

Terms and Conditions

AmBank (M) Berhad/AmBank Islamic Berhad: Safe and Save Campaign

Campaign Period: 1 December 2024 – 31 March 2025

REMINDER: The Eligible Customer (as defined below) is hereby reminded to read and understand the terms and conditions below and updated terms and conditions (if any) which is available at <http://www.ambank.com.my/SafeNSave>. If the Eligible Customers do not understand any of the terms and conditions stated herein and 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 this Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

“**Bank**” means AmBank (M) Berhad (Company No: 19690100016 (8515-D)), and AmBank Islamic Berhad (Company No: 199401009897 (295576-U)), both companies 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 **Safe and Save Campaign** organised by the Bank in accordance with the terms and conditions stipulated herein.

“**Eligible Customer**” means all new and existing to the Bank's customers who meet all the eligibility criteria as provided in Clause 3 herein.

“**Insurance Company**” means Liberty General Insurance Berhad (formerly known as AmGeneral Insurance Berhad).

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

2. Campaign Period

The Campaign will run from **1 December 2024 until 31 March 2025** (both dates inclusive) (“Campaign Period”) or such other period as may be determined by the Bank with Prior Notice to Eligible Customers.

3. Eligibility

- 3.1 The Campaign is open to all **new and existing** customers of the Bank who successfully purchased or renewed non-motor insurance plan with full premiums duly paid during Campaign Period.
- 3.2 Employees of the AmBank Group and their immediate family members (spouses, children, parents and siblings) are also eligible to participate in this Campaign.

4. Campaign Offer and Criteria

4.1 This Campaign is applicable to selected motor insurance listed below:-

- Fire Insurance
- Personal Accident Insurance
- Travel Insurance
- Home Content Insurance

(hereinafter referred to as “**Eligible Insurance Policy**”)

4.2 Each Eligible Insurance Policy Certificate shall be entitled to win **one (1) Touch 'n Go eWallet reload PIN (“Reload PIN”)** wherein the Reload PIN value will depend on the insurance policy certificate’s Gross Written Premium (“GWP”) value (excluding Stamp Duty and Service Tax) as stipulated in Table 1 below.

* For the avoidance of doubt, Gross Written Premium shall mean the total amount of money an insurance company collects from its customers for the insurance policies.

Table 1

New & Renewal GWP (*Excluding Stamp Duty and Tax and not eligible for non-motor insurance renewal cases with full/ partial premium/contribution rebate)	Reload PIN Value (Round to the nearest RM10)
Below RM100	0 of GWP
RM100 to below RM500	5% of GWP
RM500 & above	10% of GWP

4.3 The example of Reload PIN entitled is stipulated in Table 2 below.

Table 2

Scenario	New & Renewal GWP	Reward Calculation	Reload PIN Value
A	RM370	5% x RM370 = RM18.5	RM20 (Round up of reward)
B	RM540	10% x RM540 = RM54	RM50 (Round down of reward)

4.4 Any cancellation, endorsement(s) performed, policy/certificate reinstatement and/or full or partial premium/contribution rebate on the non-motor insurance plan during the Campaign Period will **not** be eligible for the Reload PIN.

4.5 Reload PIN will be distributed through SMS notification as stipulated in Table 3 below. Customers must create or log on to the Touch 'n Go eWallet account to redeem the Reload PIN.

Table 3

Motor Insurance/ Takaful Plan Issuance Period	SMS Notification by
1 December 2024 – 31 December 2024	15 March 2025
1 January 2025 – 31 January 2025	15 April 2025
1 February 2025 – 28 February 2025	15 May 2025
1 March 2025- 31 March 2025	15 June 2025

4.6 Eligible Customer is responsible for redeeming the Reload PIN directly through the Touch 'n Go eWallet app as stated in the SMS sent by the Bank and/or Insurance Company within the validity of the unique e-code.

4.7 Any unutilised Reload PIN that has expired, lost, or stolen will not be replaced by the Bank and/or Insurance Company.

