

Terms and Conditions
Link & Menang Campaign
Campaign Period: 4 September 2024 – 28 February 2025

REMINDER: Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions below and any updated 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 stated herein and/or updated terms and conditions, the Eligible Customer(s) are advised to discuss with any of the Bank's authorised representative/licensed staff.

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 within 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 Application” refers to the online banking service(s) made available by the Bank to its customers that is available as a mobile application.

“AmOnline EKYC” refers to the New-to-Bank onboarding platform for eligible customers to register for a new CASA/CASA-i offered by the Bank via AmOnline Application.

“Associate Corporations” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013, where applicable. **“Related Corporations”** shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

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

“Bank” refers to AmBank (M) Berhad [Registration No.: 19690100016 (8515-D)] or AmBank Islamic Berhad (Registration No.: 199401009897 (295576-U)], both incorporated in Malaysia and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“Campaign” refers to **“Link & Menang Campaign”** 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.

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“Eligible Customers” refer to all new and existing individual customers of the Bank who have registered for AmOnline Application prior to or during the Campaign Period.

“Eligible Transactions” refer to the transactions as described in Clause 4 hereunder.

“New Account” refers to new CASA/CASA-i opened via AmOnline App by New-to-Bank customers.

“New-to-Bank” refers to individuals who do not have any existing or previous banking relationship with the Bank or any of its Related Corporations, and who open a New Account with the Bank via AmOnline App during the Campaign Period.

“Prior Notice” means a notice by the Bank of at least Five(5) calendar days and published on the Bank’s website at www.ambank.com.my.

“Related Corporations” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

“Referral” means a recommendation by an existing customer of the Bank to a prospective customer who is not currently holding any account with the Bank, to open an eligible account with the Bank.

“Referral Code” means a unique alphanumeric code assigned to each existing customer of the Bank who participates in this Campaign and refers a prospective customer to open an eligible account with the Bank. The Referral Code is used to track the number of successful referrals made by each existing customer and award entries.

“TH” refers to Lembaga Tabung Haji. Lembaga Tabung Haji is an organization governed by the Tabung Haji Act 1995 (Act 535).

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.

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2 Campaign Period

2.1 This Campaign shall commence on 4 September 2024 and end on 28 February 2025 (both dates inclusive) (“**Campaign Period**”). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice.

2.2 The Campaign consists of two phases as set out in table below:

Participating Month	Campaign Phase
4 September – 30 November 2024	Phase 1
1 December 2024 – 28 February 2025	Phase 2

Eligible Customers who have participated in Phase 1 may participate in Phase 2 by fulfilling the participating criteria as set out in Clause 4.

3 Campaign Eligibility

3.1 This Campaign is open to all new and existing individual customers who have registered for AmOnline Application prior or during the Campaign Period (“**Eligible Customers**”).

3.2 Employees of AmBank Group and contract staff are **NOT** eligible to participate in this Campaign.

4 Campaign Mechanics & Participating Criteria

4.1 The Campaign mechanics are as described below:

Earn Entries & Win Cash Back

Eligible Customers will earn entries when they perform Eligible Transactions (as described in table below) successfully on the AmOnline Application during the Campaign Period and stand to win cash back.

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Action	Participating Criteria	Number of Entry(ies) Awarded
Tabung Haji Linkage	The Eligible Customers must successfully link their Tabung Haji account to AmOnline Application for new linkages only ¹	1 entry
New Account Opening	The Eligible Customers must successfully open an AmWafeeq SA-i via AmOnline Application. Applicable for new-to bank customers only ²	5 entries
Referrals	An Eligible Customers must refer a friend to successfully open an AmWafeeq SA-i via AmOnline Application using his/her personal referral code	1 st referral – 5 entries
		Subsequent referrals - 5x booster of accumulated entries

¹ The Eligible Customers who have linked their Tabung Haji account before the Campaign Period shall not be rewarded with any entries for re-linking it during the Campaign Period. Entries shall only be awarded for linkages that are done for the first time to AmOnline Application during the Campaign Period.

² The Eligible Customers who open an AmWafeeq SA-i account during the Campaign period shall only be awarded the entries if they are New-To-Bank customers.

4.2 Below are some illustrations that demonstrate the entries shall be rewarded for this Campaign:

Illustration 1

Customer A is an existing AmBank customer of the Bank with an AmWafeeq SA-i. He linked his TH account successfully via AmOnline Application on 10 September 2024. He referred his friend, Customer B to open an AmWafeeq SA-i using his referral code and the account was successfully opened on 20 September 2024 Customer B.

Action	Entries earned for Customer A
Link Tabung Haji Account	1
1 st Referral	5
Total	6

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Illustration 2

Customer B is New-to-Bank and successfully opened an AmWafeeq SA-i on 20 September 2024. He subsequently linked his TH account successfully via AmOnline Application on 30 September 2024. He then referred his friend, Customer C to open an AmWafeeq SA-i using his referral code an account was successfully opened on 10 October 2024 for Customer C.

Action	Entries earned for Customer B
Link Tabung Haji Account	1
Successful Opening of AmWafeeq SA-i via AmOnline Application	5
1 st Referral	5
Total	11

Illustration 3

Customer A participated in Phase 1 of the Campaign and earned six (6) entries by linking his TH account and referring a friend to open an AmWafeeq SA-i using his referral code and an account was successfully opened. Customer A was selected as a reward winner of Ringgit Malaysia One Hundred (RM100). Subsequently in Phase 2, Customer A continued to participate in the Campaign and successfully referred two (2) friends to open an AmWafeeq SA-i using his referral code.

