

**AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign**  
**“Apply, Activate & Swipe 8X to be eligible for Cashback/Gift” Terms and Conditions**  
**Campaign Period: 1 October 2022 to 31 December 2022**

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

The “**Bank**” means both **AmBank (M) Berhad** 196901000166 (8515-D) (“AmBank”) and **AmBank Islamic Berhad** 199401009897 (295576-U) (“AmBank Islamic”). The Terms and Conditions herein are to be read together with the terms and conditions of the Bank’s relevant Credit Card/Credit Card-i agreement(s) (“**Cardholder Agreement**”). In the event of any discrepancy or inconsistency between this Campaign’s Terms and Conditions (“**Terms and Conditions**”) and the Cardholder(s) Agreement, this Campaign’s Terms and Conditions shall prevail in so far as it concerns this Campaign.

“**AmBank Group**” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated within or outside Malaysia, existing now or in the future and any reference to “AmBank Group” in these Terms and Conditions herein shall include all or any entity within AmBank Group.

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

“**Prior Notice**” refers to notices issued by the Bank to customers within five (5) calendar days and published on the Bank’s website at [www.ambank.com.my](http://www.ambank.com.my).

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

### **Campaign**

1. This “**Campaign**” means “**Apply, Activate & Swipe 8X to be eligible for Cashback/Gift**” organized by the Bank in accordance with the Terms and Conditions as provided herein.

### **Campaign Period**

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

### **Eligibility**

3. All Eligible Cardholder(s) may participate in this Campaign. “**Eligible Cardholder(s)**” is defined as any individual including the employees whether permanent or contractual within the AmBank Group, who during the Campaign Period applies for any one of the following participating AmBank Credit Card/AmBank Islamic Credit Card-i as a principal/supplementary cardholder (except for the group of people stated in Clause 4):

- (a) **AmBank Credit Card:** AmBank SIGNATURE Priority Banking Visa Infinite Card, AmBank Metal Visa Infinite, AmBank Visa Infinite Card, AmBank Visa Signature Card, AmBank UnionPay Platinum Card, AmBank Visa Platinum Card, AmBank BonusLink Visa Signature Card, AmBank BonusLink Visa Platinum Card and AmBank Cash Rebate Visa Platinum Card and any cards issued under the insurance program with selected insurance companies.  
**(Collectively known as “Participating Credit Card(s)”)**

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- (b) **AmBank Islamic Credit Card-i:** AmBank SIGNATURE Priority Banking Visa Infinite Card-i, AmBank Islamic Visa Infinite Card-i, AmBank Islamic Visa Signature Card-i, AmBank Islamic Al-Taslim Visa Platinum Card-i, AmBank Islamic Visa Platinum CARz Card-i.  
**(Collectively known as “Participating Credit Card(s)-i”)**

4. The following persons are **NOT** eligible to participate in this Campaign:

- (a) Existing AmBank Credit Card/AmBank Islamic Credit Card-i cardholder(s) applying for another AmBank Credit Card/AmBank Islamic Credit Card-i (except AmBank UnionPay Platinum Card & AmBank BonusLink Visa Card).
- (b) Cardholder(s) who have cancelled their AmBank Credit Card/AmBank Islamic Credit Card-i twelve (12) months prior to the Campaign Period and have reapplied for a new AmBank Credit Card/AmBank Islamic Credit Card-i during the Campaign Period.
- (c) Any newly approved AmBank Credit Card/AmBank Islamic Credit Card-i that has been suspended, cancelled or terminated during the Campaign Period.
- (d) A cardholder who is in default of payment(s) due or suspected of committing fraud, unlawful and illegal acts in relation to the cardholder’s AmBank Credit Card/AmBank Islamic Credit Card-i 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 either organised by the Bank or any of the Bank’s authorized agents or representative: and/or
- (f) Cardholder(s) of AmBank Business Platinum Card, AmBank M-Card, AmBank Cosway Card.

