

**Terms and Conditions**  
**New Year, New Account with Riches to Count New-to-Bank campaign**  
**Campaign Period: 29 January 2025 – 30 April 2025**

**This Amended Terms and Conditions for AmBank (M) Berhad: New Year, New Account with Riches to Count New-to-Bank campaign will supersede the existing Terms and Conditions with effect from 22 February 2025.**

1. **Clause 4.1 has been amended in blue font to reflect the changes in Measurement Period for (Duit Now QR and JomPay Only) .**

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

**1 Definition**

- 1.1 For the purpose of these 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.

**“AmOnline App”** refers to the online banking service(s) made available by the Bank for its customers that is available as a mobile application.

**“AmOnline EKYC”** refers to an onboarding platform for Eligible Customers to register for a new CASA/CASA-i offered by the Bank via AmOnline Application.

**“Associate Corporations”** shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013, where applicable. **“Related Corporations”** shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

**“Bank”** refers to AmBank (M) Berhad [Registration No.: 19690100016 (8515-D)] or AmBank Islamic Berhad (Registration No.: 199401009897 (295576-U)), both incorporated in Malaysia and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

**“Campaign”** refers to **“New Year, New Account with Riches to Count New-to-Bank campaign”** organised by the Bank in accordance with the Terms and Conditions herein.

**“CASA/CASA-i”** refers to Current Account and/or Current Account-i or Savings Account and/or Savings Account-i. For purposes of this campaign, the CASA/CASA-i refers to the following:

- (a) TRUE Savers Account/TRUE Savers Account-i;
- (b) eFlex Savings Account/ eFlex Savings Account-i;
- (c) AmPartner Current Account;
- (d) Basic Savings Account/Basic Savings Account-i;
- (e) AmWafeeq Savings Account-i

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“**DuitNow QR**” refers to an electronic fund transfer service to send or receive money securely and instantly using a unique two-dimensional Quick-Response (QR).

“**JomPAY**” refers to a bill payment service that allows customers to make payments to participating billers through online banking or mobile banking platforms.

“**New CASA/CASA-i Account**” refers to new CASA/CASA-i opened via registration on the AmOnline EKYC on the AmOnline App.

“**New-to-Bank**” refers to a new customer to AmBank Group that do not have any existing relationships with the Bank.

“**Prior Notice**” means a notice 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).

“**TH**” refers to Lembaga Tabung Haji. Lembaga Tabung Haji is an organization governed by the Tabung Haji Act 1995 (Akta 535).

**2 Campaign Period**

2.1 This Campaign will commence on 29 January 2025 and end on 30 April 2025 (both dates inclusive) (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

**3 Campaign Eligibility**

3.1 This Campaign consists of three categories and the respective eligibility criteria is as follows:  
3.2

**(a) Welcome Reward**

This category is open to New-To-Bank customers who has successfully signed up for a New CASA/CASA-i Account via the AmOnline App during the Campaign period. Employees of AmBank Group are NOT eligible to participate in this category.

**(b) Referral Rewards**

This category is open to all new and existing individual customers who have registered for AmOnline App prior to the Campaign Period or during the Campaign Period.

**(c) DuitNow QR and JomPAY Activation Rewards**

This category is open to all new and existing individual customers who have registered for AmOnline App prior to the Campaign Period or during the Campaign Period.

3.3 With respect to all the categories above, the following categories of persons shall NOT be eligible to participate in this Campaign:

(a) Non-individual customers including, but not limited to:

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- Sole-proprietorships/partnerships; and/or
  - Small and Medium Enterprises (SMEs); and/or
  - Non-profit organizations/charitable bodies/societies
- (b) Customers whose account(s) are deemed to be unsatisfactorily conducted, invalid or cancelled.

**4 Campaign Mechanics and Prizes/Rewards**

4.1 The Campaign shall run according to the following periods and their corresponding dates:

Item	Date
Campaign Period	29 January 2025 – 30 April 2025
Measurement Period (Duit Now QR and JomPay Only)	11 February 2025 – 30 June 2025

**Table 1: Campaign period and measurement period.**

4.2 The Campaign Mechanics for each category is as follows:

**(a) Welcome Reward**

- (i) Eligible Customers who have successfully signed up for any New CASA/CASA-i Account via AmOnline EKYC will earn the following Cashback:

Category	Number of Winners for the Campaign Period	Reward per Winner
Cashback	2,400 winners	Ringgit Malaysia Eight (RM8) Cashback

**Table 2: Welcome reward**

- (i) Each Eligible Customer is entitled to win a maximum of one (1) unit of Cashback, throughout the Campaign Period.

