

**Terms and Conditions**  
**AmRewards 4.0 Campaign**  
**Campaign Period: 1 May 2024 – 30 April 2025**

**This Amended Terms and Conditions for AmBank Islamic Berhad: AmRewards 4.0 Campaign will supersede the existing Terms and Conditions with effect from 1 August 2024**

- **Clause 4.2 Table 1** has been added in **blue font** to reflect the campaign requirement for entries allocation.

**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](http://www.ambank.com.my/eng/terms-and-conditions) (“Terms and Conditions”). If the Eligible Customers do not understand any of the Terms and Conditions below, the Eligible Customers are advised to discuss with the Bank’s staff or authorised representatives.**

## **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 inside 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**” means the Internet Banking services offered by AmBank Group to its customers to perform banking transactions via the Internet in accordance with the terms and conditions stipulated at <https://ambank.amonline.com.my>.

“**AmWafeeq SA-i**” means AmWafeeq Savings Account-i opened and maintained with the Bank.

“**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.

“**Bank**” refers to AmBank Islamic Berhad [Registration No.: 199401009897 (295576-U)], company incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Baseline**” refers to the Monthly-Average-Balance (MAB) for the month prior to the participating month. It can be computed by the summation of the daily closing balance of the month in the Eligible Customer’s AmWafeeq Savings Account-i, divided by number of days of the same month.

“**Campaign**” refers to the “**AmRewards 4.0 Campaign**” organised by the Bank in accordance with the terms and conditions as stipulated herein.

“**DuitNow QR**” refers to payment via the “Scan QR” function on AmOnline mobile application linked to the Eligible Customer(s) AmWafeeq SA-i.

“**Day**” refers to Monday to Friday, and when the registered office of the Bank is open, unless stated otherwise.

“**Entries**” refers to the eligible Entries earned by fulfilling the criteria in clause 4.2 which entitles Eligible Customer to qualify for the Campaign prizes.

“**Fresh Funds**” refer to monies or funds that are:

- (a) not transferred from any of the Bank’s/AmBank Group’s existing deposit accounts;

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- (b) transferred by the way of Interbank GIRO (IBG) or Interbank Fund Transfer (IBFT) from another bank /financial institution into the AmWafeeq Savings Account-i;
- (c) deposit made by way of cash or cheque(s) into the Eligible Customer's AmWafeeq Savings Account-i.

Note: Cheque(s) issued from other bank(s) are subject to clearance and will only be considered as deposits by the Eligible Customers after the cheque(s) have been cleared and will only be considered good if not returned and dishonoured.

**“Incremental MAB”** refers to the MAB for the month minus the Baseline.

**“Monthly Average Balance (MAB)”** refers to the sum of all the daily closing balance of deposits in the Eligible Customer's AmWafeeq Savings Accounts-i, divided by the number of days in the same month.

**“Prior Notice”** refers to notice by the Bank of certain facts or a particular state of affairs of at least five (5) calendar days on the Bank's website at [www.ambank.com.my](http://www.ambank.com.my).

**“Satellite Branch”** refers to AmBank Group's branches which provide basic banking needs, i.e., opening of account, term deposits renewal, placement and redemption, remittance, and enquiries.

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.

## **2. Campaign Period**

This Campaign **shall commence on 1 May 2024 and ends on 30 April 2025** both dates inclusive (**“Campaign Period”**). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice. The Campaign will be subjected to immediate revision should there be any changes to the Overnight Policy Rate (OPR).

## **3. Eligibility**

- 3.1 All individual customers who are the primary account holders who hold an active AmWafeeq Savings Account-i (herein referred to as **“Eligible Customer”**) with the Bank during the Campaign Period shall be automatically registered to participate in this Campaign.
- 3.2 This Campaign is only applicable to AmWafeeq Savings Account-i (herein referred to as the **“Participating Account”**).
- 3.3 In order to participate in this Campaign, all the participating accounts must be valid and in good standing as may be determined by the Bank.
- 3.4 Eligible Customer(s) whose Participating Account is/are suspended, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Prize(s), will not be entitled to any Prizes(s) under this Campaign.
- 3.5 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 organisations/charitable bodies/societies
  - (b) Employees of AmBank Group are not eligible to participate in this Campaign.