5. An Eligible Cardholder may apply for any of the Participating Credit Card/Credit Card-i or both to participate in this Campaign, via the following means:

- (a) face-to-face/in person application at any of the Bank’s branches; or
- (b) through the Bank’s direct sales; or
- (c) via invitation calls by the Bank’s telesales team; or
- (d) via AmOnline by completing the electronic application form and uploading the required supporting documents.

**Qualifying Criteria**

6. The participants of this Campaign must fulfill the following criteria during the Campaign Period: -

- (a) Apply for the principal and/or supplementary Participating Credit Card /Credit Card-i; and
- (b) Activate the newly approved Participating Credit Card/Credit Card-i; and
- (c) Use the Participating Credit Card/ Credit Card-i on any retail spend within sixty (60) calendar days from the approval date.

(Collectively known as “**Qualifying Criteria**”)

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7. 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.

**Campaign Offer**

8. Subject to the Terms and Conditions herein, the Eligible Cardholder, whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before **31 December 2022** and activate the Credit Card/Credit Card-i within sixty (60) calendar days from the approval date, the Eligible Cardholder will be entitled to the Cashback/Gift set out in the table below upon fulfillment of all the Qualifying Criteria stated in Clause 6 (“Cashback/Gift”):-

Types of Cards	Types of Cardholders	Campaign Mechanics	Reward Criteria
Any Participating principal Credit Card/Credit Card-i except AmBank/AmBank Islamic SIGNATURE Priority Banking Visa Infinite Card/-i	New to Bank cardholders	<p>Tier 1: Apply and Activate within <b>60 calendar days</b> to get <b>RM25</b> Cashback for single conventional AmBank Credit Card OR AmBank Islamic Credit Card-i; OR <b>RM50</b> Cashback for both Conventional AmBank Credit Card AND AmBank Islamic Credit Card-i</p> <p>Tier 2: Swipe a total of 8 times within <b>60 calendar days</b> from card approval date to be eligible for <b>RM128</b> cashback;</p> <p><b>Total Rewards</b>            RM25 + RM128 cashback for single AmBank Credit Card or AmBank Islamic Credit Card-i            OR            RM50 + RM128 cashback for both AmBank Credit Card and AmBank Islamic Credit Card-i</p>	<p>i) Cashback is rewarded by customer level, and it’s based on cumulative swipe of all eligible credit cards held by the Eligible Cardholder;</p> <p>ii) Cashback is capped at <b>RM153 or RM178</b> per Eligible Cardholder;</p> <p>iii) Minimum spend for each swipe is <b>RM10</b> and must be transactions from different merchant for transactions made on the same day;</p> <p>iv) Transactions made at the same merchant on the same day shall be counted as one (1) qualifying swipe</p>
AmBank/AmBank Islamic SIGNATURE Priority Banking Visa Infinite Card/-i including Metal Card	New to Bank cardholders	<p>Tier 1: Apply and Activate within <b>60 calendar days</b> to get <b>RM25</b> Cashback for single conventional AmBank Credit Card OR AmBank Islamic Credit Card-i; OR <b>RM50</b> Cashback for both Conventional AmBank Credit Card AND AmBank Islamic Credit Card-i</p>	<p>i) Cashback is rewarded by customer level, and it’s based on cumulative swipe of all eligible credit cards held by the Eligible Cardholder;</p>

