Manulife Global Income Optimiser (A MYR-Hedged Acc)
150	Manulife Global Income Optimiser (A4 MYR-Hedged Inc)
151	Manulife Global Perspective Fund A (MYR Hedged)
152	Manulife India Equity Fund
153	Manulife Shariah Global REIT MYR

The unit trust funds/ASNB-V offering is not exhaustive.