Action	Entries earned in for Customer C in Phase 2
1 st Referral	5
2 nd Referral	25(5x booster of accumulated entries)
Total	30

5 Campaign Reward

5.1 There is a total of two hundred forty-four (244) winners throughout the Campaign Period who shall be selected on a random basis.

Reward Category	Number of Winners
RM 1,000	4
RM 100	40
RM 10	200

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The Campaign shall be organized in two distinct phases, each spanning a duration of three (3) months. The rewards offered in each stage shall be in the manner as set out below.

Campaign Phase	Cash Back Reward
Phase 1: 4 September – 30 November 2024	<ul style="list-style-type: none">• RM 1,000 X 2 winners• RM 100 x 20 winners• RM 10 x 100 Winners
Phase 2: 1 December 2024 – 28 February 2025	<ul style="list-style-type: none">• RM 1,000 X 2 winners• RM 100 x 20 winners• RM 10 x 100 Winners

The Eligible Customers who have won a cash back reward in Phase 1 are also eligible to participate and win in Phase 2.

6 Campaign Fulfilment

- 6.1 The cash back reward shall be credited into the winners CASA/CASA-i in the following manner:
- (a) Phase 1: The reward shall be credited within four (4) to six (6) weeks after the end of phase 1.
 - (b) Phase 2: The reward shall be credited within four (4) to six (6) weeks after the end of phase 2.
- 6.2 There is no restriction on the Eligible Customer to participate in Phase 2 if he/she has already participated in Phase 1. The said Eligible Customer may win rewards in both phases. However, the entries earned in Phase 1 will not be carried forward to Phase 2. The Eligible Customer shall need to earn new entries in Phase 2 in accordance with the participating criteria.
- 6.3 The Bank shall notify the winners via phone call, AmOnline Push Notification, electronic direct mail (eDM), or electronic communication displayed at the Bank's website at www.ambank.com.my.
- 6.4 The Eligible Customers' CASA/CASA-i must not be dormant or closed, and remain active throughout the Campaign Period until at least to the point where the cash back reward is credited into the Eligible Customers' CASA/CASA-i.
- 6.5 The Bank will not entertain any request from the Eligible Customers to transfer the cash back reward to other accounts maintained with the Bank or to any

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accounts maintained with other financial institution or to any third party's accounts.

- 6.6 By participating in the Campaign, the Eligible Customers:
- (a) agree that they have read, understood, and agreed to be bound by the terms and conditions stated herein.
 - (b) agree that all records of transactions recorded in the Bank's system within the Campaign Period is based on local date and time and shall be accurate and conclusive; and
 - (c) agree that the Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers.
- 6.7 The Bank shall not be liable for:
- (a) Any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software.
 - (b) Any failure in respect of entry of any information to be received, captured, or recorded for the purpose of this Campaign, including, but not limited to, system down-time or technical problems, traffic congestion on the Internet or at the AmOnline Application.
 - (c) Any injury or damage to an Eligible Customer's or any other person's computer or other device related to or resulting from participating in the Campaign; and/or
 - (d) Any combination of the above.

7 Disqualification

- 7.1 The Bank has the right to disqualify the participation of any Eligible Customers from this Campaign without having to notify the Eligible Customers in the event:
- (a) The Eligible Customers' CASA/CASA-i are closed within four (4) weeks from the end of the Campaign Period; or
 - (b) The Eligible Customers have provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (c) The Eligible Customers have breached any of the terms and conditions stipulated herein; or
 - (d) The Eligible Customers who have committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period
 - (e) The Eligible Customers who have committed or are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.

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8 General

- 8.1 By participating in this Campaign, the Eligible Customers are advised to read and understand these Terms and Conditions, which shall be read together with the:
- (a) General Terms and Conditions for Accounts and Services;
 - (b) Specific Terms and Conditions for Commodity Murabahah-Based Current Account-i/Savings Account-i (applicable to CASA-i only).
- 8.2 The Bank shall have at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 8.3 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.
- 8.4 Any notice issued by the Bank shall be posted on the Bank's official website at www.ambank.com.my or displayed in its branches, and any such notice shall be deemed given when so posted at its official website or its 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.
- 8.5 Unless expressly stated otherwise, these Terms and Conditions, including any amendments thereto, shall prevail over any other provisions and/or representations contained in any other notices/Campaign/advertising materials for this Campaign.
- 8.6 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all participating Eligible Customers, and no correspondence or appeal arising therefrom shall be entertained.
- 8.7 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.
- 8.8 No compensation in cash or any kind shall be given to the Eligible Customers for any losses or damages suffered or incurred by the Eligible Customers as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the terms and conditions herein unless the same is solely due to the gross negligence and/or default of the Bank.

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- 8.9 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 not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove including natural disasters such as pandemic, flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, 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.
- 8.10 The Bank shall not be responsible or liable for any failure by any Eligible Customers to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- 8.11 All disputes concerning the construction, validity, enforcement and interpretation of these Terms and Conditions 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 these Terms and Conditions.
- 8.12 The Eligible Customers are required to log on the Bank’s corporate website for any Campaign updates and refer to <https://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
- 8.13 For any assistance and/or feedback related to this Campaign, the Eligible Customers may contact the Bank’s Contact Centre from 7.00am to 11.00pm, Monday to Friday by calling Bank’s Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com.
- 8.14 The Bahasa Melayu version of these terms and conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.