

Terms and Conditions
AmJutaBiz Campaign
Campaign Period: 1 January 2024 – 30 September 2024

This Amended Terms and Conditions for AmBank Islamic Berhad: AmJutaBiz Campaign will supersede the existing Terms and Conditions with effect from 01 May 2024.

- **Clause 4.2 Table 1 & Clause 4.3 Illustration 1** have been amended in **blue font** to reflect the latest campaign requirement for entries allocation.

REMINDER: The Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions below which are available at <https://www.ambank.com.my/eng/terms-and-conditions> (“Terms and Conditions”). If the Eligible Customers do not understand any of the terms and conditions herein, the Eligible Customers are advised to discuss with the Bank’s authorised representatives.

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 the context otherwise requires:

“**AmBank Group**” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated inside 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**” means the Internet Banking at <https://ambank.amonline.com.my> or the Bank’s mobile application.

“**AmAccess Biz**” (**AAB**) and “**AmAccess Corporate**” (**AAC**) means the digital banking platform offered by AmBank Group for business customer to perform banking transaction via the Internet in accordance with the terms and condition stipulated at <https://biz.amaccess.com.my> and <https://corporate.amaccess.com.my/bib-webapp/app/auth/login> or the Bank’s mobile application.

“**CA-i**” means Current Account-i opened and maintained with the Bank.

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

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Berhad [Registration No.: 199401009897 (295576-U)], company incorporated in Malaysia under the Companies Act 1965 (repealed by the Companies Act 2016) and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Baseline**” refers to the Monthly-Average-Balance (MAB) for the month prior to the participating month

“**Campaign**” refers to the **AmJutaBiz Campaign** organised by the Bank in accordance with the terms and conditions herein.

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

“**Entries**” refers to the eligible campaign entries earned by customer fulfilling the criteria in clause 4.2 below.

“**Fresh Funds**” refer to monies or funds that are:

- (a) not transferred from any of the Bank’s/AmBank Group’s existing deposit accounts;
- (b) transferred by way of Interbank GIRO (IBG), Interbank Fund Transfer (IBFT), DuitNow or JomPAY from another bank /financial institution into the CA-i;

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(c) deposits made by way of cash or cheque(s) into the Eligible Customer's CA-i.

Note: Cheque(s) issued from other bank(s) are subject to clearance and will only be considered as deposits by the Eligible Customers after the cheque(s) have been cleared and will only be considered good if not returned and dishonoured.

“Incremental MAB” refers to the MAB for the month minus the Baseline.

“MAB” refers to monthly average balance being the accumulated daily closing balance of deposits in the Eligible Customer's CA-i, for the entire month divided by the number of days in the same month.

“Prior Notice” refers to notice by the Bank of at least five (5) calendar days and published on the Bank's website at www.ambank.com.my.

“Satellite Branch” refers to AmBank Group's branches which provide basic banking needs, i.e., opening of account, term deposits renewal, placement and redemption, remittance and enquiries.

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

This Campaign **shall commence on 1st January 2024 and ends on 30 September 2024** both dates inclusive (**“Campaign Period”**). The Bank reserves the right to vary or amend the duration of the Campaign Period with Prior Notice. The Campaign and all the terms and conditions herein will be subjected to immediate revision should there be any changes to the Overnight Policy Rate (OPR).

3. Eligibility

3.1 To participate in this Campaign, the Eligible Customer must open and/or hold an active CA-i (herein referred to as **“Eligible Customer”**) with the Bank during the Campaign Period. Eligible Customer shall include: -

- (a) Sdn Bhd which fall under the definition of Small and Medium Enterprises (SME) as per the definition of SME Corporation Malaysia (SME Corp Malaysia)
- (b) Enterprises and partnerships which are registered with Companies Commission of Malaysia (CCM)
- (c) Sole proprietors (individuals who open CA-i with their IC number and provide the CCM number, and are ineligible to open SA-i)
- (d) Societies, associations and clubs registered with Registry of Societies of Malaysia (ROS); and
- (e) Joint management bodies (JMB) and Management Corporation (MC)

3.2 The following account holder shall **NOT** be eligible to participate in this Campaign:

- (a) Individual customers
- (b) Local and /or state governments such as: -
 - Municipality i.e., Municipal Councils e.g., *Majlis Perbandaran Ampang Jaya, Majlis Perbandaran Selayang*
 - Normal District i.e., District Councils e.g., *Majlis Daerah Sabak Bernam, Majlis Daerah Tampin*

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- (c) Public/ government bodies
- (d) Religious bodies
- (e) Special or modified local government e.g., Labuan Corporation, Putrajaya Corporation
- (f) Subsidiaries of AmBank Group Berhad
- (g) Customers whose account(s) with the Bank are dormant or deemed inactive or who have breached any other agreements with the Bank; and
- (h) Customers whose account(s) deemed to be unsatisfactorily conducted, invalid or cancelled

3.3 This Campaign is applicable to CA-i (herein referred to as the “**Participating Account**”), sign up/ performing transactions via AmAccess Biz, AmAccess Corporate Payment Module/ AmOnline, sign up/ perform via AmBank@work Payroll Solutions and sign up/ perform transaction via Merchant Business Solution.

3.4 In order to participate in this Campaign, Participating Account must be valid and in good standing as may be determined by the Bank.

3.5 Participating Account which is suspended, cancelled or terminated for any reason whatsoever during the Campaign Period or prior to receiving the Prize(s) will not be entitled to any Prizes(s) under this Campaign.

