

Terms and Conditions

AmBank SIGNATURE Priority Banking Dine With Us Programme

Programme Period: 1 April 2025 to 30 June 2025

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

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 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 these terms and conditions herein, shall include all or any entity within the AmBank Group.

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Berhad [Company No.: 196901000166 (8515-D)] (AmBank), a company incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“Business Day” refers to day when the Bank is open for business as per its effective opening hours, unless stated otherwise.

“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 **“Dine With Us”** Cashback Programme organised by the Bank in accordance with the terms and conditions stipulated herein.

“AmSPB” refers to AmBank SIGNATURE Priority Banking.

“AmSPP” refers to AmBank SIGNATURE Priority Private.

“AUM” refers to individual principal Asset Under Management in any Conventional and/or Islamic deposits and/or investment i.e. Savings Account/Savings Account-i + Current Account/ Current Account-i + Fixed Deposit (FD)/Term Deposit (TD) + investments inclusive of Bancassurance/BancaTakaful held with the Bank.

“Minimum Balance” refers to minimum positive credit balance for the Primary Account which shall be maintained by the AmSPB or AmSPP customer pursuant to Clause 5 as stipulated below.

“Principal” refers to the principal cardholder of AmSPB Visa Infinite Credit Card or AmSPB The Metal Visa Infinite Credit Card.

“Supplementary” refers to the supplementary cardholder of the AmSPB Visa Infinite Credit Card/AmSPB The Metal Visa Infinite Credit Card.

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“**Eligible Card**” refers to the Principal and/or Supplementary cardholders of AmSPB Visa Infinite Credit Card or AmSPB The Metal Visa Infinite Credit Card.

“**Cashback**” refers to the 50% cashback earned for AmSPB Visa Infinite Credit Card and 60% cashback earned for AmSPB The Metal Visa Infinite Credit Card from Online Food Delivery and/or Dining Spend.

“**Merchant Category Code**” or “**MCC**” means the assignment for each merchant and transaction records is subject to classification by the respective acquiring banks (the bank which maintain the merchant’s bank account and process payments on behalf of the merchants) and it is the responsibility of the particular acquiring bank to assign the MCC and transaction record to the relevant transaction.

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.

Programme Period

2. The Programme shall run from **1 April 2025 to 30 June 2025**, both dates are inclusive (“**Programme Period**”) or such other periods as may be determined by the Bank with Prior Notice to the Eligible Cardholder (as defined below) before the new terms and conditions take effect and published on the Bank’s website at www.ambank.com.my.

Eligible Cardholder and Registration

3. “**Eligible Cardholder**” refers to AmSPB or AmSPP customers of the Bank who hold a Principal AmSPB Visa Infinite Credit Card or Supplementary AmSPB Visa Infinite Credit Card (Conventional only) or Principal AmSPB The Metal Visa Infinite Credit Card or Supplementary AmSPB Metal Visa Infinite Credit Card (“**Eligible Card**”) during the Programme Period as described herein, however do not include:
 - (i) cardholders of other credit cards, debit cards, prepaid cards, corporate cards or commercial cards, issued by the Bank; and/or
 - (ii) cardholders whose card accounts have been suspended, cancelled or terminated for whatsoever reasons during and up till twelve (12) weeks after expiry of the Programme Period.
4. For the avoidance of doubt, this Programme does not require any registration for participation purpose.

AUM and Minimum Balance

5. AmSPB or AmSPP customers must maintain minimum individual principal AUM of Ringgit Malaysia Three Hundred Thousand (RM300,000) which is inclusive of minimum Wealth AUM of Ringgit Malaysia Fifty Thousand (RM50,000) at the end of each Programme month and shall maintain at all times a Minimum Balance for the Primary Account as follows subject to Table 1: AUM Tiers and Cashback Percentage as stipulated below:
 - (a) a minimum aggregate total AUM of RM300,000, shall be maintained under the Primary Account in any Conventional and/or Islamic deposits and/or investment i.e. Savings Account/Savings Account-i + Current Account/ Current Account-i + Fixed Deposit (FD)/Term Deposit (TD) + investments inclusive of Bancassurance/BancaTakaful held with the Bank; which is inclusive of

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- (b) a minimum aggregate total Wealth AUM of RM50,000 (based on market value) in the Bank shall be maintained in any investment product inclusive of Bancassurance/BancaTakaful of the Bank or made with the Bank under the Primary Account.

Eligible Dining Transactions and Cashback

6. Subject to the terms and conditions herein, all Eligible Cardholder who use their Eligible Cards to perform online transactions for food deliveries and/or dining spend based on Table 1 and Table 2 below will be eligible for Cashback (“**Eligible Dining Transaction**”) according to their respective total AmSPB or AmSPP AUM.