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- (c) Customers whose account(s) with the Bank are accord with special, additional or preferential rates;
- (d) Customers whose account(s) with the Bank are dormant or deemed inactive or who have breached any other agreements with the Bank;
- (e) Customers whose account(s) deemed to be unsatisfactorily conducted, invalid or cancelled

3.6 The deposits made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

#### 4. Campaign Mechanics

4.1 The Campaign shall run according to the following periods and their corresponding dates:

Campaign Period Month	Date
1	1 May 2024 – 31 May 2024
2	1 June 2024 – 30 June 2024
3	1 July 2024 – 31 July 2024
4	1 August 2024 – 31 August 2024
5	1 September 2024 – 30 September 2024
6	1 October 2024 – 31 October 2024
7	1 November 2024 – 30 November 2024
8	1 December 2024 – 31 December 2024
9	1 January 2025 – 31 January 2025
10	1 February 2025 – 28 February 2025
11	1 March 2025 – 31 March 2025
12	1 April 2025 – 30 April 2025

4.2 Eligible Customer(s) who meet the qualifying criteria as specified below shall be entitled to earn entries to win prizes (“Entries”) during the Campaign Period:

**Table 1: Entries Allocation**

Category	Description	Numbers of Entries
Deposit	<b>OPEN</b> New AmWafeeq SA-i via AmOnline / branch within the Campaign period with minimum Month End Balance ( <b>‘MEB’</b> ) of RM500 during account opening month	10 Entries (One Off bonus)
	<b>DEPOSIT</b> - Account with MAB up to RM5,000, every incremental MAB <sup>1</sup> of RM100	5 Entries (each Campaign Period Month)
	<b>DEPOSIT</b> - Account with MAB above RM5,000, every incremental MAB <sup>1</sup> of RM100	10 Entries (each Campaign Period Month)
	<b>EARMARK</b> - Every RM10,000 for 3 months in AmWafeeq SA-i	50 Entries (each Campaign Period Month)
	<b>EARMARK</b> - Every RM10,000 for 6 months in AmWafeeq SA-i	150 Entries (each Campaign Period Month)

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	<p style="text-align: center;"><b>Umrah Savings</b>  <i>(Exclusive for Muslim Customers)</i>  <b>Deposit</b> minimum RM500 with accumulative of 3 transactions in AmWafeeq SA-i with minimum incremental MAB<sup>2</sup> of RM6,000 by April 2025</p>	Double entries (One Off bonus)
	<p style="text-align: center;"><b>Youth Savers</b>  <i>(Exclusive for customer aged 18 to 25)</i>  <b>Deposit</b> minimum RM100 for 3 consecutive months in AmWafeeq SA-i with minimum RM1,000 Month End Balance in April 2025</p>	Double entries (One Off bonus)
<b>Transact</b>	<b>PAY</b> via Debit Card/DuitNow QR with minimum 3 transactions in total per month	10 Entries (each Campaign Period Month)
	<b>REGISTER</b> for AmOnline	10 Entries (One Off bonus)
	<b>LINK</b> Tabung Haji Account via AmOnline with minimum 2 transactions	50 Entries (One Off bonus)
<b>Switch Your Payroll</b>	<b>Transfer</b> your salary of minimum RM2,000 in a single transaction in AmWafeeq SA-i for 3 consecutive months	50 Entries (One Off bonus)
<b>New to Product/Services</b>	<p style="text-align: center;"><b>[Credit Card Product]</b>  Eligible Customer(s) who do not own an AmBank/ AmBank Islamic Credit Card/Credit Card-i and sign up a Credit Card/Credit Card-i during Campaign Period.</p>	100 Entries (One Off bonus)
	<p style="text-align: center;"><b>[Wealth Product]</b>  Eligible Customer(s) who purchase any investment or insurance / Takaful product during Campaign Period.</p>	100 Entries (Per transaction)
	<p style="text-align: center;"><b>[Financing Product]</b>  Eligible Customer(s) who sign up any financing product during Campaign Period.</p>	100 Entries (Every successful case)
	<p style="text-align: center;"><b>[AmBank/AmBank Islamic Signature Priority Banking (AmSPB)]</b>  Eligible Customer(s) who sign up for AmSPB membership and maintain minimum RM50,000 MAB in AmWafeeq SA-i during the month of sign up.</p>	100 entries (One Off bonus)
<b>Booster</b>	<p style="text-align: center;"><b>[67<sup>th</sup> Merdeka Special Booster]</b>  <i>(from 1 August 2024 to 31 August 2024)</i>   Incremental MAB<sup>3</sup> of RM10,000</p>	Double entries plus additional 67 entries (One off bonus)