**(b) Referral Rewards**

- (i) There are 2 tiers of referral rewards;
- (ii) Eligible Customers who have successfully referred two (2) New-to-Bank customers to register for any New CASA/CASA-i Account via AmOnline EKYC by submitting the Eligible Customer's unique referral code during the registration process will receive Ringgit Malaysia Twelve (RM12) in Cashback.
- (iii) Eligible Customers who have successfully referred Eight (8) New-to-Bank customers to register for any New CASA/CASA-i Account via AmOnline EKYC by submitting the Eligible Customer's unique referral code during the registration process will receive Ringgit Malaysia Eighty Eight (RM88) in Cashback.
- (iv) Cashback will be awarded on a first come first serve basis sixty (60) working days after the end of the Campaign Period. The Cashback will be credited into the Eligible Customer's CASA/CASA-i via the Bank's system upon successful verification of the total number of New to Bank referees who signed-up for a New CASA/CASA-i Account during the Campaign Period.

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- (v) Eligible Customers need to share their unique referral code to the referee who will be required to key-in the referral code during the New CASA/CASA-i registration. In the event the New CASA-CASA-i sign up is unsuccessful or the referral code was not key-ed in during the registration process, the Eligible Customer will not receive the Referral Reward.
- (vi) There is no limit as to how many units of Referral Reward the Eligible Customer can earn as long as the reward cap has not been reached.

Category	Number of Winners for the Campaign Period	Referral Reward	Total Reward Cap*
RM88 Rewards	70	Ringgit Malaysia Eighty-Eight (RM88) Cashback	RM6,160
RM12 Rewards	513	Ringgit Malaysia twelve (RM12) Cashback	

**Table 3: Referral Rewards**

\*The total value of the referral rewards to be given out will be capped at RM6,160

**Examples:**

- (vii) Example: if Mr A refers 2 friends who successfully open an account, he will receive the RM12 referral reward after the campaign ends.
- (viii) Example: Ms B refers 12 friends who successfully open an account, she will receive the RM88 for the 8 friends she successfully referred, and another RM24 for the balance 4 friends she successfully referred.
- (ix) Example: Mr C refers 3 friends who successfully open an account, he will receive the RM12 referral reward after the campaign ends. He does not receive any reward for the one additional friend he referred.
- (x) Eligible Customers must share their unique referral code to the referee who will be required to key-in the referral code during the New CASA/CASA-i registration. In the event the New CASA-CASA-i sign up is unsuccessful or the referral code was not key-ed in during the registration process, the referee will not be considered as being referred by the Eligible Customer.
- (xi) There is no limit as to how many units of Cashback the Eligible Customer can earn throughout the Campaign Period as long as the cap has not been reached.

**(c) DuitNow QR Activation Rewards**

- (i) Qualifying services will be DuitNow QR Transfer and Pay to Merchant
- (ii) Eligible Customers who have registered for DuitNow QR and performed three (3) DuitNow QR transactions for three (3) consecutive months will receive a Ringgit Malaysia ten (RM10) activation reward.

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- (iii) For existing customers, they must not have used DuitNow QR service since 1 Jan 2024.
- (iv) The DuitNow QR transaction value must be a minimum of Ringgit Malaysia Five (RM5).
- (v) The campaign period is from 11 February 2025 – 30 April 2025, the tracking period is up to 30 June 2025.
- (vi) Rewards will be given out on a first come first serve basis by 30 September 2025 . Rewards will be credited into the Eligible Customer’s CASA/CASA-i via the Bank’s system upon successful verification of the campaign criteria.

Category	Number of Winners for the Campaign Period	Reward per Winner
Cashback	6000 winners	Ringgit Malaysia Ten (RM10) Cashback

**Table 4: DuitNow QR Activation Rewards**

**(d) JomPAY Activation Rewards**

- (i) Qualifying service will be JomPAY bill payment
- (ii) Eligible Customers who have registered for JomPAY and performed 1 JomPAY for 3 consecutive months will receive a RM10 activation reward.
- (iii) For existing customers, they must not have used JomPAY service since 1 Jan 2024.
- (iv) The JomPAY transaction value must be a minimum of RM10.
- (v) The campaign period is from 11 February 2025 – 30 April 2025, the tracking period is up to 30 June 2025.
- (vi) Rewards will be given out on a first come first serve 30 September 2025. Rewards will be credited into the Eligible Customer’s CASA/CASA-i via the Bank’s system upon successful verification of the campaign criteria.

Category	Number of Winners for the Campaign Period	Reward per Winner
Cashback	2000 winners	Ringgit Malaysia Ten (RM10) Cashback

**Table 5: JomPAY bill payment Activation Rewards**

**Examples:**

- (xii) Example: if Mr A is an AmOnline customer but he has never used DuitNow QR before. He activates his DuitNow QR service via AmOnline and transfers RM10 to his friend, Ms B. As the service is convenient, he uses it to pay for his RM10 daily coffee. At the end of the campaign, Mr A has performed 15 DuitNow QR transfers and Payments monthly for 3 months. He will be eligible for the RM10 Activation reward.
- (xiii) Example: Ms B is new to AmBank; she opens an account on 27 February 2025. She immediately activates her DuitNow QR service and makes 4 DuitNow QR transactions before 28 February 2025. She continues to use DuitNow QR regularly

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in March and April performing a 1 transaction daily. She is eligible for the RM10 Activation reward.

