

Terms and Conditions
App-ventures with AmOnline Campaign
Campaign Period: 21 October 2024 – 31 December 2024

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.

“ASNB” means Amanah Saham Nasional Berhad.

“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 **“App-ventures with AmOnline 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**” refers to an electronic funds transfer service to send or receive money securely and instantly to mobile numbers or National Registration Identity Card (NRIC) numbers.

“**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).

“**Enrich Account**” means an account created when an individual is accepted as member of the Enrich Programme.

“**Enrich Award**” is the generic term used to refer to “Travel Award” and “Lifestyle Award” available for redemption from the Enrich Programme.

“**Enrich Programme**” means the Frequent Flyer Programme operated by Malaysia Airlines.

“**Enrich Points**” means the currency of the Enrich Programme and are points that may be used to redeem Enrich Awards.

“**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.

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

“**Malaysia Airlines**” refers to Malaysia Airlines Berhad having its registered office at 1st Floor, Administration Building, Southern Support Zone, Kuala Lumpur International Airport, 64000 Sepang, Selangor, Malaysia.

2 Campaign Period

- 2.1 This Campaign will commence on 21 October 2024 and end on 31 December 2024 (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:

(a) Category A: Earn Entries & Win Prizes

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. Employees of AmBank Group are NOT eligible to participate in this category (“**Eligible Customers under Category A**”).

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(b) Category B: Open a New CASA/CASA-i Account & Win Welcome Rewards

This category is open to New-To-Bank customers who has successfully signed up for a New CASA/CASA-i Account via AmOnline EKYC on the AmOnline App during the Campaign Period. Employees of AmBank Group are NOT eligible to participate in this category (“**Eligible Customers under Category B**”).

(c) Category C: Refer a Friend & Earn 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. Employees of AmBank Group are eligible to participate in this category (“**Eligible Customers under Category C**”).

3.2 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:

- 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:

Campaign Period Month	Date
1	21 October 2024 – 31 October 2024
2	1 November 2024 – 30 November 2024
3	1 December 2024 – 31 December 2024

4.2 The Campaign Mechanics for each category is as follows:

(a) Category A: Earn Entries & Win Prizes

(i) Eligible Customers under Category A who successfully perform Transactions (as hereinafter defined) shall be entitled to earn entries (“**Entries**”) in accordance to the Entries Allocation as specified in Table 1 below to win prizes (“**Prizes**”) during the Campaign Period:

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Table 1: Entries Allocation

Category	Transaction	Description	Number of Entries
Transact ¹	DuitNow QR	Perform DuitNow QR with a minimum transaction value of Ringgit Malaysia Ten (RM10) to any participating banks or eWallets.	1 entry per successful transaction
	Bill Payment	Perform a Bill Payment with a minimum transaction value of Ringgit Malaysia Ten (RM10).	2 entries per successful transaction
	JomPAY	Perform a JomPAY transaction with a minimum transaction value of Ringgit Malaysia Ten (RM10).	2 entries per successful transaction
	Top Up	Perform a Top Up transaction with a minimum transaction value of Ringgit Malaysia Ten (RM10).	2 entries per successful transaction
	FPX Transfer	Perform a FPX Transfer with a minimum transaction value of Ringgit Malaysia Ten (RM10).	2 entries per successful transaction
Linkage	Tabung Haji Linkage	Link TH account to AmOnline App. For avoidance of doubt, this is only open to newly linked users who have not linked their TH account to AmOnline App within the past 12 months i.e. from 20 October 2023 - 20 October 2024.	1 entry
	ASNB Linkage	Link ASNB account to AmOnline App. For avoidance of doubt, this is only applicable to newly linked users who have not linked their ASNB account to AmOnline App within the past 12 months i.e. from 20 October 2023 - 20 October 2024.	1 entry
	BonusLink Linkage	Link BonusLink Account to AmOnline App.	1 entry