*Note<sup>1</sup>: The Incremental MAB will be calculated based on customer's MAB of AmWafeeq SA-i for the month benchmarked against MAB of previous month.*

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*Note<sup>2</sup>: The Incremental MAB will be calculated based on customer's MAB of AmWafeeq SA-i for April 2025 minus MAB of March 2024.*

*Note<sup>3</sup>: The Incremental MAB will be calculated based on customer's MAB of AmWafeeq SA-i for the month of August 2024 MAB minus July 2024 MAB.*

- 4.3 Incremental MAB refers to the difference in the MAB during the Campaign Period as compared to the MAB of Baseline.
- New to Bank Customer: Baseline = "0"
  - Existing to Bank Customer: Baseline = MAB of the month prior to the participating month.

**Illustration 1:**

- i. A new to Bank Eligible Customer opens an AmWafeeq SA-i via AmOnline in Campaign Period Month 1 and place Ringgit Malaysia Five Thousand (RM5,000) upon account opening. Customer's Baseline MAB is RM0. A new to Bank Eligible Customer opens an AmWafeeq SA-i AmOnline in Campaign Period Month 1 and place Ringgit Malaysia Five Thousand (RM5,000) upon account opening.
- ii. Number of entries earned in Campaign Period Month 1 is calculated as below:

Criteria Met	No. of Entries Earned
OPEN New AmWafeeq SA-i via AmOnline within the Campaign period with minimum MEB of RM500 during account opening month	10 Entries
DEPOSIT - Account with MAB up to RM5,000, every incremental MAB of RM100	250 Entries (RM5,000 / RM100) x 5
AmOnline Registration	10 Entries
<b>Total Entries Earned</b>	<b>270 Entries</b>

**Illustration 2:**

- i. An existing to Bank Eligible Customer owns an AmWafeeq SA-i with Baseline MAB of Ringgit Malaysia Five Hundred (RM500). During Campaign Period Month 3, the Eligible Customer have signed up AmSPB membership and earmarked Ringgit Malaysia Fifty Thousand (RM50,000) for six (6) months in the AmWafeeq SA-i. The Eligible Customer has also linked his Tabung Haji Account via AmOnline and perform three (3) transactions and have utilized his Debit Card for three (3) times within the period.
- ii. Number of entries earned in Campaign Period Month 3 is calculated as below:

Criteria Met	No. of Entries Earned
DEPOSIT – Account with MAB above RM5,000, every incremental MAB of RM100	4,950 Entries [(RM50,000 – RM500) / RM100] x 10
Every RM10,000 AmWafeeq SA-i EARMARK for 6 months	750 Entries (RM50,000 / RM10,000) x 150
Eligible Customer(s) who sign up for AmSPB membership and maintain minimum RM50,000 MAB in AmWafeeq SA-i during the month of sign up.	100 Entries
LINK Tabung Haji Account via AmOnline with minimum 2 transactions	50 Entries
PAY via Debit Card/DuitNow QR with minimum of 3 transactions in total per month	10 Entries

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<b>Total Entries Earned</b>	<b>5,860 Entries</b>
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- 4.4 In the event that the Eligible Customer has more than one (1) AmWafeeq SA-i, the combined balances of all Amwafeeq SA-i of the primary account holder shall be calculated for the purpose of this campaign and the number of Entries shall then be computed accordingly.

**Example 1:**

AmWafeeq SA-i	MAB (RM)
Single-name account 1	500
Primary joint-account with customer A	1,500
Secondary joint-account with customer B	2,000
Primary joint-account with customer C	900
<b>Total</b>	<b>2,900</b>

**Example 2:**

AmWafeeq SA-i	MAB (RM)
Single-name account 1	500
Primary joint-account with customer X	1,000
Primary joint-account with customer Y	1,500
Primary joint-account with customer Z	2,000
<b>Total</b>	<b>5,000</b>

**5. Prizes**

- 5.1 The prizes offered and the number of winners for each category of prizes are as stated below:

