

Terms and Conditions

AmBank Complimentary Perfect Rider Plus Insurance Cover for AmSPB/ AmSPP Customers Programme

Programme Period: 1 December 2024 – 31 March 2025

1. Definition

For the purpose of this terms and conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

“**AmBank**” refers to AmBank (M) Berhad [Company No.: 196901000166 (8515-D)], a company incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**AmSPB**” refers to AmBank SIGNATURE Priority Banking.

“**AmSPP**” refers to AmBank SIGNATURE Priority Private.

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

“**Gross Written Premium/ GWP**” refers to gross premium amount of the motor insurance policy.

“**Liberty Insurance**” refers to Liberty General Insurance Berhad [Company No.: 197801007153 (44191-P)].

“**Prior Notice**” refers to notice by the Bank of certain facts or of a particular state of affairs of at least five (5) calendar days.

“**Programme**” refers to “AmBank Complimentary Perfect Rider Plus Insurance Cover for AmSPB Customers Programme (1 December 2024 – 31 March 2025)” organised by AmBank in accordance with the terms and conditions stipulated herein.

2. Program Period

The Program shall run from **1 December 2024 to 31 March 2025**, both dates are inclusive (“Programme Period”) or such other periods as may be determined by AmBank with Prior Notice to the Eligible Customers (as defined below) before the new terms and conditions take effect and published on the Bank’s website at www.AmBank.com.my.

3. Programme Eligibility

3.1 This Programme is open to all new and existing AmBank AmSPB/ AmSPP customers (“Eligible Customers”).

3.2 The following shall not be eligible for this Programme:

- (i) Non-individual customers of AmBank;

- (ii) Permanent and contract Employees of AmBank (including AmBank’s group of companies, subsidiaries and related companies); and/or
- (iii) Persons who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- (iv) Foreigners/ Non-Malaysians

4. Programme Mechanics and Conditions

4.1 To qualify for the Programme Reward, the Eligible Customers must fulfill the following qualification criteria:

Table 1

Eligibility Criteria	Programme Reward (“Programme Reward”)
The first one thousand (1,000) AmSPB/ AmSPP AmSPP customers who renew their Conventional motor insurance with a minimum GWP of Ringgit Malaysia Three Thousand (RM3,000) during Programme Period at any AmBank branches.	One (1) Complimentary Perfect Rider Plus (“PRP”) Insurance Cover for a duration of twelve (12) months, underwritten by Liberty Insurance

4.2 Eligible Customers who fulfilled the criteria in Table 1 will be entitled to the Programme Reward’s insurance benefits as per the schedule of benefits stated in Table 2 below, based on first-come, first-served basis, according to the motor insurance issuance date (with premium paid).

4.3 For avoidance of doubt, the motor insurance policy signed up during the Programme Period must be approved and issued by 31 March 2025.

4.4 Each Eligible Customers shall only be entitled to one (1) Programme Reward as per the policy documents generated by Liberty Insurance for a duration of twelve (12) months period.

4.5 The maximum total allocated Programme Rewards is capped at one thousand (1,000) units during the Programme Period.

4.6 The Programme Reward shall be fulfilled and issued within twelve (8) weeks from the motor insurance issuance date (with premium paid).

4.7 The Eligible Customers are advised to read and understand the product disclosure sheet and any other terms related to the said product and is subject to the full terms and conditions of Policy underwritten by Liberty Insurance upon receipt of the policy documents.

5. Disqualification

AmBank reserves the right to disqualify the participation of any Eligible Customer for the purpose of this Programme in the event: -

- 5.1 the Eligible Customer’s motor insurance policy is cancelled or terminated during the Programme Period or within twelve (8) weeks from the motor insurance issuance date (with premium paid) or
- 5.2 the Eligible Customer has provided untrue information or acted fraudulently in any manner during the Program Period; or
- 5.3 the Eligible Customer has breached any of these Terms and Conditions stipulated herein.

