

## Terms and Conditions

### “AmBank Enrich Visa Credit Cards Welcome Offer” Campaign Period: 1 January 2025 – 31 March 2025

**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.**

#### 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:

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

“**Enrich Points**” means the points received by Enrich Member when Enrich Member use the qualifying services or products of Malaysia Airlines, Oneworld Airlines, Airline Partners, or an Enrich Non-Airline Partner and Enrich Member may use the points to redeem for Enrich awards.

“**New-To-Card**” individuals who have not previously held a Principal credit card issued by AmBank / AmBank Islamic or who have cancelled and reapplied for AmBank Credit Card/AmBank Islamic Credit Card-i more than (12) months since the card’s cancellation.

“**AmBank Credit Card/AmBank Islamic Credit Card-i**” refers to the credit card issued by AmBank / AmBank Islamic.

“**Prior Notice**” refers to notices issued by the Bank to Eligible Cardholder(s) within five (5) calendar days which is 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.

The terms and conditions herein (“**Terms and Conditions**”) are in addition to and are to be read together with the AmBank (M) Berhad, (196901000166 (8515-D)) (“**AmBank**”) and relevant Credit Card agreement(s) (“**Cardholder Agreement**”) which govern the use of the Credit Card issued by the Bank. In the event of any discrepancy or inconsistency between these Terms and Conditions and the Cardholder Agreement, these Terms and Conditions will prevail in so far as it relates to the Campaign (as defined below).

Words denoting “person” shall include living persons and, if and where applicable, body or persons incorporated or unincorporated. Words importing the singular shall also include the plural and vice versa. Words importing the masculine gender shall include the feminine and neuter gender.

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#### **2. Campaign**

- 2.1 The “**Campaign**” means “**AmBank Enrich Visa Credit Cards Welcome Offer**” organized by the Bank in accordance with the Terms and Conditions as herein stipulated.

#### **3. Campaign Period**

- 3.1 “**Campaign Period**” runs from 1 January 2025 – 31 March 2025 (both dates inclusive) or such other period as may be determined by the Bank with Prior Notice.

#### **4. Eligibility**

- 4.1 The Campaign is open to any individual that is New-to-Card who apply for a principal Participating Credit Card(s) (as defined below) that is approved by the Bank within the Campaign Period will be deemed as “**Eligible Cardholder**” and shall be eligible to participate in this Campaign.

- 4.2 The Eligible Cardholder(s) is required to apply for a principal credit card as listed below:

- a) AmBank Enrich Visa Infinite Credit Card
- b) AmBank Enrich Visa Platinum Credit Card

(collectively known as “**Participating Credit Card(s)**”)

- 4.3 The following individuals are **NOT** eligible to participate in this Campaign:

- (a) Existing AmBank/AmBank Islamic staffs (whether permanent or contract) will be excluded from this Campaign;
- (b) Existing AmBank Credit Card/AmBank Islamic Credit Card-i Principal cardholder(s) applying for the Participating Credit Card(s);
- (c) Cardholder(s) who have cancelled their AmBank Credit Card/AmBank Islamic Credit Card-i and have reapplied for a new Participating Credit Card(s) within twelve (12) months of the cancellation during the Campaign Period;
- (d) Any newly approved Participating Credit Card(s) that has been suspended, cancelled or terminated during the Campaign Period;
- (e) 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;
- (f) 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 organized by the Bank or any of the Bank’s authorized agents or representative; and/or
- (g) Cardholder(s) of any other AmBank Group’s credit card other than the listed Participating Credit Card(s).

- 4.3 The Eligible Cardholder may apply for the Participating Credit Card(s) to participate in this Campaign during the Campaign Period, 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 team; 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.

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#### 5. Qualifying Criteria

- 5.1 The Eligible Cardholder must fulfill the following conditions (“**Qualifying Criteria**”) during the Campaign Period: -
- (a) The Eligible Cardholder must apply for a principal Participating Credit Card(s) during the Campaign Period and such application is approved by the Bank on or before **31 March 2025**; and
  - (b) activate the newly approved Participating Credit Card(s) within sixty (60) calendar days from the card approval date.
- 5.2 The Bank reserves the right to approve or reject any applications and/or to request any further supporting documents. For the avoidance of doubt, the Bank has the right to determine whether the supporting documents submitted are sufficient for the purpose of processing the application.