Category	No. Of Winners Per Draw	Draw Month	Prize per Winner	Total No. of Winners for the Whole Campaign Period
<b>Grand Prize</b>	1	April 2025	RM1,000,000 Cash	1
<b>Second Prize</b>	1	April 2025	RM300,000 Cash	1
<b>Third Prize</b>	1	April 2025	RM100,000 Cash	1
<b>Mid Year Grand Prize</b>	1	October 2024	Tesla Model Y	1
<b>Umrah Prize</b>	5	April 2025	Umrah Package worth RM15,000	5
<b>Youth Savers (Age 18 – 25)</b>	1	October 2024, April 2025	Toyota Yaris	2
	5		iPhone 15	10

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<b>New to Bank Digital Draw</b>	10	Monthly except for April 2025	RM1,000 Cash	110
<b>New to AmWafeeq Draw</b>	10	Monthly except for April 2025	Cuti-Cuti Malaysia holiday voucher RM1,000	110
<b>Switch Your Payroll</b>	1	October 2024, April 2025	BYD Atto 3	2
	5		iPhone 15	10
<b>Loyalty Prize</b>	3	October 2024, April 2025	RM5,000 Cash	6
<b>Quarterly Special Prize</b>	1 per branch	July 2024 October 2024 January 2025	RM 500 Cash	489 (Total 163 branches)
<b>Monthly Prize</b>	200	<u>2024</u> May, Jun, Jul, Aug, Sept, Nov, Dec <u>2025</u> Jan, Feb, Mar	RM 100 Cash	2,000

- 5.2 Only New to Bank customers who open an AmWafeeq SA-i via AmOnline are eligible for New to Bank Digital Draw.
- 5.3 Only Muslim Customers who deposit minimum Ringgit Malaysia Five Hundred (RM500) with accumulative of three (3) transactions in AmWafeeq SA-i with minimum incremental MAB of Ringgit Malaysia Six Thousand (RM6,000) by April 2025 are eligible for Special Umrah Draw.
- 5.4 Only Eligible Customer whose account are open before 01/01/2021 are eligible to participate the Loyalty Prize.
- 5.5 Only Eligible Customer(s) of age from 18 to 25 who deposit minimum Ringgit Malaysia One Hundred (RM100) for three (3) consecutive month in AmWafeeq SA-i with minimum Ringgit Malaysia One Thousand (RM1,000) Month End Balance in April 2025 are eligible for Youth Savers Draw.
- 5.6 Only Eligible Customer(s) who meet the Switch Your Payroll criteria are eligible to participate the Switch Your Payroll Draw.
- 5.7 Quarterly Special Draw will be open to One Hundred and Sixty-Three (163) branches of the Bank, except for the Satellite Branches as listed in the table below. Each of the branch must have opened a minimum of fifty (50) new AmWafeeq SA-i at the respective branch in order for the branch to be eligible for the Quarterly Special Draw.

<b>No.</b>	<b>Satellite Branch</b>	<b>Grouped Branch</b>
1.	UIA Gombak	Selayang
2.	Kuala Sepetang	Taiping
3.	Pangkor	Sitiawan
4.	Sungai Dua	Bagan Ajam

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5.	Sibu Jaya	Sibu Pedada
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- 5.8 Winners for the Monthly Draw / Quarterly Special Draw / Loyalty Draw contest shall be eligible to only one (1) prize throughout the Campaign Period and shall not qualify to be the winners for the next Monthly Draw / Quarterly Special Draw / Loyalty Draw contest. However, they will still be eligible for other contest such as Grand Prize / Second Prize / Third Prize / Mid Year Grand Prize etc. if they fulfil the criteria.
- 5.9 Winner for Mid Year Grand Prize will not be entitled for the draw of Grand Prize / Second Prize / Third Prize.
- 5.10 The prizes are non-transferable to any third party and non-exchangeable with credit or any such other kind.
- 5.11 In order to be eligible as shortlisted potential winners of any category of Prizes, any Eligible Customer must maintain a minimum aggregate balance of Ringgit Malaysia Five Hundred (RM500) as at month end (i.e., the total of month end balances of all AmWafeeq SA-i of the Primary Accountholder) together with at least one (1) Entry accumulated by the Eligible Customer.
- 5.12 To qualify for Grand Prize, Second Prize, Third Prize, Mid Year Grand Prize and Switch Your Payroll Prize, the Eligible Customer is required to have minimum MAB of Ringgit Malaysia Five Thousand (RM5,000) in the final month of campaign period.