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		For avoidance of doubt, this is only applicable to newly linked users who have not linked their BonusLink account to AmOnline App within the past 12 months (20 October 2023 - 20 October 2024).	
	DuitNow ID Linkage	<p>Link DuitNow ID to your AmBank CASA/CASA-i account via AmOnline App.</p> <p>For avoidance of doubt, this is only applicable to newly linked users who have not linked their DuitNow ID to AmOnline App within the past 12 months (20 October 2023 - 20 October 2024).</p>	3 entries
New to Product	Sign up for a New CASA/CASA-i Account	New-To-Bank customers who sign-up for a New CASA/CASA-i Account successfully via AmOnline EKYC.	3 entries per successful sign up
	Sign up for AmBank Credit Card/AmBank Islamic Credit Card-i	<p>Eligible Customers under Category A who do not own an AmBank Credit Card/AmBank Islamic Credit Card-i and sign up for a AmBank Credit Card/AmBank Islamic Credit Card-i successfully via AmOnline App.</p> <p>The AmBank Credit Card/AmBank Islamic Credit Card-i must be approved by 15 January 2025.</p>	3 entries per successful sign up
	Purchase Travel/ Motor/ Personal Accident Insurance	<p>Purchase Travel/ Motor/ Personal Accident Insurance via AmOnline App.</p> <p><i>Note: Any cancellation, endorsement(s) performed, policy reinstatement and/or full or partial premium rebate on any of the AmBank AmOnline insurance plan during the Campaign Period</i></p>	3 entries per successful sign up

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		<i>will not be eligible to earn entries.</i>
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¹ Transactions made on 11 November 2024 shall be entitled to earn eleven (11) times entries whereas transactions performed on 12 December 2024 will earn twelve (12) times entries.

(ii) The Prizes offered and the number of winners under Category A are as follows:

Table 2: Prizes for Category A

Category	Number of Winners for the Campaign Period	Prize per Winner
Grand Prize	1	Enrich Points worth Ringgit Malaysia Ten Thousand (RM10,000) ¹ .
Second Prize	1	Enrich Points worth Ringgit Malaysia Five Thousand Five Hundred (RM5,500) ¹ .
Third Prize	1	Enrich Points worth Ringgit Malaysia One Thousand Three Hundred (RM1,300) ¹ .
Monthly Prize	6 (2 winners per month)	Trip.com e-Vouchers worth Ringgit Malaysia Five Hundred (RM500)
	12 (4 winners per month)	Trip.com e-Vouchers worth Ringgit Malaysia One Hundred Fifty (RM150)
	12 (4 winners per month)	Trip.com e-Vouchers worth Ringgit Malaysia One Hundred (RM100)

¹ The above illustration on Enrich Points redemption is based on Enrich's Points conversion as of 30 September 2024. For the latest Enrich Points conversion, please visit www.enrich.malaysiaairlines.com.

(iii) Winners of the Grand Prize, Second Prize or Third Prize is entitled to win only one (1) unit Prize under Category A during the Campaign Period. However, they will still be eligible to win the Monthly Prize.

(b) Category B: Open a New CASA/CASA-i Account & Win Welcome Rewards

(i) Eligible Customers under Category B who has successfully signed up for any New CASA/CASA-i Account via AmOnline EKYC will earn (1) entry for Welcome Rewards (as hereinafter defined).

(ii) The Welcome Rewards are as follows:

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Table 3: Welcome Rewards for Category B

Category	Number of Winners for the Campaign Period	Reward per Winner
Cashback	2,300 winners	Ringgit Malaysia Ten (RM10) Cashback
Samsung Galaxy Watch 6 Classic	1 winner	A Samsung Galaxy Watch6 Classic
e-Voucher via Trip.com	1,000 winners	Up to RM50 off hotel bookings e-Voucher via Trip.com. Discount given will be based on minimum spending: <ul style="list-style-type: none"> • Ringgit Malaysia Thirty (RM30) off minimum spend of Ringgit Malaysia Three Hundred (RM300) • Ringgit Malaysia Fifty (RM50) off minimum spend of Ringgit Malaysia Five Hundred (RM500)

- (iii) Each Eligible Customer under Category B is entitled to win a maximum of one (1) unit of Cashback, one (1) unit of Samsung Galaxy Watch 6 Classic and e-Voucher via Trip.com throughout the Campaign Period.