#### 6. Campaign Mechanics

- 6.1 Subject to the Qualifying Criteria under clause 5, the Eligible Cardholder will be entitled to participate either one of the offers as stated below: -

##### Offer 1: Enrich Points Reward

Type of Card	Campaign Mechanics	Rewards
AmBank Enrich Visa Infinite Credit Card	Apply, activate, and perform a <b>minimum cumulative retail spend of RM4,000 within sixty (60) calendar days</b> from card approval date	4,000 Enrich Points
AmBank Enrich Visa Platinum Credit Card	Apply, activate, and perform a <b>minimum cumulative retail spend of RM2,000 within sixty (60) calendar days</b> from card approval date	2,000 Enrich Points

##### Offer 2: 0% Balance Transfer for Six (6) months.

Type of Card	Campaign Mechanics	Rewards
AmBank Enrich Visa Infinite Credit Card or AmBank Enrich Visa Platinum Credit Card	Apply for 0% Balance Transfer for 6 months.  (Enrolment must be within sixty (60) calendar days from the card approval date)	0% Balance Transfer  (capped at RM15,000)

- 6.2 For the avoidance of doubt, the Eligible Cardholder will earn the stipulated Enrich Points from Offer 1 only once throughout the Campaign Period.
- 6.3 All Retail Spend must be within the Spend Period stipulated in clause 7.3. A grace period of five (5) calendar days from the end of the Spend Period will be added to the date of transaction for posted transaction tracking purpose. The Bank is not responsible in any manner whatsoever for any late posting of the Retail Spend to the Eligible Cardholder’s account caused by either the merchants and/or any third parties.
- 6.4 For the avoidance of doubt, “Retail Spend” includes all transactions except for the following: -
- (a) Easy Payment Plan (EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advance;

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- (b) quasi-cash transactions – (eg: betting and/or gaming transactions);
- (c) any form of refund;
- (d) any disputed, unauthorized or fraudulent retail transaction;
- (e) interest/management fee payments, late payment charges, charges for cash withdrawals, card services tax and any other form of service/miscellaneous fees;
- (f) any insurance/takaful payments, utilities and any bill transactions including online, auto debit and recurring transactions; and
- (g) 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

Any transaction with the above Merchant Category Code (MCC) from other service provider(s) not mentioned in this table shall also be excluded.

- 6.5 Eligible Cardholder who applies for a Participating Credit Card(s) **AND** other credit card/-i during the Campaign Period will only enjoy either Offer 1 or 2 as stated above and not entitled for any other concurrent AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion. For the avoidance of doubt, the illustrations below apply: -

<b>Illustration</b>	<b>Scenario</b>	<b>Eligible Reward</b>
1	New to Card Principal Eligible Cardholder applies for the Participating Credit Card(s) and another AmBank Credit Card/AmBank Islamic Credit Card-i (example: AmBank Cash Rebate Visa Platinum Card).  Customer met the qualifying spend criteria for the Enrich Points Offer and the acquisition promotion for the AmBank Cash Rebate Visa Platinum Card.	Enrich Points from Offer 1
2	Existing Supplementary AmBank Cardholder with no Principal credit card applies for the Participating Credit Card(s) as a Principal Eligible Cardholder and another AmBank Credit Card/AmBank Islamic Credit Card-i (example: AmBank Cash Rebate Visa Platinum Card).  Customer met the qualifying spend criteria for the Enrich Points Offer and the acquisition promotion for the AmBank Cash Rebate Visa Platinum Card.	Enrich Points from Offer 1
3	New to Card Principal Eligible Cardholder applies for the Participating Credit Card(s) and another AmBank Credit Card/AmBank Islamic Credit Card-i (example: AmBank Cash Rebate Visa Platinum Card).  Customer met the qualifying spend criteria for the Enrich Points Offer and the acquisition promotion for	0% Balance Transfer from Offer 2

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	the AmBank Cash Rebate Visa Platinum Card plus has also applied for the 0% Balance Transfer within 60 calendar days from card approval date.	
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6.6 Eligible Cardholder who applies for the Participating Credit Card(s) **AND** has concurrently participated in any other AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any other channels organized by the Bank or any of the Bank’s authorized agents or representative during the Campaign Period will only be entitled to the rewards awarded in either one of the campaign and/or promotions at the Bank’s discretion.

**7. Campaign Fulfilment for Enrich Points**

7.1 The Enrich Points will be issued to the Eligible Cardholder that meets the qualifying criteria.

7.2 A total of Three Million and Three Hundred Thousand (3,300,000) Enrich points allocated for this campaign at a capping of One Million and One Hundred Thousand (1,100,000) Enrich Points for each campaign month as per breakdown below. Any unutilized Enrich Points in the month will not be carried forward to the following month. The Bank is not obligated to inform the Eligible Cardholder if the monthly capping has reached its maximum amount.