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		<p>Tier 2: Swipe a total of 8 times within <b>60 calendar days</b> from card approval date to be eligible for <b>RM188</b> cashback;</p> <p style="text-align: center;"><b>Total Rewards</b></p> <p>RM25 + RM188 cashback for single AmBank Credit Card or AmBank Islamic Credit Card-i  OR  RM50 + RM188 cashback for both AmBank Credit Card and AmBank Islamic Credit Card-i</p>	<p>ii) Cashback is capped at <b>RM213 or RM238</b> per Eligible Cardholder</p> <p>iii) Minimum spend for each swipe is <b>RM10</b> and must be transactions from different merchant for transactions made on the same day;</p> <p>iv) Transactions made at the same merchant on the same day shall be counted as one (1) qualifying swipe.</p>
<p>Any Participating principal Credit Card/Credit Card-i  <b>(Application via AmOnline Only)</b></p>	<p>New to Bank cardholders</p>	<p>Apply, activate and spend a minimum of <b>RM2,000</b> to receive a <b>Staresso Portable Espresso Maker</b> (Gift) worth <b>RM349</b>;</p>	<p>i) The Eligible Cardholder that is entitled to receive the Staresso Portable Espresso Maker (Gift) will not be entitled to the Cashback offer and vice versa;</p> <p>ii) The Staresso Portable Espresso Maker will be sent to the Eligible Cardholders address that was registered during the application in accordance to clause 12;</p>
<p>Any supplementary Participating Credit Card/Credit Card-i</p>	<p>New to Bank and Existing to Bank cardholders</p>	<p>Tier 1: Apply and Activate within <b>60 calendar days</b> to get <b>RM25</b> Cashback;</p> <p>Tier 2: Swipe a total of 8 times within <b>60 calendar days</b> from card approval date to be eligible for <b>RM58</b> cashback;</p>	<p>i) Limited to a maximum of three (3) supplementary cards for every principal cardholder;</p> <p>ii) Minimum spend for each swipe is <b>RM10</b> and must be transactions from different merchant for transactions made on the same day;</p> <p>iii) Maximum Cashback is capped at <b>RM83</b> per Eligible Supplementary Cardholder;</p> <p>iv) Transactions made at the same merchant on the same day shall be counted as one (1) qualifying swipe</p>

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Principal AmBank BonusLink Visa Credit Card	Existing to Bank cardholders	Activate & spend any amount within 60 calendar days from the approval date to get <b>5,000 BonusLink Points;</b>	NIL
Any Participating principal Credit Card/Credit Card-i	New to Bank cardholders	<p><b>Applies for 0% Balance Transfer for 12 months</b> (capped at RM15,000)</p> <p style="text-align: center;">OR</p> <p><b>Applies for 0% QuickCash for 12 months</b> (capped at up to a maximum 70% of credit limit or RM15,000, whichever is lower)</p> <p><i>*Balance Transfer or QuickCash enrolment to be done within 60 calendar days from the card approval date.</i></p>	i) Customers will not be entitled to the Cashback or Gift offer if the customer applies for the 0% Balance Transfer or Quick Cash;

Note: Each Eligible Cardholder is only entitled **to enjoy the promotion privileges of only one (1) Campaign** with the AmBank Group at any one time.

9. 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.
10. For the avoidance of doubt, Eligible Spend includes all transactions except the following: -:
- Easy Payment Plan (EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advance; and/or
  - quasi-cash transactions – (eg: betting and/or gaming transactions); and/or
  - any form of refund; and/or
  - any disputed, unauthorised or fraudulent retail transaction; and/or
  - interest/management fee\* payments, late payment charges, charges for cash withdrawals, card services tax and any other form of service/miscellaneous fees and/or
  - e-wallet transactions from the following e-wallet service providers:

<b>E-Wallet Service Providers</b>	<b>Merchant Category Code (MCC)</b>
Grab Pay	4121, 4789, 5734, 6540 & 7399
Touch ‘n Go	4784
Boost / Big Pay/ Shopee Pay	6540

(Hereinafter referred to as “Eligible Spend”)

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

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**Cashback/Gift Entitlement**

11. Upon satisfying the conditions in Clauses 6 and 8 respectively, the Eligible Cardholder(s) will be entitled to the Cashback/ Gift as stipulated in Clause 8. For the avoidance of doubt, the below illustrations apply: -

**Illustration 1**

- (a) If an Eligible Cardholder applies for a Participating Credit Card and Participating Credit Credit Card-i, and the Eligible Cardholder perform nine (9) swipes on the Participating Credit Card and eight (8) swipes on their Participating Credit Card-i, the Eligible Cardholder will be eligible for a sum of Ringgit Malaysia One Hundred and Seventy Eight Only (RM178) Cashback only, as the RM128 Cashback is rewarded based on cumulative swipe on both credit cards and the RM50 cashback is rewarded on both the Participating Credit Card and participating Credit Card-i.