(c) Category C: Refer a Friend & Earn Referral Reward

- (i) Eligible Customers under Category C who has successfully referred New-to-Bank customers to register for any New CASA/CASA-i Account via AmOnline EKYC by submitting the Eligible Customer under Category C's unique referral code during the registration process will earn Cashback (as hereinafter defined) as follows:-

Table 4: Referral Reward for Category C

Category	Number of Winners for the Campaign Period	Reward per Winner
Cashback	200 winners	Ringgit Malaysia Ten (RM10) Cashback

- (ii) Eligible Customers under Category C will 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 under Category C will not receive the Referral Reward.
- (iii) There is no limit as to how many units of Cashback the Eligible Customer under Category C can earn throughout Campaign Period.

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5 Winner Selection

Category A: Grand Prize, Second Prize, Third Prize and Monthly Prize

- 5.1 A unique serial number will be assigned to each entry earned by the Eligible Customers under Category A during the Campaign Period, which is then used for sorting all entries in an ascending order. Following this, each entry is then numbered sequentially starting from one (1) for the serial number with the lowest value (“Sequential Number”).
- 5.2 To determine the Grand Prize, Second Prize and Third Prize winners, three (3) Eligible Customers under Category A will be shortlisted at random as determined by the Bank’s system based on the unique serial number assigned at the end of the Campaign Period (“Potential Winners”).
- 5.3 To determine the Monthly Prizes winner, ten (10) Eligible Customers under Category A will be shortlisted at random as determined by the Bank’s system based on the unique serial number assigned at the end of the Campaign Period Month (“Potential Monthly Winners”).
- 5.4 The Potential Winners and Potential Monthly Winners will be contacted within ninety (90) days from the end of Campaign Period via short message system (“SMS”) at their mobile numbers maintained in the Bank’s system or any method deemed fit as mentioned in clause 6.4 and shall be required to answer one (1) question correctly in order to be selected as the Grand Prize, Second Prize, Third Prize and/or Monthly Prize winners. They will be given three (3) calendar days to respond.
- 5.5 Upon failure to respond, the Potential Winners and Potential Monthly Winners shall be disqualified from winning the said Prize. The next-in-line Potential Winners and Potential Monthly Winners shall then be contacted to have an opportunity to win the Prize.
- 5.6 If the shortlisted Potential Winners and Potential Monthly Winners fail to answer the question correctly, the said Potential Winners and Potential Monthly Winners shall be disqualified from winning and the next-in-line Potential Winners and Potential Monthly Winners shall be contacted to have an opportunity to win the Prize.
- 5.7 After the Potential Winners of the Grand Prize, Second Prize and Third Prize have correctly answered the question mentioned in clause 5.4, the Bank will contact the Potential Winner via SMS or any method deemed fit as mentioned in clause 6.4, requesting for the Potential Winner’s Enrich Account number which will be provided to Malaysia Airlines for Enrich Points crediting.
- 5.8 Potential Winners will be given seven (7) calendar days to respond with their Enrich Account number. Upon failure to respond, clause 5.5 will be applicable.
- 5.9 Enrich Points will be credited within sixty (60) calendar days upon the Bank’s receipt of Enrich Account number from the Potential Winner. Enrich Points will be valid for one (1) year upon issuance to Potential Winners. For any inquiries regarding Enrich Points, please get in touch with the Enrich team at enrich@malaysiaairlines.com.
- 5.10 Potential Monthly Winners of the Monthly Prize will be sent promo codes for the Trip.com e-Vouchers via electronic direct mail (eDM) or any method deemed fit as mentioned in clause 6.4 after correctly answering the question as described in clause 5.4.
- 5.11 To the extent permitted by law, the Bank shall not be responsible for any short message system (SMS) made to the Potential Winners and Potential Monthly Winners which are incomplete at the appointed date and time and/or due to any other such reasons.

