

Terms & Conditions

AmBank (M) Berhad: AmSafe Malaysia Tour Campaign Period: 15 August – 8 November 2024

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

1. Definition

For the purpose of this Terms & Conditions herein, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires or suggest:

“**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.

“**Bank**” means AmBank (M) Berhad (Company No: 19690100016 (8515-D)), incorporated under the laws of Malaysia and having the registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Campaign**” means **AmSafe Malaysia Tour** organized by the Bank in accordance with the terms and conditions stipulated herein.

“**Eligible Customer**” means any new and existing Individual customer to the Bank who meets all the eligibility criteria as provided in Clause 3 herein.

“**Eligible General Insurance Product**” means any conventional general insurance product underwritten by Liberty General Insurance Berhad (formerly known as AmGeneral Insurance Berhad) that is distributed by the Bank.

“**Event**” means the roadshow event held at the relevant participating Bank's branch for the purposes of this Campaign. “**Insurance Company**” means Liberty General Insurance Berhad (formerly known as AmGeneral Insurance Berhad).

“**Premium**” means total premium amount of the Eligible General Insurance product purchased/renewed during Campaign Period, excluding Stamp Duty and Tax.

“**Entries**” means the eligible entries upon the fulfillment of the criteria in clause 4 which entitle the Eligible Customer to qualify for the Campaign prizes.

“**Prior Notice**” means notice by the Bank of at least five (5) calendar days before a particular state of affairs takes effect and published on the Bank's website at www.ambank.com.my.

Interpretation: Save where the contrary is suggested:

- 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.
- 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.

2. Campaign Period

The Campaign commences from **15 August 2024** to **8 November 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 The Campaign is open to all new and existing individual customers of the Bank who have purchased any of the Eligible General Insurance Product(s) at the participating Bank's branches with full Premium duly paid on the day of the Event.

3.2 Employees of the AmBank Group are eligible to participate in this Campaign.

3.3 Any cancellation, endorsement(s) performed, policy reinstatement and/or full or partial premium rebate on the Eligible General Insurance Product(s) during the Campaign Period shall not be eligible for the Campaign.

3.4 The Eligible Customers are required to provide a valid and accurate mobile number and full contact details during the purchase and/or renewal of the Eligible General Insurance Product(s) to be eligible for the Campaign. The same mobile number must be valid and remains active for the purposes of this Campaign, else customer shall need to contact Insurance Company (1800-88-6333) to update the new/ active number to remain entitled for the campaign. Should the customer change the mobile number for the fulfillment of the Campaign, the customer may not be entitled to the prizes offered under this Campaign.

4. Campaign Offer and Criteria

4.1 Any Individual Eligible Customer who purchases the Eligible General Insurance Product with the following criteria met shall be entitled to earn entries, as illustrated in Table 4.3:

- a. Min premium of RM100.
- b. 1 Entry for every RM100 Premium.

4.2 The Entries calculation shall be based on the following mechanism: -

Decimal Value	Rounding Mechanism
1 - 4	Round Down
5 - 9	Round Up

4.3 Example of Entries earned calculation is stipulated in table below:

Customer	Total Premium	Total Entitlement Calculation	Entries Earned
A	RM 1,000	RM 1,000 / 100 = 10.0	10
B	RM 3,520	RM 3,520 / 100 = 35.2	35
C	RM 6,888	RM 6,888 / 100 = 68.9	69

5. Prizes

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

Category	Prize	Total of Winner(s) during Campaign Period
1 st Prize	3D2N Rawa Island Beach View Resort Full Board Package for 2 pax (Worth RM 4,000)	1
2 nd Prize	Dyson TP10 White Cool Air Purifier Tower Fan (Worth RM 2,199)	1
3 rd Prize	2D1N Berjaya Langkawi Resort for 2 pax (Worth RM1,400)	1
4 th Prize	Samsung A55 5G (Worth RM1,699)	1
5 th Prize	JBL Wave 200TWS True Wireless Earbuds (Worth RM289)	1

5.2 The winner who purchases and/or renews more than one (1) Eligible General Insurance Product(s) shall be eligible for ONLY one (1) prize throughout the Campaign Period.

5.3 The prizes are not transferable, nor exchangeable for cash or credit or any form of legal tender of the kind whether in part or in full.

5.4 Notwithstanding anything contained herein, the Bank reserves the right to substitute the Campaign prizes with similar items of equivalent retail value as and when circumstances dictate with Prior Notice to the winning Eligible Customers.

6. Winner Selection

6.1 The winner(s) shall be selected in accordance with the following process:

a. At the end of the Campaign Period, the Bank's system shall assign a unique serial number to each, and every Entry earned by the Eligible Customers during the Campaign Period, which shall then be sorted and arranged in an ascending order. Following this, each Entry shall then be numbered sequentially starting from one (1) s("Sequential Number").

b. The Eligible Customers shall be shortlisted randomly by an automated selected system based on the total number of valid Entries tabulated during the Campaign Period under the respective Prize category ("**Shortlisted Participant**").

c. The Shortlisted Participant with the identified Sequential Number shall be contacted by the Insurance Company for a Question and Answer session via recorded telephone call ("Phone Q&A") at their mobile number provided during the purchase and/or renewal of the Eligible General Insurance Products at the day of the Event , between 9.00am to 5.00pm from Monday to Friday (except national public holidays), within twelve (12) weeks from the end of Campaign Period.