**Illustration 2**

- (b) An existing principal AmBank Credit Card Eligible cardholder may apply for another AmBank BonusLink Visa Card to be eligible for the Five Thousand (5,000) BonusLink Points rewards as set out in Clause 8 above provided the Eligible Cardholder activates and spend any amount with the AmBank BonusLink Visa Card within sixty (60) calendar days from the approval date.

**Illustration 3**

- (d) If an Eligible Cardholder applies for a Balance Transfer or Quick Cash under this Campaign, the Eligible Cardholder will not be eligible for the Ringgit Malaysia One Hundred Twenty-Eight (RM128) Cashback even though the Eligible Cardholder meets this Campaign’s criteria of Eight (8) swipes on their Participating Credit Card and Participating Credit Credit Card-i.

**Illustration 4**

- (e) If an Eligible Cardholder applies for a Participating Credit Card/Credit Card-i via AmOnline and the Eligible Cardholder perform eight (8) swipes on the Participating Credit Card/ Credit Card-i, the Eligible Cardholder will not be eligible fo the cashback. The Eligible Cardholder will be entitled to the gift if the cardholder meets the criteria of the minimum spend of Ringgit Malaysia Two Thousand (RM2,000).

**Cashback/Gift Fufillment**

12. The Cashback/Gift will be issued to the Eligible Cardholders’ principal and/or supplementary Credit Card/Credit Card- i within eight (8) to ten (10) weeks **after** meeting the Qualifying Criteria as outlined in the table below:-

<b>Participating Credit Card/ Credit Card-i Approval Date</b>	<b>Activate &amp; spend within sixty (60) calendar days from the Participating Credit Card/ Credit Card-i Approval Date</b>	<b>Cashback/Gift Reward Period</b>
1 October 2022 – 31 October 2022	1 October 2022– 31 December 2022	January 2023 to February 2023
1 November 2022 – 30 November 2022	1 November 2022– 31 January 2023	February 2023 to March 2023
1 December 2022 – 31 December 2022	1 December 2022– 28 February 2023	March 2023 to April 2023

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13. The Bank shall notify the Eligible Cardholder(s) via SMS/telephone/electronic mailer/mailer based on their contact details maintained in the Bank’s system. Notwithstanding the foregoing, 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 Cardholder(s) who are qualified for the Cashback/Gift.
14. The Cashback/Gift can only be issued to the Eligible Cardholders’ principal and/or supplementary Credit Card/Credit Card-i approved during the application and the Cashback/Gift is not exchangeable for other gift, credit or any other kind of products and is not transferable to any third parties.
15. At the time of receipt of the Cashback/Gift according to Clause 12, all Participating Credit Card/Credit Card-i account(s) of the Eligible Cardholder(s) must be activated and in good standing upon meeting the Qualifying Criteria stated in Clause 6.
16. The Bank will not entertain any request from any Eligible Cardholder(s) or any other person to credit the Cashback/Gift to any third party.
17. The Eligible Cardholder(s) are responsible to ensure that their telephone numbers and/or email addresses and/or mailing addresses provided are current and updated with the Bank. In the event of non-receipt of the Cashback/Gift, the Eligible Cardholder(s) are required to contact the Bank before **30 June 2023** to inquire the status of the Cashback/Gift. No request, inquiry or claims shall be entertained after **30 June 2023**.
18. The Bank reserves the right to substitute the Cashback/Gift with another gift of the like or similar value with Prior Notice on the Bank’s website at [www.ambank.com.my](http://www.ambank.com.my)

