



## Terms and Conditions

### Coffee On Us Campaign 2024

Campaign Period: 15 July 2024 – 30 September 2024

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

#### 1. 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 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.

**“Asset Under Management/ AUM”** refers to the assets in any Conventional and/or Islamic deposits (as Primary Accountholder); i.e. Savings Account/ Savings Account-i, Current Account/ Current Account-i, Fixed Deposit (FD)/ Term Deposit-i (TD-i), Conventional and/or Islamic investments (as Primary Accountholder) inclusive of Bancassurance/ BancaTakaful, held and offered through the Bank.

**“Bank”** refers to both AmBank (M) Berhad (‘AmBank’) [Registration No.: 196901000166 (8515-D)] and AmBank Islamic Berhad (‘AmBank Islamic’) [Registration No.: 199401009897 (295576-U)], companies incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

**“Campaign”** refers to **“Coffee On Us Campaign 2024”** organised by the Bank in accordance with the terms and conditions herein.

**“CASA/CASA-i”** refers to Current Account and/or Current Account-i or Savings Account and/or Savings Account-i of the Eligible Customers maintained with the Bank. For the purposes of this Campaign, the CASA/CASA-i are inclusive of the following:

- (a) Basic Savings Account/Basic Savings Account-i (BSA/BSA-i);
- (b) Basic Current Account/ Basic Current Account-i (BCA/BCA-i);
- (c) TRUE Savers Account/TRUE Savers Account-i;
- (d) TRUE Transact Current Account;
- (e) TRUE Transact Account-i;
- (f) eFlex Savings Account / eFlex Savings Account-i
- (g) Everyday Savings Account;

- (h) Family First Special Savings Account/Special Savings Account-i (Family First Solution-i);
- (i) Family First Everyday Account/ Family First Everyday Account-i (Family First/Family First-i);
- (j) AmPartner Account;
- (k) AmStar Current Account/AmStar Current Account-i
- (l) AmWafeeq Savings Account-i.

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

“**Payroll Account**” refers to AmBank@work Payroll Account registered with the Bank by the employers of the Eligible Customers, of which the Eligible Customers’ monthly payroll / salary is credited into the CASA/ CASA-i that are maintained with the Bank.

“**Switch Your Payroll**” refers to external fresh funds transferred into CASA/ CASA-i, for three (3) consecutive months via DuitNow or Interbank Giro (IBG), in accordance with the schedule stated in clause 4.4 below.

“**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.

Related Corporations and Associate Corporation shall have the same meanings assigned to it under s.7 of the Companies Act 2016 and s.2(1) of the Financial Services Act, respectively.

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

The Campaign shall run from **15 July 2024 – 30 September 2024**, both dates are inclusive (“**Campaign Period**”) or such other periods as may be determined by the Bank 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](http://www.ambank.com.my).

## 3. Eligibility

3.1 “**Eligible Customers**” refers to primary accountholders who meets the following criteria during the Campaign Period:

- a) Open AmBank@work Payroll Account with minimum net monthly salary of Ringgit Malaysia Six Thousand Three Hundred (RM6,300) credited into CASA/ CASA-i; or
- b) Transfer of at least Ringgit Malaysia Six Thousand Three Hundred (RM6,300) monthly to CASA/ CASA-i via DuitNow or IBG for 3 consecutive months; or
- c) Maintain a minimum primary AUM of Ringgit Malaysia Fifty Thousand (RM50,000) throughout the Campaign Period.

- 3.2 The Eligible Customers must also sign-up for at least one (1) product as stipulated below:
- a) **“Credit Card/ Credit Card-i”** – Eligible customers who sign-up for an AmBank/ AmBank Islamic Credit Card/ Credit Card-i and applications of which are successfully approved during the Campaign Period; or
  - b) **“Unit Trust”** excluding Closed Ended Fund – Eligible customers who invest in Unit Trust/Shariah Compliant Unit Trust with a minimum sales charge of two percent (2%) during the Campaign Period; or
  - c) **“Bancassurance/BancaTakaful”** – Eligible customers who sign-up for Bancassurance (Life) policy or Bancatakaful (Family Takaful Advisory) certificate during the Campaign Period; or
  - d) **“Home Financing”** – Eligible customers who successfully sign-up for a Home Financing product with approved financing limit during the Campaign Period; or
  - e) **“Auto Financing”** – Eligible customers who successfully sign-up for an Auto Financing product with approved financing limit during the Campaign Period;
- 3.3 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.
  - c) Customers whose account(s) with the Bank are dormant or deemed inactive or who have breached any agreements entered into with the Bank;
  - d) Customers whose account(s) is/are suspended, cancelled or terminated for any reason during the Campaign Period or prior to the fulfillment of the Campaign Reward (as defined below).
- 3.4 The deposits made into CASA/ CASA-I under this Campaign are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor whilst the Unit Trust/ Shariah Compliant Unit Trust funds are not protected by Perbadanan Insurans Deposit Malaysia. The Eligible Customers are advised to read and understand the Prospectus/ Information Memorandum/ Product Highlights Sheet before investing.