## 6. Winner Selection

### (A) Grand Prize / Mid Year Grand Prize / Second Prize / Third Prize / Youth Savers – Toyota Yaris / Switch Your Payroll – BYD Atto 3 Prize

- 6.1. The Bank's system shall assign a unique serial number to each and every Entry earned by all Eligible Customers 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**").
- 6.2. Thirty (30) Eligible Customers will be shortlisted for each Prize ("**Potential Winners**") based on the unique serial number assigned.
- 6.3. The Potential Winner of each prize shall be contacted for a Question and Answer session via recorded telephone call ("**Phone Q&A**") at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from 30 April 2025, at the discretion of the Bank.
- 6.4. The Potential Winners shall be required to answer one (1) question correctly to be selected as the Grand Prize / Mid Year Grand Prize / Second Prize / Third Prize / Youth Savers – Toyota Yaris / Switch Your Payroll – BYD Atto 3 Prize Winner. The Bank shall make three (3) attempts to contact the Potential Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts at the next available time at the Bank's discretion. If the final attempt also fails, then the Potential Winner shall be disqualified from winning the said Prize. The next-in-line Potential Winner shall then be contacted to have an opportunity to win the prize.
- 6.5. If that shortlisted Potential Winner fails to answer the Phone Q&A correctly, then the said Potential Prize Winner shall be disqualified from winning and the next-in-line Potential Winner shall be contacted to have an opportunity to win the prize.



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6.6. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the Potential Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Winner at the appointed date and time and/or due to any other such reasons.

**(B) Umrah Prize / Youth Savers – iPhone 15 Prize / New to AmWafeeq Prize / Switch Your Payroll – iPhone 15 Prize / Loyalty Prize Draw**

6.7. Following Clause 6.1, Fifty (50) Potential Winners will be shortlisted for each Prize based on the unique serial number assigned. The Potential Winner of each prize shall be contacted for a Question and Answer session via recorded telephone call at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from 30 April 2025, at the discretion of the Bank.

6.8. The Potential Winners shall be required to answer one (1) question correctly to be selected as the Umrah Prize / Youth Savers – iPhone 15 Prize / New to AmWafeeq Prize / Switch Your Payroll – iPhone 15 Prize / Loyalty Prize Winner. The Bank shall make three (3) attempts to contact the Potential Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts at the next available time at the Bank's discretion. If the final attempt also fails, then the Potential Winner shall be disqualified from winning the said Prize. The next-in-line Potential Winner shall then be contacted to have an opportunity to win the prize.

6.9. If that shortlisted Potential Winner fails to answer the Phone Q&A correctly, then the said Potential Prize Winner shall be disqualified from winning and the next-in-line Potential Winner shall be contacted to have an opportunity to win the prize.

6.10. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the Potential Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Winner at the appointed date and time and/or due to any other such reasons.

**(C) New to Bank Digital Prize / Quarterly Special Prize / Monthly Prize**

6.11. Winners will be chosen through a random draw from a pool of total Entries which will be carried out by the Bank. The Bank shall notify the prize winners via SMS/electronic mailer etc. based on their contact details maintained in the Bank's system. Notwithstanding the foregoing, the Bank reserves the right to use any other mediums or methods, including the Bank's website at [ambank.com.my](http://ambank.com.my), for the purpose of announcing the winners.

**7. Prize Winners**

7.1 The results of all winners shall be announced within twelve (12) weeks from the respective closing date of Entries on the relevant Prizes for winners' computation.

7.2 All winners may be required to attend a prize presentation ceremony and/or other publicity programmes at their own costs and expenses as and when required as notified by the Bank via telephone call and/or electronic mailer with regards to the date, time and venue of the prize presentation ceremony and/or other publicity programmes. The Bank shall make three (3) attempts to contact the winner.