d. The Shortlisted Participants shall be required to answer one (1) question correctly through Phone Q&A to be selected as the winners, subject to Clauses 6.1(d) and 7 below.

e. In respect of the Phone Q&A, the Insurance Company shall make three (3) attempts to contact the Shortlisted Participants. Should the attempt at communication be unsuccessful for any reason,

then the Insurance Company shall make two (2) more attempts within two (2) working days at the next earliest possible time. Should the final or ultimate attempt likewise prove unsuccessful, then the Shortlisted Participants shall not be eligible or qualified to win the prize offered under this Campaign. The Eligible Customer, who is next-in-line and has the identified Sequential Number on the list of Shortlisted Participants shall then be contacted to potentially to win the prize.

f. To the extent as permitted by law, the Bank shall not be responsible for any incomplete, disconnected and unanswered telephone calls made to a Shortlisted, or the said Shortlisted Participant's failure to be present at the designated date and time, or for other such similar reasons.

7. Prize Winner

7.1 The Bank shall notify all Prize Winners via SMS/telephone/electronic mailer/mailer based on their contact details maintained in the Bank's system. Notwithstanding that, the Bank reserves the right to use any other medium or method, including the Bank's website at www.ambank.com.my for the purpose of announcing the Prize Winners.

7.2 The results of Prize Winners shall be announced on AmBank official platforms e.g. AmBank Facebook or Corporate website within twelve (12) weeks after the end of Campaign Period.

7.3 In respect of the prizes offered under this Campaign:

a. The winners may be required to be present at the designated Bank's branch for a prize presentation session at their own costs and expenses as notified by the Bank via telephone call and/or electronic mailer with regards to the date, time and venue for the prize presentation session and/or other publicity programs.

b. The Bank reserves the right to forfeit a winner's prize if: -

- The winner fails to be contacted after the Bank has made three (3) attempts to contact the winner on the arrangement of such session and/or programs; or
- The winner is successfully contacted but fails to attend such session and/or programs without any valid reasons.

c. Any photos taken during the prize presentation session and/or programs shall be deemed as the Bank's property and the Bank has the right to use any of the photos for all promotional/ advertising/ announcement purposes.

d. Upon receipt of a prize, the winner shall check and determine the quality of the prize. Should there be any defects or issues surrounding the state of quality of the prize received, the receiving winner shall deal directly with the manufacturer and/or service provider and/or its authorized dealers of the relevant prize.

7.4. The Bank and/or Insurance Company 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/service provider and/or its authorized dealers under warranty or otherwise. At the risk of repetition, the winner is to deal directly with the manufacturer and/or service provider and/or its authorized dealers for such warranty information, claim, and/or terms and conditions specific to the prizes.

8. General Terms and Conditions

8.1 By participating in this Campaign, the Eligible Customers consent and agree to be bound by the conditions herein. 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> for any Campaign updates or the latest terms and conditions, if any.

8.2 The Eligible Customers are required to execute all relevant documents of the Bank and comply with all the terms and conditions in respect of the relevant products under the Campaign, which are separate from the terms and conditions herein.

8.3 The Bank shall have the right to disqualify any Eligible Customers from participating in the Campaign if it finds or determines that:

- a. The said Eligible Customer has provided untrue information or acted fraudulently in any manner during the entry process or at any time during the Campaign Period; or
- b. The Eligible Customer has breached any of the terms and conditions herein.

8.4 The Bank shall have the right to suspend, terminate or cancel the Campaign at any time with Prior Notice. The Bank shall also 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 varying the Campaign Period with Prior Notice.

For avoidance of doubt, neither any such cancellation, termination or suspension by the Bank of this Campaign, nor any variation, amendment, deletion or addition to the terms and conditions herein, shall entitle the Eligible Customer to any claim or compensation against the Bank for all losses or damage suffered or incurred by the Eligible Customer as direct or indirect result of any matters arising therefrom.

8.5 Any notice issued by the Bank in respect of this Campaign shall be posted on the Bank's official website at www.ambank.com.my or any of the Bank's branches and such notice shall be deemed as delivered and notified to the Eligible Customers.

8.6 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 shall be entertained.

8.7 For avoidance of doubt, the Bank shall not be liable for any of the followings:

- a. The Bank is not liable for any default in respect of this Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
- b. The Bank shall not be liable to any Eligible Customers for any damage of whatsoever nature or loss suffered (such as loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special 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 except where such actions, claims, direct losses, damages and expenses were directly attributable to the Bank's gross negligence, willful default or fraud.

8.8 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 jurisdiction of the Courts of Malaysia for the purpose of any suit, action or other proceeding arising out of or based on the conditions herein.

8.9 For any assistance relating to this Campaign, the Eligible Customers may contact the Bank's Contact Centre from 7am -11pm daily by calling 03-2178 8888 or by e-mailing inquiries/feedback to customercare@ambankgroup.com.

8.10 Unless expressly stated otherwise, the terms and conditions stipulated herein, including any amendments thereto, shall prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for this Campaign.

8.11 The Malay version of these Terms and Conditions is also available at <http://www.ambank.com.my/bm/terms-and-conditions>