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Category B: Welcome Rewards

- 5.12 The Ringgit Malaysia (RM10) Cashback will be awarded on a first come first serve basis throughout Campaign Period. The Cashback will be credited into the Winner's CASA/CASA-i via the Bank's system upon successful sign-up of New CASA/CASA-i Account or at any other time during the Campaign Period.
- 5.13 With regards to the Samsung Galaxy Watch6 Classic reward, one (1) Eligible Customers under Category B will be shortlisted at random as determined by the Bank's system based on the unique serial number assigned at the end of the Campaign Period ("Category B Potential Winner") to win one (1) Samsung Galaxy Watch6 Classic. Category B Potential Winner will be selected within ninety (90) days from the end of Campaign Period.
- 5.14 The same selection method as described in Clause 5.1 will be adopted where the Bank's system shall assign a unique serial number to each and every Eligible Customer under Category B who successfully signs up for a New CASA/CASA-i Account during the Campaign Period, which is then used for sorting all entries in an ascending order. Following this, each entry is then numbered sequentially starting from one (1) for the serial number with the lowest value ("Sequential Number").
- 5.15 The Category B Potential Winner shall be contacted via short message system (SMS) at his/her mobile number maintained in the Bank's system or any method deemed fit as mentioned in clause 6.4.
- 5.16 The Category B Potential Winner shall be required to answer one (1) question correctly in order to be selected as the winner. The Category B Potential Winner will be given three (3) calendar days to respond. Upon failure to respond, the Category B Potential Winner shall be disqualified from winning the said Prize. The next-in-line Category B Potential Winner shall then be contacted to have an opportunity to win the Samsung Galaxy Watch6 Classic.
- 5.17 If the shortlisted Category B Potential Winner fails to answer the question correctly, the said Category B Potential Winner shall be disqualified from winning and the next-in-line Category B Potential Winner shall be contacted to have an opportunity to win the Samsung Galaxy Watch6 Classic.
- 5.18 The Samsung Galaxy Watch6 Classic Watch will be fulfilled to Category B Potential Winner within sixty (60) days from answering the question in clause 5.16 correctly.
- 5.19 To the extent permitted by law, the Bank shall not be responsible for any short message system (SMS) made to the Category B Potential Winner which are incomplete at the appointed date and time and/or due to any other such reasons.
- 5.20 The e-Voucher via Trip.com will be awarded on a first come first serve basis throughout Campaign Period. The promo codes for the discount will be sent to the winners via electronic direct mail (eDM) or any method deemed fit as mentioned in clause 6.4 within thirty (30) days from the end of Campaign Period.

Category C: Refer a Friend & Earn Referral Rewards

- 5.21 The Ringgit Malaysia (RM10) Cashback will be awarded on a first come first serve basis throughout Campaign Period. The Cashback will be credited into the Eligible Customer under Category C's CASA/CASA-i via the Bank's system upon activation of the referee's New CASA/CASA-i Account or at any other time during the Campaign Period.

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6 Participation Criteria

- 6.1 By participating in the Campaign, the Eligible Customers under Category A, B and C:
- (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 under Category A, B and C.
- 6.2 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 the Prize Draw; and/or
 - (d) Any combination of the above.
- 6.3 The Bank shall have no responsibilities to notify the Eligible Customers under Category A, B and C should the Prizes or Reward for any or all of the categories reach the maximum pay-out under this Campaign.
- 6.4 The Bank shall notify the winners via phone call, AmOnline Push Notification, short message system (SMS), electronic direct mail (eDM), or electronic communication display at AmBank website at www.ambank.com.my.
- 6.5 The Eligible Customers under Category A, B and C's CASA/CASA-i must not be dormant or closed throughout the Campaign Period and at point the cashback is credited into their CASA/CASA-i.
- 6.6 The Bank will not entertain any request from the Eligible Customers under Category A, B and C to transfer the Prize and/or Reward to other accounts maintained with the Bank or any other financial institution or any third party's accounts.
- 6.7 The Bank reserves the right to change or exchange the Prizes or 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.
- 6.8 The Prizes/Rewards are not exchangeable or transferable for cash, credit or in kind.

7 Disqualification Criteria

- 7.1 The Bank has the right to disqualify the participation of any Eligible Customer under Category A, Eligible Customers under Category B and Eligible Customers under Category C ("Participating Customers") 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

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- (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.

7.2 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.

8 General

- 8.1 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).
 - (c) AmOnline Amanah Saham Nasional Berhad Account Terms & Conditions
- 8.2 The Bank shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 8.3 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.
- 8.4 Any notice issued by the Bank shall be posted on the Bank's official website at 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.
- 8.5 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.
- 8.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all Participating Customers.
- 8.7 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.
- 8.8 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 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.
- 8.9 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,

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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.

- 8.10 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.
- 8.11 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.
- 8.12 The Participating Customers 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.
- 8.13 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.
- 8.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.