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- 7.3 If a winner fails to be contacted after these attempts, the Bank shall make no further attempts to contact the winner or if the winner is successfully contacted but fails to attend such ceremony and/or programmes without any valid reasons, the Bank reserves the right to forfeit the said winner's Prize.
- 7.4 All cash prizes of the New to Bank Digital Prize / Quarterly Special Prize / Loyalty Prize and Monthly Prize shall be credited into each respective winner's AmWafeeq SA-i.
- 7.5 The Winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to the Umrah Prize / Youth Savers Prize / New to AmWafeeq Prize / Switch Your Payroll Prize / Mid Year Grand Prize unless stated otherwise, the Bank shall not be held liable for any tax.
- 7.6 The Mid Year Grand Prize / Youth Savers – Toyota Yaris Prize and Switch Your Payroll – BYD Atto 3 Prize shall exclude vehicle registration fees, 12-months road tax, insurance/Takaful and delivery fees to Sabah / Sarawak (if any). Winners shall be responsible for any additional costs, duties, taxes and/or other incidental expenses, which may be incurred as a result of and/or related to their acceptance of the Mid Year Grand Prize / Youth Savers Prize and Switch Your Payroll Prize.
- 7.7 The Bank reserves the right to change or exchange the prizes 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.
- 7.8 The prizes are not exchangeable or transferable for cash, credit or in kind. The prizes shown in the promo website are for illustration purposes only and the actual design may differ.
- 7.9 The Eligible Customer shall be responsible to pay any delivery charges, service charges and/or other charges relating to any of the prizes for a second-time delivery. The Bank shall only be responsible for the delivery charges, service charges and/or other charges relating to the prizes for first-time delivery only.
- 7.10 The Bank disclaims any liability, obligation or duty relating to the prizes and makes no representation or warranty to the quality of the prizes and shall not be responsible to replace any lost, stolen or defective prizes due to defects in materials or workmanship by the manufacturer under warranty or otherwise. The Eligible Customer are to deal directly with the manufacturer and/or its authorised dealers for such warranty information, claim, and/or terms and conditions specific to the prizes.

**8. Disqualifications**

The Bank reserves the right to disqualify the participation and/or transaction of any Eligible Customers for the purpose of this Campaign in the event:

- a) Any suspicious transactions are received at any stage of the Campaign and/or after the stipulated Campaign Period; or
- b) the Eligible Customer's AmWafeeq Savings Account-i is in default of facilities granted at any time during the Campaign Period; or
- c) the Eligible Customer's AmWafeeq Savings Account-i is closed before the notification of the winners by the Bank; or
- d) the Eligible Customer has provided untrue information, acted fraudulently or has not acted in good faith in any manner during the Campaign Period; or
- e) the Eligible Customer has breached any of the terms and conditions stipulated herein.

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**9. General**

- 9.1 By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the below terms and conditions herewith, which shall be read together with the:
- (a) General Terms and Conditions for Accounts and Services; and
  - (b) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to Ambank Islamic Current and Savings Account only); and
  - (c) Declaration and Term and Conditions for Savings Account/Savings Account-i and/or Current Account/Current Account-i via Electronic (AmOnline)

The Eligible Customer(s) is required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> as participation in this Campaign represents your acceptance to this Terms and Conditions and the General Terms and Conditions. In the event that there is any inconsistency among all of these Terms and Conditions, the Terms and Condition contained herein shall prevail in relation to this Campaign.

- 9.2 The Eligible Customer is required to execute all relevant documents and comply with all terms and conditions in respect of their investments in the relevant products under the Campaign, which are in addition and separate from these terms and conditions.
- 9.3 This Campaign's offer is not valid with any other promotions or campaigns of the Bank and no other special, additional or preferential rates shall be given under this Campaign.
- 9.4 The Bank shall have the right and discretion 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.
- 9.5 To the extent permitted by law and the Bank not being in breach of the terms and conditions of this Campaign as contained herein, the Bank shall vary/revise/amend the selection mechanism/process/conditions of the Campaign at any time with Prior Notice.
- 9.6 The Bank shall have, at any time, the right to cancel, terminate or suspend the Campaign with Prior Notice.
- 9.7 Unless expressly stated otherwise, the terms and conditions herein set forth, including any amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for this Campaign.
- 9.8 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all the participating Eligible Customer(s).
- 9.9 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.
- 9.10 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer(s) 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 which includes but is not limited to, natural disasters such as flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake,

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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.

- 9.11 The Bahasa Malaysia version of this Terms and Conditions is also available.
- 9.12 All disputes 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 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.
- 9.13 The Eligible Customer(s) is required to log on the Bank's corporate website for any Campaign updates and refer to [www.ambank.com.my/AmRewards](http://www.ambank.com.my/AmRewards) for the latest terms and conditions, if any.
- 9.14 For any assistance and/or feedback related to this Campaign, the Eligible Customer(s) may contact the Bank's Contact Centre from 7.00am to 11.00pm, Monday to Sunday by calling 03-2178-8888 or email to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com)