The total aggregate AUM (in RM and RM equivalent) of the Eligible Cardholder at the last day of every calendar month will be used to determine the applicable AUM tiers and the Cashback which the Eligible Cardholder is entitled to.

Table 1 : AUM Tiers and Cashback Percentage

Programme Month	Eligibility Criteria	Spend Conditions	Cashback Entitlement
Programme Month 1: 1 April 2025 – 30 April 2025	<u>Category A: AmSPB Visa Infinite Credit Card</u> With minimum principal AUM of Ringgit Malaysia Three Hundred Thousand (RM300,000) or equivalent; with inclusive of Minimum Wealth AUM of Ringgit Malaysia Fifty Thousand (RM50,000) or equivalent	1) Minimum of Ringgit Malaysia Five Thousand (RM5,000) or equivalent monthly retail spends on Eligible Card; and	50% Cashback on each Eligible Dining transaction subject to Programme limit. Cashback is capped to RM388 per Eligible Cardholder for each Programme Month.
Programme Month 2: 1 May 2025 – 31 May 2025		2) Perform minimum one (1) dining transaction with minimum amount of RM200 during Programme Month; and	
Programme Month 3: 1 June 2025 – 30 June 2025		3) Payments must be made via the Eligible Card.	

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	<p><u>Category B: AmSPB The Metal Visa Infinite Credit Card</u></p> <p>With minimum principal AUM of Ringgit Malaysia Two Million (RM2,000,000) or equivalent</p>	<p>1) Minimum of Ringgit Malaysia Ten Thousand (RM10,000) or equivalent monthly retail spends on Eligible Card; and</p> <p>2) Perform minimum one (1) dining transaction with minimum amount of RM300 during Programme Month; and</p> <p>3) Payments must be made via the Eligible Card.</p>	<p>60% Cashback on each Eligible Dining transaction subject to Programme limit.</p> <p>Cashback is capped to RM388 per Eligible Cardholder for each Programme Month.</p>
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Table 2: Cashback Type and Cashback Limit

Cashback Type	Cashback Limits		Eligible Merchants
	Minimum Spend per Transaction	Maximum Monthly Cashback per Eligible Cardholder	
<p>Online Food Delivery AND / OR Dining Spend</p>	<p><u>Category A: AmSPB Visa Infinite Credit Card</u></p> <p>1) Minimum amount of RM200</p> <p><u>Category B: AmSPB The Metal Visa Infinite Credit Card</u></p> <p>1) Minimum amount of RM300</p>	RM388	<p>Online Food:</p> <p>1) DeliverEat 2) Foodpanda 3) GrabFood 4) EASI (Formerly Hungry) 5) Pop Meals (Formerly dahmakan)</p> <p>For Dining Spend: Open to all Dining Merchants</p>

6.1 Only the successful online food transactions for personal use or consumption will be considered as Eligible Dining Transaction. Any personal online transactions that are subsequently cancelled, disputed, refunded, transactions which are unauthorised or fraudulent/subsequently discovered to be unauthorised or fraudulent, or transactions which are under special corporate arrangements where existing rebates are applicable or for business purposes will be excluded as Eligible Dining Transaction.

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Top Spender Rewards

7. Subject to the terms and conditions herein, the Eligible Cardholder who use their Eligible Cards to perform the highest cumulative retail spend based on Table 3 below will be eligible for Top Spender Reward (“**Eligible Retail Transactions**”) according to their respective total AmSPB or AmSPP AUM.

Table 3: Eligibility for Top Spender Rewards

Programme Month	Eligibility Criteria	Spend Conditions	Top Spender Rewards
Programme Month 1: 1 April 2025 – 30 April 2025 Programme Month 2: 1 May 2025 – 31 May 2025 Programme Month 3: 1 June 2025 – 30 June 2025	<p><u>Category A: AmSPB Visa Infinite Credit Card</u></p> <p>With minimum principal AUM of Ringgit Malaysia Three Hundred Thousand (RM300,000) or equivalent; with inclusive of Minimum Wealth AUM of Ringgit Malaysia Fifty Thousand (RM50,000) or equivalent</p>	<ol style="list-style-type: none"> 1) Minimum of Ringgit Malaysia Five Thousand (RM5,000) or equivalent monthly retail spends on Eligible Card; and 2) Perform minimum one (1) dining transaction with minimum amount of RM200 during Programme Month; and 3) Payments must be made via the Eligible Card. 	<p><u>Category A: Top 20 Eligible Cardholders</u> with the highest cumulative retail spend throughout each Programme Month will be rewarded with RM388</p>
	<p><u>Category B: AmSPB The Metal Visa Infinite Credit Card</u></p> <p>With minimum principal AUM of Ringgit Malaysia Two Million (RM2,000,000) or equivalent</p>	<ol style="list-style-type: none"> 1) Minimum of Ringgit Malaysia Ten Thousand (RM10,000) or equivalent monthly retail spends on Eligible Card; and 2) Perform minimum one (1) dining transaction with minimum amount of RM300 during Programme Month; and 3) Payments must be made via the Eligible Card. 	<p><u>Category B: Top 20 Eligible Cardholders</u> with the highest cumulative retail spend throughout each Programme Month will be rewarded with RM388</p>