Card Type	Monthly Capping
AmBank Enrich Visa Infinite Credit Card	860,000 Enrich Points
AmBank Enrich Visa Platinum Credit Card	240,000 Enrich Points

7.3 The Eligible Cardholder will be rewarded accordingly as per below table:

Participating Credit Card(s) Approval Date	Activate and spend within sixty (60) calendar days from the Participating Credit Card(s) Approval Date (“Spend Period”)	Fulfillment Month
1 January 2025 – 31 January 2025	1 January 2025 – 31 March 2025	Latest by 31 May 2025
1 February 2025 – 28 February 2025	1 February 2025 – 30 April 2025	Latest by 30 June 2025
1 March 2025 – 31 March 2025	1 March 2025 – 31 May 2025	Latest by 31 July 2025

7.4 The Enrich points will be rewarded on first come, first served basis, based on the card approval date. In the event of a tie breaker, the earliest cardholder that meets the minimum cumulative retail spend will be rewarded.

7.5 The Bank shall notify the Eligible Cardholder 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 who is qualified for the Enrich Points.

7.6 The Enrich Points can only be issued to the Eligible Cardholder’s principal Participating Credit Card(s) approved during the Campaign Period and the Enrich Points is not exchangeable for other gift, credit or

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any other kind of products and is not transferable to any third parties. The Enrich Points will be credited to the Eligible Cardholder’s Enrich Account.

- 7.7 At the time of receipt of the Enrich Points according to Clause 7.3, the Participating Credit Card(s) account of the Eligible Cardholder must be activated and in good standing upon meeting the Qualifying Criteria as stated in Clause 5.
- 7.8 The Bank will not entertain any request from any Eligible Cardholder or any other person to credit or transfer the Enrich Points to any third party.
- 7.9 The Eligible Cardholder is 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 Enrich Points, the Eligible Cardholder is required to contact the Bank before 31 August 2025 to inquire the status of the Enrich Points. No request, inquiry or claims shall be entertained after 31 August 2025.
- 7.10 The Bank reserves the right to substitute the Enrich Points with another gift of the like or similar value with Prior Notice.

#### **8. 0% Balance Transfer for 6 months Terms and Conditions**

- 8.1. Balance Transfer is a programme which allows the Eligible Cardholder to transfer credit card balances from other banks or financial institutions (“**Credit Card Balance(s)**”) to the Participating Credit Card(s) and convert the balance into monthly instalments. For the purpose of this Campaign, the Eligible Cardholder is advised to read and understand the Balance Transfer Terms and Conditions, which is available at [www.ambank.com.my/bt](http://www.ambank.com.my/bt). This Campaign’s Terms and Conditions must be read with the respective product terms and the Bank’s relevant Credit Card agreement (“Cardholder Agreement”).
- 8.2. The minimum amount for the Balance Transfer shall be Ringgit Malaysia One Thousand (RM1,000.00) and the maximum amount shall not exceed the Ringgit Malaysia Fifteen Thousand (RM15,000.00) per Eligible Cardholder (“**Balance Transfer Amount**”). The approval for the Balance Transfer Amount is subject to the Eligible Cardholder’s available credit limit.
- 8.3. The instalment tenure of the Balance Transfer shall be six (6) months or such other period as specified by the Bank with Prior Notice. Each instalment amount will be proportionately computed and billed accordingly to the Eligible Cardholder’s 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.
- 8.4. The Bank may defer, suspend or reject any application for Balance Transfer under this Campaign:-
  - a) if the amount requested exceeds the Eligible Cardholder’s credit limit; and/or
  - b) if the amount requested does not meet the prescribed minimum transfer or requested amount; and/or
  - c) if the Eligible Cardholder’s account has insufficient available balance, or such other reasons as specified by the Bank.
- 8.5. The signature of the Eligible Cardholder on the application form or the Eligible Cardholder’s consent obtained and recorded via telephone call will be deemed conclusive proof of the Eligible Cardholder’s

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instructions to the Bank to directly settle and pay the Credit Card Balance(s) on behalf of the Eligible Cardholder.

