

No	Material	Current Clause / Item	Updated Clause / Item	Link to the material
1	AmBank / AmBank Islamic Credit Cards: Fees & Charges	Sales Draft Retrieval Fee	Removal of the Sales Draft Retrieval Fee from page 2, 4 and 6	AmBank Cards - Fees and Charges Update_02
2	AmBank/ AmBank Islamic Product Disclosure Sheet	<p><u>AmBank Product Disclosure Sheet</u></p> <p>4. WHAT ARE THE FEES AND CHARGES I HAVE TO PAY?</p> <ul style="list-style-type: none"> Sales Draft Retrieval Fee For all AmBank Credit Cards (except TRUE by AmBank Visa Card, AmBank BonusLink Visa Card and AmBank M-Card): RM20.00 per copy For AmBank BonusLink Visa Card and AmBank M-Card: RM10.00 per copy For TRUE by AmBank Visa Card: <ul style="list-style-type: none"> - RM10.00 for an original copy - RM9.00 for each photocopy <p><u>AmBank Islamic Product Disclosure Sheet</u></p> <p>4. WHAT ARE THE FEES AND CHARGES I HAVE TO PAY?</p> <ul style="list-style-type: none"> Sales Draft Retrieval Fee For all AmBank Islamic Credit Card-i: RM20.00 per copy 	Removal of the Sales Draft Retrieval Fee from Clause 4	AmBankandIslamicPDSCreditCards.pdf

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3	AmBank Business Card Agreement	<p>5.1(a)vi Fee and Charges Sales Draft Retrieval fee. This is a service fee for any request for a copy of the sales draft of any particular transaction made on a Card.</p> <p>APPENDIX 1 Sales Draft Retrieval Fee</p>	<p>Removal of the Sales Draft Retrieval Fee from Clause 5.1(a)vi</p> <p>Removal of the Sales Draft Retrieval Fee from APPENDIX 1</p>	<p>AmBankCreditCardBusinessCardAgreementEng.pdf</p>
4	AmBank Cardholder Agreement	<p>5.1(a)vii Fee and Charges Sales Draft Retrieval fee. This is a service fee for any request of a copy of the sales draft of any particular transaction made by the Cardholder.</p> <p>APPENDIX 1.1 Sales Draft Retrieval Fee</p> <p>APPENDIX 2 1. AmBonus Reward (applicable to Cards with AmBonus Points only)</p> <p>(a) For every RM1 charged to the Card for new retail purchases, one (1) AmBonus Point will be rewarded to Cardholder.</p>	<p>Removal of the Sales Draft Retrieval Fee from Clause 5.1(a)vii</p> <p>Removal of the Sales Draft Retrieval Fee from APPENDIX 1.1</p> <p>APPENDIX 2 1. AmBonus Reward (applicable to Cards with AmBonus Points only)</p> <p>(a) For every RM1 charged to the Card for new retail purchases, one (1) AmBonus Point will be rewarded to Cardholder. The tracking of the retail purchase 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 Cardholder(s)'s Credit Card account by the merchants and/or any third party. Any late</p>	<p>AmBankTcEng.pdf</p>

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			posting will result in the AmBonus Points being calculated in next statement cycle.	
5	AmBank Islamic Cardholder Agreement	<p>5.1(a)vii Fee and Charges Sales Draft Retrieval fee. This is a service fee for any request of a copy of the sales draft of any particular transaction made by the Cardholder.</p> <p>APPENDIX 1 Sales Draft Retrieval Fee</p> <p>APPENDIX 2 1. AmBonus Reward (applicable to Cards with AmBonus Points only)</p> <p>(a) For every RM1 charged to the Card for new retail purchases, one (1) AmBonus Point will be rewarded to Cardholder.</p>	<p>Removal of the Sales Draft Retrieval Fee from Clause 5.1(a)vii</p> <p>Removal of the Sales Draft Retrieval Fee from APPENDIX 1</p> <p>APPENDIX 2 1. AmBonus Reward (applicable to Cards with AmBonus Points only)</p> <p>(a) For every RM1 charged to the Card for new retail purchases, one (1) AmBonus Point will be rewarded to Cardholder. The tracking of the retail purchase 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 Cardholder(s)'s Credit Card account by the merchants and/or any third party. Any late posting will result in the AmBonus Points being</p>	AmBankIslamicTcEng.pdf

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			calculated in next statement cycle.	
6	AmBank SIGNATURE Priority Banking Visa Infinite-i Terms and conditions	5. Bank reserves the right to deem the retail spending charged to the AmSPB VI CC-I have been made for business and commercial purchases and not awarding the Cash Back.	5. Bank reserves the right to deem the retail spending charged to the AmSPB VI CC-I have been made for business and commercial purchases and not awarding the Cash Back. The tracking of the retail spending 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 Cardholder(s)'s Credit Card account by the merchants and/or any third party. Any late posting will result in the Cash Back being calculated in next statement cycle.	AmSPBVisalInfiniteTnC.pdf (ambank.com.my)
7	AmBank BonusLink Visa Card Terms and conditions	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 RM2,000.00 on the said transactions) for each BonusLink Co-Brand Cardholder per statement month.	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 RM2,000.00 on the said transactions) for each BonusLink Co-Brand Cardholder per statement month. The tracking of the retail transaction is based on	AmBank - BonusLink Card T&C update FA

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			<p>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 Cardholder(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.</p>	
8	AmBank Islamic Visa Platinum Carz Card Terms and conditions	16. Cash Rebate earned by Principal and Supplementary CARz Cardholders will be credited to the respective Card Account every month. The total Cash Rebate for each account will be indicated on the monthly billing statement.	16. Cash Rebate earned by Principal and Supplementary CARz Cardholders will be credited to the respective Card Account every month. The total Cash Rebate for each account will be indicated on the monthly billing statement. The tracking of the petrol transaction is based on posting dates (Malaysian Time) and the Bank is not responsible in any manner whatsoever for any late posting to the Cardholder(s)'s Credit Card account by the merchants and/or any third party. Any late posting will result in the Cash Rebate being calculated in next statement cycle.	CarzTnC.pdf (ambank.com.my)