6. General Terms and Conditions

- 6.1 By participating in this Programme, the Eligible Customers agree to be bound by these terms and conditions, the Terms and Conditions Governing Accounts and Services (Conventional Banking), Terms and Conditions Governing Islamic Accounts and Services, (collectively "Generic T&Cs") including any amendments or variations to it and the decision of AmBank in connection with any matter relating to the Programme shall be final, conclusive and binding on the Eligible Customers. If there is any inconsistency between these terms and conditions and the Generic T&Cs, these terms and conditions shall prevail.
- 6.2 Eligible Customers shall seek clarification from AmBank's authorized representative if there are any terms and conditions that the Eligible Customers do not understand.
- 6.3 The record of transactions maintained by AmBank and AmBank's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Programme shall be final, conclusive and binding on the Eligible Customers. AmBank shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter concerning this Programme.
- 6.4 To the extent permitted by law, the Bank shall not be liable to the Eligible Clients when any "Force Majeure" event occurs. "Force Majeure" refers to any unforeseen events and/or circumstances which are not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove such as fire, earthquake, flood, epidemic, pandemic, accident, explosion, casualty, lockout, riot, civil disturbance, act of public enemy, natural catastrophe, embargo, war or act of God.
- 6.5 To the fullest extent permitted by law and unless due to AmBank's gross negligence or willful misconduct, AmBank expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Programme.
- 6.6 AmBank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Programme offered and published in any media, marketing or advertising materials.
- 6.7 AmBank shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from this Programme, unless due to AmBank Malaysia's gross negligence or willful misconduct specifically related to this Programme.
- 6.8 In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and the other materials relating to or in connection with the Programme, these terms and conditions shall prevail.
- 6.9 AmBank reserves the right to cancel, withdraw, suspend, extend or terminate the Programme prior to the expiry of the Programme Period, wholly or in part, at any time, with prior notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by AmBank of the Programme shall not entitle the Eligible Customers to any claim or compensation against AmBank for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination, unless due to AmBank's gross negligence or wilful misconduct specifically related to this Programme.

- 6.10 AmBank reserves the right to amend, add, delete, suspend, cancel, terminate or vary the Programme terms and conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Customers via posting on AmBank Malaysia's website, displaying a notice at any of AmBank branches or a statement insert in the Statement of Account or any other form of communications as determined by AmBank from time to time. If the Eligible Customers do not agree with the variations, they must within seven (7) days from the date of AmBank notification come to our nearest branches indicating their preference, failing which the Eligible Customers will be deemed to have accepted and bound by such variations.
- 6.11 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.
- 6.12 The Eligible Client(s) is required to log on AmBank corporate website for any Program updates and refer to www.AmBank.com.my/terms-and-conditions for the latest terms and conditions, if any.
- 6.13 For any assistance and/or feedback related to this Program, the Eligible Clients may contact the Bank's AmBank SIGNATURE Priority Private contact centre at +603-2178 6600 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) or email to customercare@AmBankgroup.com.
- 6.14 The Bahasa Malaysia version of this Terms and Conditions is also available at <http://www.AmBank.com.my/bm/terms-and-conditions>.

Table 2: Perfect Rider Plus: Schedule of Benefits.