**Welcome Offer - 0% Balance Transfer for 12 months Mechanism**

19. The minimum amount for the Balance Transfer shall be Ringgit Malaysia One Thousand (RM1,000) and maximum amount shall not exceed Ringgit Malaysia Fifteen Thousand (RM15,000) per Eligible Cardholder who apply for Balance Transfer from credit card/credit card-i or charge card from other banks (“**Balance Transfer Amount**”). Approval is subject to the Eligible Cardholder’s available credit limit.
20. The instalment tenure of the Balance Transfer shall be twelve (12) months or such other period as specified by the Bank from time to time with prior notice of at least twenty-one (21) calendar days. Each instalment amount will be proportionately computed and billed accordingly to the Eligible Cardholder’s Card 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.
21. By participating in this Campaign, the Eligible Cardholder acknowledges that the any early settlement of accounts will incur the Eligible Cardholder a penalty of Ringgit Malaysia One Hundred (RM100.00) only (“Penalty Fee”) which will immediately become due and payable once there is an early settlement. The Eligible Cardholder acknowledges and agrees that the Bank shall be entitled to charge Ringgit Malaysia One Hundred (RM100.00) only to the Eligible Cardholder’s account except AmBank BonusLink Visa Card, AmBank M-Card and AmBank True Visa Card. All outstanding instalments with its respective interest/management fee for the

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entire tenure shall immediately become due and payable in the event of any early settlement. For the avoidance of doubt, any cancellation of the Participating Credit Card/Credit Card-i shall be deemed as an early settlement and the Bank shall similarly be entitled to charge the amount of Ringgit Malaysia One Hundred (RM100.00) only to the Eligible Cardholder’s account and the Bank shall have the right to claim the remaining instalments for the entire tenure.

22. The Eligible Cardholder will be deemed to have defaulted on the monthly instalment of the Balance Transfer amount if the Eligible Cardholder does not make the full ‘Minimum Monthly Payment’, on or before the payment due date as specified in the Eligible Cardholder’s statement of account. In the event the Eligible Cardholder defaults in three (3) consecutive instalments, all monies due and owing under the Balance Transfer, comprising of total outstanding Balance Transfer monthly instalment and the total unbilled principal amount, together with the applicable finance charges/ management fees, and the balance of all other monies due and owing under the Balance Transfer shall immediately become due and payable by the Eligible Cardholder.
23. Subject to Prior Notice to the Eligible Cardholder, the Bank shall be entitled to terminate the Balance Transfer granted to the Eligible Cardholder, whereupon all outstanding monthly instalments with the respective interest rate/management fee shall immediately become due and payable upon the Bank’s written demand. All such outstanding Balance Transfer amount will be shown in the monthly statement and the Eligible Cardholder shall pay the same in accordance to the provisions of the Terms and Conditions and the Eligible Cardholder Agreement. In the event of default, the Bank shall be entitled to exercise its rights herein and under the Eligible Cardholder Agreement.
24. The Bank may defer, suspend or reject any application under this Campaign
  - (i) if the outstanding balance or amount requested exceeds the Eligible Cardholder’s credit limit, or
  - (ii) the outstanding balance or amount requested does not meet the prescribed minimum transfer or requested amount, or
  - (iii) if the Eligible Cardholder’s account has insufficient available balance, or such other reasons by the Bank at its discretion. Where the Eligible Cardholder’s application is successful, payment to the Credit Card/Credit Card-i accounts with the other Credit Card/Credit Card-i issuers/financial institutions will be made in the manner provided herein.
25. The signature of the Eligible Cardholder on the application form or consent obtained via telephone call wherein the Eligible Cardholder’s identity has been verified will be deemed conclusive proof of the Eligible Cardholder’s instruction to the Bank to directly settle and pay the outstanding balance of the Credit Card/Credit Card-i or charge card owing to the other card issuers/financial institutions, on behalf of the Eligible Cardholder.
26. Upon participation in this Campaign, the Eligible Cardholder’s existing credit limit will be reserved for the approved amount and shall not be available to the Eligible Cardholder until it is progressively restored by the Bank on monthly basis as payment of each instalment amount is made.
27. Payments made by the Eligible Cardholder to the Participating Credit Card/Credit Card-i account will be used in the following order, firstly to pay off any service tax followed by Cash Advance, QuickCash, Monthly Instalment and any revolving balance that attract the highest finance charges/management fee.