The Bank shall not be held responsible for any assignment of the MCC and transaction record that may result in non-posting of the Cashback for retail transactions. The Cardholder(s) shall not be entitled to claim for any compensation against the Bank for such non-posting of the Cashback due to the assignment of the MCC and transaction record by the respective merchant’s acquiring bank.

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8. The maximum total allocated Cashback for each Programme week is capped at Ringgit Malaysia Twelve Thousand only (RM12,000) with the maximum total allocated Cashback for each Programme month is capped at Ringgit Malaysia Forty-Eight Thousand only (RM48,000). Notwithstanding, each Eligible Cardholder is eligible for the Cashback of up to Ringgit Malaysia Three Hundred Eighty-Eight (RM388). The Eligible Cardholder who carries out the Eligible Dining Transactions will receive the Cashback on a first-come, first-served bases, as determined by the transaction stamp as recorded in the Bank’s system. In the event that an Eligible Cardholder holds multiple Eligible Cards, the Cashback to be earned from the Eligible Dining Transactions shall be calculated in aggregate according to the respective Eligible Card category as stated in Table 3 above and the same will be credited to the respective Eligible Card with the last Eligible Retail Transaction, as determined by the transaction stamp as recorded in the Bank’s system.

The Programme week is defined as per stipulated in the below table:

Programme Week	Programme Month 1 (April 2025)	Programme Month 2 (May 2025)	Programme Month 3 (June 2025)
Week 1	1 - 7 April 2025	1 - 7 May 2025	1 - 7 June 2025
Week 2	8 - 14 April 2025	8 - 14 May 2025	8 - 14 June 2025
Week 3	15 - 21 April 2025	15 - 21 May 2025	15 - 21 June 2025
Week 4	22 - 30 April 2025	22 - 31 May 2025	22 - 30 June 2025

9. The maximum total allocated Top Spender Reward for each Programme month is capped at Ringgit Malaysia Fifteen Thousand Five Hundred Twenty only (RM15,520). Notwithstanding, each Eligible Cardholder is entitled for a maximum of one (1) Top Spender Reward capped at Ringgit Malaysia Three Hundred Eighty-Eight only (RM388) during the Programme Period. In the event an Eligible Cardholder holds multiple Eligible Cards, the Eligible Retail Transaction for the Top Spender Reward shall be calculated in aggregate according to the respective Eligible Card category as stated in Table 3 above and the Top Spender Reward will be credited to the respective Eligible Card based on the highest cumulative monthly retail spend, as determined by the transaction stamp as recorded in the Bank’s system.
10. All Eligible Dining Transaction and Eligible Retail Transaction are as provided in Clause 5 (read together with Clause 6 and Clause 7) above and are charged to any Eligible Cardholder’s Eligible Card during the Programme Period must be for the purchase of goods or services incurred for personal use or consumption of the Eligible Cardholder, and not for business purposes. For the avoidance of doubt, Eligible Dining Transaction and Eligible Retail Transaction will **exclude** the following transactions:-
- a) Easy Payment Plan (EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advance;
 - b) Quasi-transactions for betting and/or gaming and quasi cash transaction MCC (which excludes all Quasi Cash)
 - c) e-Wallet transactions including, but not limited to; BigPay, Touch’nGo, Boost, GrabPay, Setel, Lazada, Shopee, and Wise (example: betting and / or gaming transactions) (including, but not limited to MCC: 4121, 4784, 4789, 4829, 5734, 6010, 6011, 6012, 6050, 6099, 6051, 6211, 6529, 6530, 6531, 6532, 6533, 6534, 6535, 6540, 7399)
 - d) any form of refund;
 - e) any disputed, unauthorised or fraudulent retail transaction;