- (xiv) Example: Mr C who is an AmOnline user for 4 years decides to be more digital savvy in 2025. He activates his DuitNow QR on 19 February 2025 and starts paying for his day-to-day purchases with the service. He also starts paying his monthly water bill and TNB bill via JomPAY. He is eligible for the RM10 DuitNow Activation reward and a RM10 JomPAY Activation reward.

**5 Participation Criteria**

5.1 By participating in the Campaign, the Eligible Customers:

- (a) agree that they have read, understood, and agreed to be bound by the terms and conditions stated herein;
- (b) agree that all records of transactions captured by the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and
- (c) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.

5.2 The Bank will not be liable for:

- (a) Any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software;
- (b) The failure of any entry or other information to be received, captured or recorded for any reason, including, but not limited to, system down-time or technical problems or traffic congestion on the Internet or at the AmOnline App;
- (c) Any injury or damage to an Eligible Customers or any other person's computer or other device related to or resulting from participating in this campaign;
- (d) Any combination of the above.

5.3 The Bank shall have no responsibilities to notify the Eligible Customers under Welcome Reward, Referral Reward, DuitNow Activation Reward, JomPAY Activation Reward should the Reward for any or all of the categories reach the maximum pay-out under this Campaign.

5.4 The Bank shall notify the winners via phone call, AmOnline Push Notification, short message system (SMS)

5.5 The CASA/CASA-i of Eligible Customers receiving the rewards, must not be dormant or closed throughout the Campaign Period and at the point the cashback is credited into their CASA/CASA-i.

5.6 The Bank will not entertain any request from the Eligible Customers to transfer the Reward to other accounts maintained with the Bank or any other financial institution or any third party's accounts.

5.7 The Bank reserves the right to change or exchange the Rewards into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications provided in this Campaign.

**6 Disqualification Criteria**

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- 6.1 The Bank has the right to disqualify the participation of any Eligible Customer for Welcome Rewards, Referral Rewards, DuitNow QR Activation Reward and JomPAY Activation Reward, for the purpose of this Campaign without having to notify them in the event:
- (a) The Participating Customer's CASA/CASA-i is closed within four (4) weeks from the end of the Campaign Period; or
  - (b) The Participating Customer have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
  - (c) The Participating Customer have breached any of the terms and conditions stipulated herein; or
  - (d) The Participating Customer has committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign.
- 6.2 The Participating Customer has committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.

**7 General**

- 7.1 By participating in this Campaign, the Participating Customers are advised to read and understand this Terms and Conditions, which shall be read together with the:
- (a) General Terms and Conditions for Accounts and Services;
  - (b) Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/Savings Account-i (applicable to CASA-i only).
- 7.2 The Bank shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 7.3 The Bank shall have the right to vary, amend, delete, or add to any of the terms and conditions set out herein, in whole or in any part from time to time including to vary the Campaign Period with Prior Notice.
- 7.4 Any notice issued by the Bank shall be posted on the Bank's official website at [www.ambank.com.my](http://www.ambank.com.my) or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- 7.5 Unless expressly stated otherwise, this Terms and Conditions, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.
- 7.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Participating Customers.
- 7.7 The Bank is not liable for any loss or damages suffered such as loss of income or profit, or any indirect, incidental, consequential, exemplary, punitive, or special damages of any party including third parties, arising out of or in connection with the Campaign, save and except where such loss or damages were directly caused by the Bank's gross negligence, wilful default or fraud.
- 7.8 No compensation in cash or any kind shall be given to the Participating Customer for any losses or damages suffered or incurred by the Participating Customers as a direct or an indirect result

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of such amendment, variation, deletion, addition or alteration of the terms and conditions herein unless the same is solely due to the gross negligence and/or default of the Bank.

- 7.9 To the extent permitted by law, the Bank shall not be liable to the Participating Customer 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 pandemic, 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, each of which is beyond the control of neither party or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.
- 7.10 The Bank shall not be responsible or liable for any failure by any Participating Customer to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- 7.11 All questions concerning the construction, validity, enforcement and interpretation of this Terms and Conditions 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 this Terms and Conditions.
- 7.12 The Participating Customer's are required to log on the Bank's corporate website for any Campaign updates and refer to <https://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
- 7.13 For any assistance and/or feedback related to this Campaign, the Participating Customer may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Friday by calling Bank's Contact Centre at +603-2178 8888 or email to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com).
- 7.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/bm/terms-and-conditions>.