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28. The following shall be applicable for this Campaign:

- (a) Only the outstanding balance of the Credit Card/Credit Card-i or charge card issued in Malaysia will be allowed to participate in this Campaign.
- (b) Payment to the respective card issuer/financial institution(s) shall be affected by the Bank upon approval of the Eligible Cardholder’s application. The amount payable is as approved by the Bank and as stated on the application form or 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 to 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 institution, the Eligible Cardholder shall continue to be liable to make payment on their other credit card/credit card-i account(s) in accordance with the terms governing the same. The Bank shall not be liable for interest/management 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/management fee, finance/management fee and other charges) on their other credit card/credit card-i account(s), whether such outstanding balances have been incurred before or after the Bank’s approval of the Eligible Cardholders’ application for the Balance Transfer.
- (f) The Bank has the right to approve the full or partial amount applied.

**Welcome Offer - 0% QuickCash for 12 months Mechanism (“the Programme”)**

29. The minimum amount for QuickCash is Ringgit Malaysia One Thousand Only (RM1,000.00) and the maximum amount shall not exceed Ringgit Malaysia Fifteen Thousand (RM15,000.00) per Eligible Cardholder (**“QuickCash Amount”**). The approval is subject to the Eligible Cardholder’s available credit limit and risk grade.

30. **The QuickCash amount shall be treated as cash advance.** As such, in the event of

- (a) the monthly principal instalment amount; and
- (b) the monthly interest/management fee instalment amount;

are not paid in full by the payment due date, the Eligible Cardholder will be charged finance charges/management fee at the rate of 1.5% per month calculated on a daily rest basis on the outstanding statement balance.

In accordance with the Eligible Cardholder Agreement, the prevailing finance charges/management fees or such rate as prescribed by the Bank from time to time will be chargeable on the outstanding principal amount remaining unpaid on the due date from the posting date until the full payment is credited into the Eligible Cardholder’s account.

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31. By participating in this Campaign, the Eligible Cardholder acknowledges that any early settlement of accounts will incur the Eligible Cardholder a penalty of Ringgit Malaysia One Hundred (RM100.00) only (“Penalty Fee”) which will immediately become due and payable once there is an early settlement. The Eligible Cardholder acknowledges and agrees that the Bank shall be entitled to charge Ringgit Malaysia One Hundred (**RM100.00**) only to the Eligible Cardholder’s account (not applicable to AmBank BonusLink Visa Card, AmBank M-Card and AmBank True Visa Card). All outstanding instalments with its respective interest rate/management fee for the entire tenure shall immediately become due and payable in any early settlement. For the avoidance of doubt, any cancellation of the Participating Credit Card/Credit Card-i shall be deemed as an early settlement under this Campaign and the Bank shall similarly be entitled to charge the amount of Ringgit Malaysia One Hundred (**RM100.00**) only to the Eligible Cardholder’s account and shall have the right to claim and be paid with all outstanding instalments with its respective interest/management fee for the entire tenure, due to the aforesaid reason.
32. For any avoidance of any doubt, the Eligible Cardholder will be deemed to have defaulted on the monthly instalment payment of the QuickCash amount if Eligible Cardholder does not make the Specified Minimum Payment or Minimum Monthly Payment (or only makes partial payment of the Specified Minimum Payment or Minimum Monthly Payment which is insufficient to cover the QuickCash monthly instalment amount), on or before the Payment Due Date as specified in the Eligible Cardholder’s statement of account. In the event of three (3) or more consecutive instalment default payment events occurs, all monies due and owing under the QuickCash, comprising of total outstanding QuickCash monthly instalments and the total unbilled principal of the QuickCash monthly instalments, together with the applicable finance charges/management fees, and balance of all other monies due and owing under the QuickCash will be immediately due and payable by the Eligible Cardholder.
33. If an event of default has occurred, all outstanding monthly instalments with the respective interest/management fees shall immediately become due and payable by Eligible Cardholder. All such outstanding QuickCash Flexi Payment Plan amount will be shown in the monthly statement and the Eligible Cardholder shall pay the same in accordance with the provisions of the Eligible Cardholder Agreement in default of which, the Bank shall be entitled to exercise its rights under the Eligible Cardholder Agreement.
34. The Bank reserves the right to approve or reject any application in this Campaign. The Bank may approve and disburse any partial amount of the amount applied by the Eligible Cardholder provided the amount applied does not exceed the Cardholder’s existing credit limit or such other reason by the Bank. Where the Cardholder’s application is successful, payment to the Cardholder’s bank account in the case of QuickCash will be made in the manner provided herein.
35. Signature of the Cardholder on the application form or consent obtained via phone call will be deemed conclusive proof of the Cardholder’s instruction to the Bank for the release of the requested amount.
36. In the case of QuickCash:
  - (a) It is not applicable for cash withdrawal at the ATMs using Eligible Cardholder’s Participating Credit Card/ Credit Card-i.
  - (b) Amount approved will only be disbursed into the Eligible Cardholder’s personal banking account (CASA/CASA-i) maintained in Malaysia within ten (10) calendar days from the approval of the QuickCash application.

