

**Terms and Conditions**  
**Golden Rewards with AmOnline Campaign**  
**Campaign Period: 10 January 2025 – 28 February 2025**

**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.

**“Associate Corporations”** shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013-IFSA 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 **“Golden Rewards with AmOnline Campaign”** organised by the Bank in accordance with the Terms and Conditions herein.

**“CASA/CASA-i”** refers to individual Current Account and/or Current Account-i or Savings Account and/or Savings Account-i maintained with the Bank.

**“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).

**“DuitNow Transfer”** refers to an electronic funds transfer service to send or receive money securely and instantly to mobile numbers.

**“e-Angpow”** refers to an electronic funds transfer service made via DuitNow QR and/or DuitNow Transfer using the e-Angpow feature in the AmOnline App.

**“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](https://www.ambank.com.my).

**Terms and Conditions**  
**Golden Rewards with AmOnline Campaign**  
**Campaign Period: 10 January 2025 – 28 February 2025**

**2 Campaign Period**

2.1 This Campaign will commence on 10 January 2025 and ends on 28 February 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 two categories and the respective eligibility criteria is as follows:

**(a) Category A: Transfer e-Angpow & Win 10g Gold**

**(b) Category B: Earn Entries & Win 2g Gold**

Both Categories above are 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 & Category B**”).

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 Mechanics for each category is as follows:

**(a) Category A: Transfer e-Angpow & Win 10g Gold**

(i) Eligible Customers are required to perform DuitNow Transfer or DuitNow QR transaction via the e-Angpow feature only with a minimum amount of Ringgit Malaysia Ten (RM10) per transaction via AmOnline App.

(ii) The Eligible Customer who performs the highest number of e-Angpow transactions will win One (1) unit of 10g 999.9 gold (“Grand Prize”) as summarised in Table 1 below:

**Table 1: Mechanics and Reward for Category A**

<b>Transaction</b>	<b>Mechanics</b>	<b>Reward</b>
DuitNow transaction via e-Angpow	Perform DuitNow Transfer or DuitNow QR transaction via	Grand Prize: One (1) unit of 10g 999.9 gold

**Terms and Conditions**  
**Golden Rewards with AmOnline Campaign**  
**Campaign Period: 10 January 2025 – 28 February 2025**

	e-Angpow feature only with a minimum transaction value of Ringgit Malaysia Ten (RM10) to any participating banks or eWallets.	
--	---	--

**(b) Category B: Earn Entries & Win 2g Gold**

- (i) Eligible Customers under Category B who successfully perform Transactions (as hereinafter defined) shall be entitled to earn entries (“Entries”) in accordance to the Entries Allocation as specified in Table 2 below to win prizes (“Prizes”) during the Campaign Period:

**Table 2: Entries Allocation**

<b>Transaction Type</b>	<b>Mechanics</b>	<b>Number of Entries</b>	<b>Reward</b>
Bill Payment	Perform a Bill Payment with a minimum transaction value of Ringgit Malaysia Ten (RM10).	1 entry per successful transaction	Prize A: One (1) unit of 2g 999.9 gold
JomPAY	Perform a JomPAY transaction with a minimum transaction value of Ringgit Malaysia Ten (RM10).	1 entry per successful transaction	
Top Up	Perform a Top Up transaction with a minimum transaction value of Ringgit Malaysia Ten (RM10).	1 entry per successful transaction	Prize B: One (1) unit of 2g 999.9 gold
FPX Transfer	Perform a FPX Transfer with a minimum transaction value of Ringgit Malaysia Ten (RM10).	1 entry per successful transaction	Prize C: One (1) unit of 2g 999.9 gold

- 4.2 Each Eligible Customer is entitled to win only one (1) unit Reward under this Campaign during the Campaign Period. For avoidance of doubt, if the Eligible Customer wins the Grand Prize under Category A, the Eligible Customer will not be eligible to win Prizes under Category B.

**5 Winner Selection**

**Category A: Transfer e-Angpow & Win 10g Gold**

- 5.1 The Bank shall track every e-Angpow transaction performed by all Eligible Customers during the Campaign Period.
- 5.2 At the end of the Campaign Period, (“Potential Winner A”) will be selected based on the highest number of e-Angpow transactions performed based on the mechanics defined in Table 1.
- 5.3 Potential Winner A will be contacted within ninety (90) calendar days from the end of Campaign Period via the methods mentioned in clause 6.3.

**Terms and Conditions**  
**Golden Rewards with AmOnline Campaign**  
**Campaign Period: 10 January 2025 – 28 February 2025**

- 5.4 Upon failure to respond, the contacted Potential Winner A shall be disqualified from winning the Grand Prize. The next-in-line Potential Winner A shall be contacted to have an opportunity to win the Grand Prize.
- 5.5 Contact details of the successfully contacted Potential Winner A will be shared with a fulfilment partner appointed by the Bank with the purpose of sending the prize to Potential Winner A.
- 5.6 Potential Winner A will not be eligible to win any prize in Category B and vice versa.

**Category B: Earn Entries & Win 2g Gold**

- 5.7 A unique serial number will be assigned to each entry earned by the Eligible Customers under Category B 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”).
- 5.8 To determine Prize A, B and C winners, three (3) 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 (“Potential Winner B”).
- 5.9 Potential Winner B will be contacted within ninety (90) calendar 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 6.3 and shall be required to answer one (1) question correctly in order to be selected as winners of Prize A, B and C. They will be given three (3) calendar days to respond.
- 5.10 Upon failure to respond, the contacted Potential Winner B shall be disqualified from winning the said Prize. The next-in-line Potential Winner B shall then be contacted to have an opportunity to win the Prize.
- 5.11 If the shortlisted Potential Winner B fails to answer the question correctly, the said Potential Winner B shall be disqualified from winning and the next-in-line Potential Winner B shall be contacted to have an opportunity to win the Prize.
- 5.12 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.
- 5.13 Contact details of the successfully contacted Potential Winner B will be shared with a fulfilment partner appointed by the Bank with the purpose of sending the prize to Potential Winner B.

**6 Participation Criteria**

- 6.1 By participating in the Campaign, the Eligible Customers under Category A and B:
  - (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 and B.
- 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;

**Terms and Conditions**  
**Golden Rewards with AmOnline Campaign**  
**Campaign Period: 10 January 2025 – 28 February 2025**

- (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 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](http://www.ambank.com.my).
- 6.4 The Eligible Customers under Category A and B's CASA/CASA-i and/or credit card/-i must not be dormant or closed throughout the Campaign Period.
- 6.5 The Bank will not entertain any request from the Eligible Customers under Category A and B to transfer the Prize and/or Reward to other party or any third party.
- 6.6 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.
- 6.7 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 and Category B ("Participating Customers") for the purpose of this Campaign without having to notify them in the event:
  - (a) The Participating Customer's CASA/CASA-i and/or credit card-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.
- 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);

**Terms and Conditions**  
**Golden Rewards with AmOnline Campaign**  
**Campaign Period: 10 January 2025 – 28 February 2025**

(c) AmBank (M) Berhad MasterCard/VISA/UnionPay Agreement;

(d) AmBank Islamic Berhad MasterCard/VISA Agreement

- 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](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.
- 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, 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.

**Terms and Conditions**  
**Golden Rewards with AmOnline Campaign**  
**Campaign Period: 10 January 2025 – 28 February 2025**

- 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](mailto: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>.