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- f) any fees or charges imposed by the Bank which includes interest/management fee payments, late payment charges, charges for cash withdrawals, card services tax and any other form of service/miscellaneous fees;
 - g) charity transaction MCC, Petrol transaction MCC and Government Services MCC including but not limited to MCC: 8398, 8641, 8651, 8661, 8675, 8699, 5172, 5541, 5542, 5983, 0000 and range 9000 – 9999;
 - h) utilities and insurance payment including payment via online, auto debit and recurring transactions (including, but not limited to MCC: 4812 – 4814, 4816, 4821, 4899, 4900, 5960, 6300, 3429, 6381 & 6399);
 - i) any transactions from JomPay or related payments without MCC code or MCCC 0000;
 - j) corporate bill payments or corporate GIRO transactions;
 - k) cash advance / deposit / withdrawal transactions;
 - l) recurring transactions or standing instruction;
 - m) trade financing transactions;
 - n) transactions which are under any special corporate arrangements where rebates are applicable; transactions which are subsequently cancelled, disputed, refunded, or transactions which are unauthorized, suspicious or fraudulent in any nature/subsequently discovered to be unauthorized, suspicious or fraudulent in any nature.
11. All Eligible Dining Transaction and Eligible Retail Transaction made during the Programme Period must be based on the Malaysian time as captured by the Bank's transaction records and posted to the Eligible Cardholder's card account during Programme Period. The tracking of the Eligible Dining Transaction and Eligible Retail Transaction is based on the date the transaction is being posted on Cardholder's statement (Malaysian Time) and the Bank is not responsible for any failure and/or delay in the transmission of evidence of sales transactions due to reasons not within the Bank's control such as the failure, delay, action, or omission on the part of Visa and/or Merchant.
12. The merchants' category code (MCC) and the merchants' description name or any transaction details, tagging or identifications assigned by the merchants' acquiring bank refer to business establishments or retailers who have agreed to allow the purchase of its goods and services to be charged to credit cards, and shall be consistent with the records in the Bank's system. Any discrepancies between the MCC and the merchant's description name or any transaction details, tagging or identifications assigned by the merchants' acquiring bank with the records in the Bank's system may result in the Eligible Cardholder(s) being omitted from the Cashback entitlement under this Programme.
13. The Cashback will be credited into the respective Eligible Cardholder's Eligible Card account within ninety (90) working days from the end of the Programme month and the Cashback will be reflected in his/her card statement.
14. 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 for the purpose of announcing the Eligible Cardholder entitlement for the Cashback.

Disqualification

15. The Bank reserves the right to disqualify the participation of any Eligible Cardholder's for the purpose of this Programme in the event: -

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- (a) the Eligible Cardholder's Eligible Card account is in default of any facilities granted at any time during the Programme Period; or
- (b) the Eligible Cardholder's Eligible Card account is cancelled or closed within twelve (12) weeks from the end of the Programme Period; or
- (c) the Eligible Cardholder's has provided untrue information or acted fraudulently in any manner during the Programme Period; or
- (d) the Eligible Cardholder has breached any of these Terms and Conditions stipulated herein.

General

You are advised to read and understand the terms and conditions herewith, which shall be read together with the:

- (a) Specific Terms and Conditions for AmBank SIGNATURE Priority Banking at amsignatureprioritytnc.pdf

The Cardholders is required to log on to the Bank's official website at ambank.com.my/eng/terms-and-conditions as participation in this Programme represent your acceptance to this Terms and Conditions and the General Terms and Conditions. In the event that there is any inconsistency among all these Terms and Conditions, this Terms and Conditions contained herein shall prevail in relation to this Programme.

- 16. The Bank shall 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 vary the Programme Period with Prior Notice.
- 17. The Bank shall, at any time, have the right to cancel, terminate or suspend the Programme with Prior Notice. Any notice to be given by The Bank shall be posted in The Bank's official website at www.ambank.com.my or displayed in branches, and any such notice shall be deemed given when so posted at its official website or displayed in branches, whichever is earlier.
- 18. The Bank's decision on all matters relating to the Programme shall be final and binding and no correspondence or appeal will be entertained.
- 19. 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 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.
- 20. The Bank would not be liable to any Eligible Cardholder for any damage or losses suffered, including loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages, arising from the Eligible Cardholders' participation in this Programme, 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 are directly attributable to the Bank's gross negligence, wilful default or fraud.
- 21. 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 exclusive jurisdiction of the Courts of Malaysia for the

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purpose of any suit, action or other proceeding arising out of or based on the terms and conditions herein.

22. The Eligible Cardholder(s) is required to log on the Bank's corporate website for any Programme updates and refer to <http://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
23. For any assistance and/or feedback related to this Programme, the Eligible Cardholder may contact AmBank SIGNATURE Priority Banking contact centre at **+603-2178 6600** (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) or email to customercare@ambankgroup.com.
24. The Bahasa Malaysia version of this Terms and Conditions is also available at <http://www.ambank.com.my/eng/terms-and-conditions>.