4.8 Customer is responsible to provide a valid and accurate mobile number and full contact during the purchase/renewal of motor insurance plan to be eligible for the Campaign. The same mobile number must stay valid and active during the fulfillment of the Campaign as per the fulfillment timeline stipulated in Clause 4.5. Should the customer change the mobile number during the fulfillment of the Campaign, customer may not be entitled to the reward.

4.9 The Bank and/or Insurance Company shall not be held responsible if the Bank and/or Insurance Company is unable to contact the Customers with the information provided by the Customers upon purchase/renewal. If the Eligible Customer did not receive the Reload PIN due to the inaccurate contact information or non-contactable through adequate means possible and reasonable best efforts, the Bank and/or Insurance Company the right to forfeit the Reload PIN.

4.10 The Reload PIN is valid for use on Touch 'n Go eWallet app; subjected to the terms and conditions of Touch 'n Go and the participating merchants and is not valid in conjunction with any other vouchers, offer or promotions.

4.11 The Reload PIN is not transferable, nor exchangeable for cash or credit or any form of legal tender or kind whether in part or in full.

4.12 The Bank and/or Insurance Company will not entertain any requests to deliver the Reload PIN to a third party for any reason whatsoever. The Bank will provide the Reload Pin to the contact details of the Eligible Customer with the Bank.

4.13 To the fullest extent permitted by law, the Bank expressly excludes and disclaims any representations, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness of the Reload PIN for a particular purpose.

4.14 The Bank is not in any way endorsing, sanctioning, approving or supporting the use of Reload PIN or any brand or merchandise sold thereon. Any query and/or dispute on the usage of the Reload PIN must be directed to and resolved directly with Touch 'n

Go eWallet. Customers are to contact their customer service hotline at 03 5022 3888 to report any issues pertaining to the usage of the Reload PIN.

- 4.15 The Bank and/or Insurance Company is not responsible for the activation of the reload PIN once disbursed to the Eligible Customers. If a Reload PIN remains unused or unredeemed after the said period, the reload PIN will lapse and will not be replaced.
- 4.16 Each vehicle can be entitled to one (1) reward only in the event that there are multiple customer campaigns organized by either Insurance Company and/or Bank concurrently during the campaign period.
- 4.17 Notwithstanding anything contained herein, the Bank reserves the right to substitute the Reload PIN with one (1) of the similar type of items of equivalent retail value as and when circumstances dictate with Prior Notice to the customers.

5. General Terms and Conditions

- 5.1 By participating in this Campaign, the Eligible Customer(s) consent and agree to be bound by the terms and conditions herein. The Eligible Customer(s) is required to log on to the Bank's official website at <http://www.ambank.com.my/SafeNSave> for any Promotion updates or the latest terms and conditions, if any.
- 5.2 The Eligible Customer is required to sign all relevant standard documents of the Bank and comply with all terms and conditions in respect of the relevant products under the Campaign, which are separate from these terms and conditions.
- 5.3 The Bank shall have the right to disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:
 - 5.3.1 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
 - 5.3.2 The Eligible Customer has breached or potentially breached the terms and conditions herein.
- 5.4 This Campaign is not valid with other campaigns of the Bank. Hence, no other special, additional promotion shall be given under the Campaign.
- 5.5 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. For avoidance of doubt, any cancellation, termination, or suspension by the Bank of this Campaign shall not entitle the Eligible Customer to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Customer as direct or indirect result of the cancellation, termination or suspension.
- 5.6 Any notice issued by the Bank will 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.
- 5.7 The Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers. No further correspondence or appeal will be entertained.

5.8 Under no circumstances will the Bank be held liable for any of the followings:

5.8.1 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.

5.8.2 The Bank shall not be liable to any Eligible Customer 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.

5.9 The Bahasa Malaysia version of this Terms and Conditions is also available.

5.10 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 terms and conditions herein.

5.11 For any assistance and/or feedback related to this Campaign, 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.