- 8.6. Upon participation in the Balance Transfer under this Campaign, the Eligible Cardholder’s existing credit limit will be reserved for the approved Balance Transfer Amount and shall not be available to the Eligible Cardholder until it is progressively restored through monthly payment instalment as agreed.
- 8.7. The following shall be applicable for the Balance Transfer under this Campaign:-
- a) Only the outstanding Credit Card Balance(s) issued in Malaysia will be allowed to participate;
  - b) Payment of the Balance Transfer Amount to the respective card issuer/financial institution(s) shall be affected by the Bank upon approval of the Eligible Cardholder’s application. The Balance Transfer Amount payable is as approved by the Bank and as stated on the application form or as 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 with 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 institutions, the Eligible Cardholder shall continue to be liable to make payment on their Credit Card Balance(s) in accordance with the terms governing the same. The Bank shall not be liable for interest 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 fee, finance fee and other charges) on their Credit Card Balance(s), whether such outstanding balances have been incurred before or after the Bank’s approval of the Eligible Cardholders’ application for the Balance Transfer; and/or
  - f) The Bank has the right to approve the full or partial Balance Transfer Amount applied by the Eligible Cardholder. In the event partial amount is approved by the Bank, the Eligible Cardholder will need to settle the remaining balance amount with the respective card issuer/financial institution(s).

## **9. Disqualification**

- 9.1 The Bank reserves the right to disqualify the participation of any Eligible Cardholder’s for the purpose of the Campaign in the event:
- a) the Eligible Cardholder’s Participating Credit Card(s) account is in default of any facilities granted at any time during the Campaign Period;
  - b) the Eligible Cardholder’s Participating Credit Card(s) account is closed within four (4) months from the end of the Campaign Period;
  - c) the Eligible Cardholder’s has provided untrue information or acted fraudulently in any manner during the Campaign Period;
  - d) The Eligible Cardholder has breached any of the terms and conditions stipulated herein.

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#### 10. General Terms and Conditions

- 10.1 By participating in the 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 10 from time to time with Prior Notice.
- 10.2 The Bank shall not be responsible or liable for any failure by any Eligible Cardholder to participate in the Campaign at any time caused by any network, communication or system error, interruption and/or failure.
- 10.3 To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholder 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.
- 10.4 The Bank's decision on all matters relating to the Campaign is final and binding on all Eligible Cardholder. No further correspondence or appeal will be entertained.
- 10.5 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 new terms and conditions take effect. For the avoidance of doubt, the cancellation, termination or suspension by the Bank of the Campaign will not entitle the Eligible Cardholder to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation, termination or suspension save and except where such losses or damages suffered are caused by the willful default, fraud or gross negligence of the Bank.
- 10.6 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 the Campaign.
- 10.7 The Bank reserves the right to:
- (a) disqualify any Eligible Cardholder to participate in this Campaign when the Eligible Cardholder has performed a Retail Spend, in a manner or pattern which the Bank deems to be abnormal, irregular and/or indicative of an attempt to obtain an unfair advantage over other Eligible Cardholder with normal/regular spending patterns, and the Bank's decision in this matter shall be final and conclusive on all Eligible Cardholder; and/or
  - (b) forfeit the Enrich Points if there is reversal of Retail Spend or cancellation of the Participating Credit Card(s) during the Campaign Period or non-adherence to the Terms and Conditions herein; and/or
  - (c) disqualify any Eligible Cardholder to participate in this Campaign if the Eligible Cardholder participated in any other concurrent AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any other channels organized by the Bank or any of the Bank's authorized agents or representative during the Campaign Period.



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- 10.8 By participating in the Campaign, the Eligible Cardholder give their consent to the Bank to disclose their information such as Name, Mobile Number, and necessary information to any third-party vendor(s) appointed by the Bank for the purpose of fulfilling the Campaign’s Prize. The Eligible Cardholder are advised to read and understand AmBank Group’s Privacy Notice, which is available on the Bank’s website (<https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx>) and any of the AmBank/ AmBank Islamic branches.
- 10.9 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.
- 10.10 The Eligible Cardholder are required to log in to the Bank’s corporate website at <http://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions and updates on the Campaign, if any.
- 10.11 All other applicable Enrich terms and conditions shall apply. Please visit <https://enrich.malaysiaairlines.com/enrich/about-enrich/terms-conditions.html>.
- 10.12 For any assistance and/or feedback in relation to the Campaign, the Eligible Cardholder may contact the Bank’s Contact Centre at +603-2178 8888 from 7 am to 11 pm daily or email to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com).
- 10.13 The Bahasa Malaysia version of this Terms and Conditions is also available.