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**General Terms and Conditions**

37. By participating in this Campaign, the Eligible Cardholder(s) are to be bound by the Campaign’s Terms and Conditions, the decisions of the Bank and, any addition, variation or amendment made pursuant to Clause 20 from time to time with Prior Notice.
38. 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.
39. 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.
40. The Bank’s decision on all matter relating to this Campaign is final and binding on all Eligible Cardholder(s). No further correspondence or appeal will be entertained.
41. The Bank has the right to vary, amend, delete or add to any of the Terms and Conditions set out herein, in whole or in any part from time to time including to vary the Campaign Period with Prior Notice before the changes take effect. For the avoidance of doubt, the cancellation, termination or suspension by the Bank of this Campaign will not entitle the Eligible Cardholder(s) to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension save where such losses or damages suffered are caused by the wilful default, fraud or gross negligence of the Bank.
42. 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 this Campaign.
43. The Bank reserves the right to:
  - (a) disqualify any Eligible Cardholders to participate in this Campaign when the Eligible Cardholder has performed an Eligible Spend, in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders with normal/regular spending patterns, and the Bank’s decision in this matter shall be final and conclusive on all Eligible Cardholders; and/or
  - (b) forfeit the Cashback when there is reversal of Eligible Spend or cancellation of the Participating Credit Card/Credit Card-i during the Campaign Period or non-adherence to the Terms and Conditions herein.
44. By participating in this Campaign, the Eligible Cardholders give their consent to the Bank to disclose their information to any third-party vendor(s) appointed by the Bank for the purpose of executing and/or fulfilling the Campaign’s mechanism. The Eligible Cardholder(s) are advised to read and understand AmBank Group’s Privacy Notice, which is available on the Bank’ website

**AmBank Credit Card/AmBank Islamic Credit Card-i Acquisition Campaign**  
**“Apply, Activate & Swipe 8X to be eligible for Cashback/Gift” Terms and Conditions**  
**Campaign Period: 1 October 2022 to 31 December 2022**

(<https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx>) and any of the AmBank/ AmBank Islamic branches.

45. The Bahasa Malaysia version of these terms and conditions are also available at <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/CashbackPromoTnCBM.pdf> In the event of any discrepancy or conflict in the interpretation of these terms and conditions, the English and Bahasa Malaysia versions of each of these terms and conditions shall be construed as equivalent, and each of the terms and conditions stipulated shall carry the same meaning.
  46. 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.
  47. For any assistance and/or feedback in relation to this Campaign, the Eligible Cardholder(s) may contact the Bank’s Contact Centre daily at +603-2178 8888 from 7 am to 11 pm or email to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com).
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