Item / Perkara	Benefits / Faedah	Sum
		Plan / Pelan 88
1	Accidental Death (per person) / <i>Kematian Akibat Kemalangan (setiap orang)</i>	15,000
2	Permanent Disablement (per person) / <i>Hilang Upaya Kekal (setiap orang)</i>	15,000
3	Medical Expenses (per person) / <i>Perbelanjaan Perubatan (setiap orang)</i>	1,500 per accident / setiap kemalangan
	Corrective Dental and/or Cosmetic Surgery (per person) / <i>Pembedahan Pembetulan Gigi dan/atau Pembedahan Kosmetik (setiap orang)</i>	
	Ambulance Fees (per person) / <i>Yuran Ambulan (setiap orang)</i>	
4	Hospital Income (per person, up to maximum 60 days per year) / <i>Pendapatan Hospital (sehingga maksimum 60 hari setiap tahun setiap orang)</i>	30 per day / sehari
5	Bereavement Allowance (per person) / <i>Elaun Pengebumian (setiap orang)</i> Sum Insured doubled if Insured suffers death due to Ebola, SARS, Japanese Encephalitis, Chikungunya, Malaria and Dengue (provided it is not a declared pandemic in Malaysia) / <i>Jumlah Diinsuranskan berganda jika Pihak Diinsuranskan meninggal dunia akibat Ebola, SARS, Ensefalitis Jepun, Chikungunya, Malaria dan Denggi (dengan syarat ia bukan wabak yang diisytiharkan di Malaysia)</i>	750
6	Compassionate Flood Expenses (any one incident/in aggregate any one period of insurance) / <i>Perbelanjaan Ehsan Akibat Banjir (maksimum setiap kejadian/ agregat bagi setiap tempoh insurans)</i>	1,500
7	Outstanding Credit Card Balance (applicable for Insured only, up to maximum) / <i>Baki Kad Kredit Tertunggak (untuk Pihak Diinsuranskan sahaja, sehingga maksimum)</i>	300
8	Double Indemnity During A National Public Holiday in Malaysia (per person) / <i>Indemniiti Berganda Ketika Cuti Umum Seluruh Malaysia (setiap orang)</i>	30,000
9	Vehicle Breakdown Assistance and Towing Service Within Malaysia (per incident) - Including Unlimited Toll Charges incurred / <i>Perkhidmatan Bantuan Kerosakan Kenderaan dan Perkhidmatan Tunda Di Dalam Malaysia (setiap kejadian) - Termasuk Caj Tol Tanpa Had</i>	Up to 600 km round trip / Perjalanan ulung-alik sehingga 600km
10	Car Replacement Expenses (up to RM150 per day, maximum per incident) / <i>Perbelanjaan Gantian Kereta (sehingga RM150 sehari, maksimum setiap kejadian)</i>	450
11	Compassionate Allowance for Vehicle Total Loss due to Vehicle Collision or Theft / <i>Elaun Ehsan Bagi Kerugian Penuh/Menyekuruh Kenderaan Akibat Perlanggaran Atau Kecurian Kenderaan</i> Pays an amount equivalent to 10% of Named Vehicle's Motor Comprehensive or Third Party, Fire and Theft Sum Insured and benefit is only payable if the Motor Comprehensive or Third Party, Fire and Theft Policy is insured with Liberty General (maximum per incident) / <i>Membayar nilai bersamaan 10% daripada Jumlah Diinsuranskan ke atas Polisi Motor Komprehensif atau Pihak Ketiga, Kebakaran dan Kecurian bagi Kereta Dinamakan dan faedah akan dibayar jika Polisi Motor Komprehensif atau Pihak Ketiga, Kebakaran dan Kecurian diinsuranskan dengan Liberty General (maksimum setiap kejadian)</i>	6,000
12	Taxi and Car Rental Expenses / <i>Perbelanjaan Sewa Teksi dan Kereta</i> i. Taxi Expenses / <i>Perbelanjaan Teksi</i> ii. Car Rental Expenses up to RM150 per day / <i>Perbelanjaan Sewa Kereta sehingga RM150 sehari</i> (Maximum per incident and limited to 3 reimbursements a year) / <i>(Maksimum setiap kejadian dan bayaran balik terhad kepada 3 kali setahun)</i>	Not applicable / Tidak berkenaan
13	Hotel Accommodation Expenses for vehicle breakdown in Malaysia up to RM150 per night (maximum per incident and limited to 3 reimbursements a year) / <i>Perbelanjaan Penginapan Hotel bagi Kerosakan Kenderaan di Malaysia sehingga RM150 semalam (maksimum setiap kejadian dan bayaran balik terhad kepada 3 kali setahun)</i>	Not applicable / Tidak berkenaan
14	Hotel Accommodation Expenses for Vehicle Breakdown in Singapore up to RM150 per night (maximum per incident and limited to 3 reimbursements a year) / <i>Perbelanjaan Penginapan Hotel bagi Kerosakan Kenderaan di Singapura sehingga RM150 semalam (maksimum setiap kejadian dan bayaran balik terhad kepada 3 kali setahun)</i>	Not applicable / Tidak berkenaan
15	Referral Assistance Program Within Malaysia - Taxi and Car Rental Assistance, Arrangement for Hotel Accommodation, Arrangement for Emergency Evacuation, Referral to Service Centre and Car Rental Company and Emergency Message Transmission / <i>Program Bantuan Rujukan Di Dalam Malaysia - Bantuan Sewa Teksi dan Kereta, Pengurusan untuk Penginapan Hotel, Pengurusan untuk Pemindahan Kecemasan, Rujukan ke Pusat Servis dan Syarikat Sewa Kereta dan Penghantaran Pesanan/Mesej Kecemasan</i>	Not applicable / Tidak berkenaan
16	Compassionate Cover For Smash And Grab / <i>Perlindungan Ehsan untuk Samun dan Pecah Tingkap</i> i. Window and/or Windscreen Broken / <i>Tingkap dan/atau Cermin Kereta Pecah</i> ii. Loss or Damage to Personal Effects and/or Loss of Cash / <i>Kehilangan atau Kerosakan Barangan Peribadi dan/atau Kehilangan Wang Tunai</i>	1,000 500
17	Car Loan Protection / <i>Perlindungan Pinjaman Kereta</i>	5,000
18	International Assistance / <i>Bantuan Antarabangsa</i> Breakdown towing services within the Republic of Singapore, Negara Brunei Darussalam or Thailand (within 60 kilometres from the Malaysian border). Expenses incurred for repatriation of the Named Vehicle to the Malaysian border shall be borne by the Insured/driver / <i>Perkhidmatan tunda kereta rosak di Republik Singapura, Negara Brunei Darussalam atau Thailand (dalam lingkungan jarak 60 kilometer dari sempadan Malaysia). Perbelanjaan untuk penghantaran balik Kereta Dinamakan ke sempadan Malaysia hendaklah ditanggung oleh Pihak Diinsuranskan / pemandu</i>	Included / Termasuk