

Terms and Conditions
I AmMalaysian 2024 Campaign

Campaign Period: 9 August 2024 – 30 September 2024

REMINDER: The Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions below which are available at www.ambank.com.my/eng/terms-and-conditions. If the Eligible Customers do not understand any of the terms and conditions stated herein, the Eligible Customers are advised to discuss with any of the Bank's (as defined below) authorised representative.

Definition

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 suggests:

“AmBank Group” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated inside or outside Malaysia, existing now or in the future and reference to ‘AmBank Group’ in the terms and conditions herein, shall include all or any entity within AmBank Group.

“AmOnline” refers to the online banking service(s) of AmBank Group made available by the Bank for the Eligible Customers that is available as a mobile application (**“Application”**).

“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 **“I AmMalaysian 2024 Campaign”** organised by the Bank in accordance with the terms and conditions as stipulated herein.

“CASA/CASA-i” means Current Account/Savings Accounts and Current Account-i/Savings Account-i maintained with the Bank. For purpose of this campaign, the CASA/CASA-i are inclusive of 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.

“Eligible Transaction” in Clause 1.2 shows the transaction that must be performed by the Eligible Customers to stand a chance to win the Prizes of this campaign.

“Eligible Customers” refers to all new and existing individual customers of the Bank who have registered for AmOnline prior or during the Campaign Period. Employees of AmBank Group and contract staff are **NOT** eligible to participate in this campaign.

“FPX Transfer” is an online payment gateway that allows real-time payments for online transfers using your CASA/CASA-i or credit card/Credit Card-i issued by the Bank.

“JomPAY” is a National Bill Payment Scheme that allows customers to pay bills conveniently and securely via AmOnline.

Interpretation: Save where the contrary is indicated, any reference in this terms and conditions to:

- (a) words denoting the singular number shall include the plural number also and vice-versa;
- (b) words denoting the neuter or masculine gender shall include the feminine gender and the masculine or neuter gender, as the case may be;

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- (c) “Associate Corporations” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 and Islamic Financial Service Act 2013, where applicable; and
- (d) “Related Corporations” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

1. Campaign Mechanics

1.1 Campaign Duration

The Campaign will commence from **9 August 2024 – 30 September 2024** (both dates are inclusive) (“**Campaign Period**”) or such other periods as may be determined at the discretion of the Bank with prior notice of at least **five (5) calendar days**’ (“**Prior Notice**”) to the Eligible Customers before such other period takes effect.

1.2 Campaign Mechanics & Prizes

The Campaign and prizes to be won is summarized in Table 1 below. The Eligible Customers who has performed the highest number of transactions in the respective categories stipulated in Table 1 will stand to win a Samsung Galaxy Watch6 Classic.

Duration	Category	Criteria	Prize
Round 1: 9 – 31 August 2024	FPX Transfer	Perform any FPX transaction with a minimum transfer of RM10 per transaction	Samsung Galaxy Watch6 Classic x1 unit
	Bill Payment or JomPAY	Perform a minimum transfer of RM10 per transaction via proprietary biller or JomPAY	Samsung Galaxy Watch6 Classic x1 unit
Round 2: 1 – 30 September 2024	FPX Transfer	Perform any FPX transaction with a minimum transfer of RM10 per transaction	Samsung Galaxy Watch6 Classic x1 unit
	Prepaid Top Up	Perform any prepaid top up transaction with a minimum transfer of RM10 per transaction	Samsung Galaxy Watch6 Classic x1 unit

Table 1: Campaign Mechanics.

2. Eligibility

2.1 This Campaign is open to all existing customers of AmBank Group and new individual customers who successfully open a CASA/CASA-i account during the Campaign Period and/or credit card/credit card-i holders of the Bank and who have registered for AmOnline with the Bank prior or during the Campaign Period.

2.2 Employees of AmBank Group and its contract staff are **NOT** eligible to participate in this campaign.

3 Winner Selection

3.1 The Bank shall track every Eligible Transaction performed by all the Eligible Customers during the Campaign Period.

3.2 At the end of the Campaign Period, the prize winners will be selected based on the number of Eligible Transaction performed by each and every Eligible Customer. The Eligible Customers who performed the highest number of Eligible Transactions based on each category as defined in Table 1 will be the prize winner.

3.3 The prize is non-transferable to any third party and non-exchangeable for up-front cash, credit or any such other kind.