#### 4. Campaign Mechanics

- 4.1 The **first fifty (50) customers** of each category who meet the qualifying criteria as specified in Table A below shall be entitled to the Campaign Reward during the campaign period.

**Table A**

Eligibility	Criteria	Campaign Rewards ("Campaign Reward")
<b>Category A – Payroll</b> Eligible for the <b>first fifty (50) customers</b> who <b>open AmBank@work Payroll Account</b> with minimum <b>net monthly salary crediting of Ringgit Malaysia Six Thousand Three Hundred (RM6,300)</b> into CASA/ CASA-i	Eligible customers <b>MUST sign-up for at least one (1) product</b> during the campaign period: a) Credit Card/ Credit Card-I; or b) Unit Trust with minimum 2% sales charge; or c) Bancassurance/ BancaTakaful; or d) Home Financing; or e) Auto Financing	<b>Ringgit Malaysia One Hundred (RM100) worth of Bask Bear Coffee e-Vouchers</b>
<b>Category B – Switch Your Payroll</b> Eligible for the <b>first fifty (50) customers</b> who transfer at least <b>Ringgit Malaysia Six Thousand Three Hundred (RM6,300) monthly</b> to CASA/ CASA-i via <b>DuitNow or IBG for three (3) consecutive months</b>		
<b>Category C - Minimum AUM of RM50K</b> Eligible for the <b>first fifty (50) customers</b> who maintain <b>minimum AUM of Ringgit Malaysia Fifty Thousand (RM50,000)</b> throughout the Campaign Period		

- 4.2 The Eligible Customers must register via [ambank.com.my/CoffeeOnUs](http://ambank.com.my/CoffeeOnUs) to participate in this Campaign.
- 4.3 The following periods and their corresponding dates shall apply to Category A. The net salary of the newly onboarded Payroll Account must be credited in the next participating month as stipulated in Table B below to qualify for the Campaign Reward.

**Table B - Payroll**

Eligible Customers Onboarding Month	First Salary Crediting Month to Qualify for Campaign Reward
Period 1: 15 July 2024 - 31 July 2024	August 2024
Period 2: 1 August 2024 - 31 August 2024	September 2024
Period 3: 1 September 2024 - 30 September 2024	October 2024

- 4.4 The following periods and their corresponding dates shall apply to Category B. The transfer of external fresh funds via DuitNow or IBG must be made for three (3) consecutive months as stipulated in Table C below to qualify for the Campaign Reward.

**Table C – Switch Your Payroll**

<b>Eligible Customers First (1<sup>st</sup>) DuitNow / IBG Transfer-In Date</b>	<b>Three (3) Consecutive Months' Transfer-In to Qualify for the Campaign Reward</b>
Period 1: 15 July 2024 - 31 July 2024	July 2024, August 2024, September 2024
Period 2: 1 August 2024 - 31 August 2024	August 2024, September 2024, October 2024
Period 3: 1 September 2024 - 30 September 2024	September 2024, October 2024, November 2024

- 4.5 The Eligible Customers who fulfill the criteria in Clause 4.1 and Clause 4.2 above shall be eligible for the Campaign Reward based on a first-come, first-serve basis, according to the campaign registration time stamp as recorded in the Bank's system. The total of the Campaign Reward is capped at Ringgit Malaysia Fifteen Thousand (RM15,000), for one hundred fifty (150) eligible customers (capped at fifty (50) eligible customers per category).
- 4.6 For avoidance of doubt, the new Credit Card/Credit Card -i, Home Financing or Auto Financing product sign-up during Period 3 (1 September 2024 – 30 September 2024), a grace period of fourteen (14) calendar days from the end of the Campaign Period starting from 1 October 2024 till 14 October 2024 ("**Grace Period**") shall apply and the product has to be approved within these Grace Period to qualify for the Campaign Reward.
- 4.7 For avoidance of doubt, the Bancassurance/ BancaTakaful policies/certificates signed up during the Campaign Period must be approved by 15 October 2024. The Bancassurance/ BancaTakaful policies / certificates must remain in force during the Campaign Period and at the point of Campaign Reward fulfillment.
- 4.8 For Category C – Minimum AUM of RM50,000, the Eligible Customers must maintain a minimum principal AUM of Ringgit Malaysia Fifty Thousand (RM50,000) throughout the Campaign Period and at the point of fulfillment.
- 4.9 In the event if the Eligible Customers are unable to fulfill any one of the criteria in Clause 4.1 and Clause 4.2 above, the said Eligible Customers shall not be entitled to the Campaign Reward.
- 4.10 Each Eligible Customer is only entitled to redeem **one (1) Campaign Reward of Ringgit Malaysia One Hundred (RM100)** worth of Bask Bear Coffee e-Vouchers.
- 4.11 The delivery of the Campaign Reward will be done within twelve (12) weeks after 30 November 2024 via short messaging system (SMS), electronic direct mailer (eDM) or any other delivery methods as deemed appropriate by the Bank.
- 4.12 The Campaign Rewards awarded to the Eligible Customers are not exchangeable or transferable for cash, credit or in kind.