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- 3.4 Prize winners will be notified by the Bank via phone call, AmOnline Push Notification, electronic direct mail (eDM), or electronic communication display on AmBank website at www.ambank.com.my, whichever means the Bank may select. Winners will be required to collect the prizes at Menara AmBank, located at No. 8, Jalan Yap Kwan Seng, Kampung Baru, 50450 Kuala Lumpur or a nearby AmBank/AmBank Islamic branch (as may be notified by the Bank) within 5 working days from such notification.
- 3.5 Should the winner decline or fail to accept or collect the Prize after being contacted by the Bank within the stipulated time frame, the said winner will immediately be disqualified, and the Prize will be given to the next Eligible Customer.
- 3.6 By Participating in the Campaign, the Eligible Customers:
 - 3.6.1 agree that they have read, understood, and agreed to be bound by the terms and conditions stated herein; and
 - 3.6.2 agree that all transaction recorded by the Bank in the Bank's system within the Campaign Period are based on the local date and time, and shall be accurate and conclusive; and
 - 3.6.3 agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers. No further appeal or further correspondence will be entertained.

4 Disqualification

- 4.1 The Bank has the right to disqualify the participation of any Eligible Customers for the purpose of this Campaign without having to notify the Eligible Customers in the event:
 - 4.1.1 The Eligible Customers have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - 4.1.2 The Eligible Customers have breached any of the terms and conditions stipulated herein; or
 - 4.1.3 The Eligible Customers who have 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. For avoidance of doubt, such Customers shall not be eligible to participate and/or shall be immediately disqualified from participating in the Campaign.
- 4.2 Eligible Customers who have 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.

5 General

- 5.1 By participating in this Campaign, the Eligible Customers consent and agree to be bound by the terms and conditions herein which is to be read together with the:
 - 5.1.1 General Terms and Conditions for Accounts and Services, and
 - 5.1.2 Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to CASA-i only).
- 5.2 When an Eligible Customer performs a withdrawal or transfer from an existing CASA/CASA-i account protected by Perbadanan Insurans Deposit Malaysia (PIDM) to another account not insured protected by PIDM, the withdrawal or transfer will not be insured protected by PIDM.
- 5.3 Eligible Customers are required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any Campaign updates or the latest terms and conditions, if any.
- 5.4 The Bank's decision on all matters relating to the Campaign is binding and final and no correspondence or appeal shall be entertained.

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- 5.5 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.
- 5.6 The Bank shall not be liable to any Eligible Customers for any damage of whatsoever nature or loss suffered (including but not limited to, loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or Grand damages) howsoever arising in relation to participation in the Campaign, or the Bank exercising its rights pursuant to any of the terms and conditions herein save and except where such loss or damages were directly attributable to the Bank's gross negligence, willful default or fraud.
- 5.7 The Bank shall have the right to suspend, terminate or cancel the Campaign at any time by giving prior notice of at least **five (5) calendar days** to the Eligible Customers on the Bank's website at www.ambank.com.my.
- 5.8 The Bank shall have the right to vary, amend, delete, or add to any of the terms and conditions specifically set out herein, in whole or in any part from time to time, with Prior Notice.
- 5.9 No compensation in cash or any kind shall be given to the Eligible Customers for any losses or damages suffered or incurred by the Eligible 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.
- 5.10 To the extent permitted by law, the Bank shall not be liable to the Eligible Customers for any losses or costs (including loss of business opportunities or profits) caused by abnormal and unforeseeable circumstances outside the Bank's reasonable control which is unavoidable, including but not limited to any accident, act of terrorist, breakdown of machinery, civil commotion, fire, industrial dispute, labour unrest, lock-out, natural disaster, riot, strike, war (whether declared or undeclared), or data processing system, electrical, telecommunication system or transmission link failure.
- 5.11 Unless expressly stated otherwise, the terms and conditions stipulated herein, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for this Campaign.
- 5.12 For any assistance and/or feedback relating to this Campaign, Eligible Customers may contact the Bank's Contact Centre at 03-2178 8888 (Monday – Friday, 7.00 a.m. to 11.00 p.m.) or e-mail to customercare@ambankgroup.com.
- 5.13 The Bahasa Malaysia version of these Terms and Conditions is also available at <http://www.ambank.com.my/bm/terms-and-conditions>.