- 4.13 The Bank will communicate to the Eligible Customers who are qualified for the Campaign Reward the Bask Bear Coffee e-Voucher Code via short messaging system (SMS), electronic direct mailer (eDM), announcement via the Bank's corporate website at [ambank.com.my](http://ambank.com.my) and/ or any other communications platform as deemed appropriate by the Bank.
- 4.14 It is the Eligible Customers' responsibility to ensure that their information (mobile number, email address and postal address) maintained with the Bank is current and up to date. The Bank shall not be liable for any loss suffered or for any failure to fulfill the delivery of the Campaign Reward if such loss or failure is due to the inaccuracy of the Eligible Customers' information.
- 4.15 The Bank reserves the right to change or exchange the Campaign Rewards into any form of rewards of equivalent amount, and the Eligible Customers will be notified with Prior Notice according to clause 6.3 below.
- 4.16 Any Campaign Reward which are not redeemed six (6) weeks after the delivery period as stated in clause 4.11 above will be forfeited. Eligible Customers whose Campaign Reward has been forfeited are not entitled to any payment or compensation, and any appeal arising thereafter shall not be entertained by the Bank.

## **5 Disqualification**

- 5.1. The Bank reserves the right to disqualify any Eligible Customer from participating in this Campaign in the event that: -
- a) the Eligible Customer's in default of any facilities with any of the entities under AmBank Group during the Campaign Period; or
  - b) the Eligible Customer's (any) account with the Bank is cancelled or closed in any manner whatsoever within twelve (12) weeks upon the expiry of the Campaign Period; or
  - c) the Eligible Customer's has provided untrue/ invalid information or acted fraudulently or wrongfully in any manner during the Campaign Period; or
  - d) the Eligible Customer has breached any of the Terms and Conditions stipulated herein.

## **6 General**

- 6.1 By participating in this Campaign, the Eligible Customers and/or any party related herein consent and agree to be bound by the terms and conditions herein, and the terms and conditions herein shall be read together with the General Terms and Conditions for Accounts and Services, AmBank (M) Berhad MasterCard/VISA/UnionPay Agreement, AmBank Islamic Berhad MasterCard/ VISA Agreement, Hire Purchase Terms and Conditions and Specific Terms and Conditions for HomeLink & Property Link Investment Account-i and Terms and Conditions Governing - Unit Trust.
- 6.2 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 Campaign Period with Prior Notice.

- 6.3 The Bank shall, at any time, have the right to cancel, terminate or suspend the Campaign with Prior Notice.
- 6.4 Any notice to be given by the Bank shall be posted on the Bank's official website at [ambank.com.my](http://ambank.com.my) and/or displayed in its branches, and any such notice shall be deemed given when posted at its official website or displayed in branches, whichever is earlier. The Eligible Customers are advised to check the Bank's official website or notices displayed at the Bank's branches from time to time.
- 6.5 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.
- 6.6 The Bank's decision on all matters relating to the Campaign shall be final and binding and no correspondence or appeal will be entertained.
- 6.7 To the extent permitted by law, the Bank shall not be liable to the Eligible Customers 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 or circumstances of similar nature as may be classified as "Force Majeure" by the Bank from time to time.
- 6.8 The Bank shall not be liable to any Eligible Customer 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 Customers' participation in this 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 are directly attributable to the Bank's gross negligence, wilful default or fraud.
- 6.9 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 purpose of any suit, action or other proceeding arising out of or based on the terms and conditions herein.
- 6.10 The Eligible Customers are required to log on the Bank's corporate website for any Campaign updates and refer to <http://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
- 6.11 For any assistance related to this Campaign, the Eligible Customers may contact the contact centre at **+603-2178 8888** (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) or email to [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com).



6.12 The Bahasa Malaysia version of this Terms and Conditions is also available at <http://www.ambank.com.my/bm/terms-and-conditions>.