3.6 The deposits made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

4. Campaign Mechanics

4.1 The Campaign shall run according to the following periods and their corresponding dates:

Campaign Period Month	Date
1	1 January 2024 – 31 January 2024
2	1 February 2024 – 29 February 2024
3	1 March 2024 – 31 March 2024
4	1 April 2024 – 30 April 2024
5	1 May 2024 – 31 May 2024
6	1 June 2024 – 30 June 2024
7	1 July 2024 – 31 July 2024
8	1 August 2024 – 31 August 2024
9	1 September 2024 – 30 September 2024

4.2 Eligible Customer who meets the qualifying criteria as specified below shall be entitled to earn entries to win prizes (“**Entries**”) during the Campaign Period:

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Table 1: Entries Allocation

Category	Criteria	No. of Entries
Current Account	Open a CA-i and maintain minimum of RM5,000.00	30 entries (one off)
	Every net incremental Monthly Average Balance (MAB) of RM10,000 Note: In other words, net incremental MAB (MAB) in excess of RM5 million would not be entitled to receive any entries	100 entries (capped at 50,000 entries per customer per month)
AmAccess Biz Payment Module, AmAccess Corporate & AmOnline	Signed up AmAccess Biz (AAB) Payment Module or AmOnline or AmAccess Corporate (AAC)*	30 entries (one off)
	Perform every five (5) 3 rd Party payment transactions through AAB, AAC Payment Module or AmOnline	30 entries (capped at 1,000 entries per customer per month) Minimum RM1,000 per transaction
	Every five (5) Inward payment/ deposit to the account	30 entries (capped at 1,000 entries per customer per month) Minimum RM1,000 per transaction
AmBank@work Payroll Solutions	Signed up AmBank@work Payroll Solutions	30 entries (one off)
	Perform every payroll crediting value of RM10,000	30 entries (capped at 1,000 entries per customer per month)
Merchant Business Solution	Signed up Merchant Business Solutions	30 entries (one off)
	Perform every RM10,000 sales transaction	30 entries (capped at 1,000 entries per customer per month)

Note: Eligible customer who signed up for AmAccess Biz (AAB), AmAccess Corporate (AAC) Payment Module or AmOnline*

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- 4.3 Incremental MAB refers to the difference amount in the MAB during the Campaign Period as compared to the MAB of Baseline.
- New to Bank Customer: Baseline = “0”
 - Existing to Bank Customer: Baseline = MAB of the month prior to the participating month.

Illustration 1:

- i. A new to Bank Eligible customer opens a CA-i with deposit RM5,000.00. During Campaign Period Month 2, the Eligible customer deposited another RM10,000 incremental MAB in the CA-i.
- ii. Number of entries earned in Campaign Period Month 2 is calculated as below:

Criteria Met	No. of Entries Earned
Open a CA-i and maintain minimum of RM5,000.00	30 entries
Deposit a net incremental (MAB) of RM10,000	100 entries
Total Entries Earned	130 Entries

- 4.4 In the event that the Eligible Customer has more than one (1) CA-i, the combined balances of all CA-i of the primary account holder shall be calculated for the purpose of this campaign and the number of Entries shall then be computed accordingly.

Example 1:

CA-i	MAB (RM)
Basic Current Account-i (BCA-i)	500
Company Current Account-i	1,500
Total	2,000

5. Prizes

- 5.1 The prizes offered and the number of winners for each category of prizes are as stated below:

Category	No. Of Winners Per Draw	Draw Month	Prize per Winner	Total No. of Winners for the Whole Campaign Period
Grand Prize	1	Sep 2024	Cash RM1,000,000	1
Second Prize	1	Sep 2024	Cash RM100,000	1
Third Prize	1	Sep 2024	Cash RM50,000	1
Mid-Campaign Period Prize	1	May 2024	Cash RM100,000	1
Monthly Draw	4	<u>2024</u> Jan, Feb, Mar, Apr, May, June, July, Aug	Cash RM5,000	32

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Consolation	50	Sep 2024	Coffee Machine/ Air Purifier	50
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- 5.2 Accountholder must open a CA-i and maintain minimum MAB of RM5,000.00 in the:
- final month of the campaign to qualify for the Grand, Second and Third Prizes; and
 - during the month of Mid Campaign Period
- 5.3 Winners for the Monthly Prize Draw contest shall be eligible to only one (1) monthly prize throughout the Campaign Period and shall not qualify to be the winners for the next Monthly Prize Draw. However, they will still be eligible for the Grand Prize / Second Prize / Third Prize / Mid-Campaign Period Prize/ Consolation if they fulfil the criteria mentioned above.
- 5.4 The prizes are non-transferable to any third party and non-exchangeable with credit or any such other kind.

6. Winner Selection

(A) Mid-Campaign Period Prize

- 6.1. The Bank's electronic drawing system shall assign a unique serial number to each and every Entry earned by all Eligible Customers during the Campaign Period, which is then used for sorting all Entries in ascending order. Following this, each Entry is then numbered sequentially starting from one (1) for the serial number with the lowest value ("**Sequential Number**")
- 6.2. Following the earning of Entries, the total number of Entries shall then be divided by thirty (30) to return the multiplier value for shortlisting of thirty (30) Eligible Customers for the Mid-Campaign Period Prize. ("**Potential Mid-Campaign Period Prize Winners**").

Example:

3,000 total Entries are divided by 30 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 3,000th Entries shall be shortlisted as Potential Mid-Campaign Period Prize Winner.

- 6.3. Each Eligible Customer may only be shortlisted once for the Mid-Campaign Period Prize. In the event the same Eligible Customer is shortlisted more than once, the shortlisting shall then be based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other Entries shall be disregarded and the next Eligible Customer with the next in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

If the 200th and 300th Entries are from the same Eligible Customer, the shortlisting shall then be based on the 200th Entry. For the Eligible Customer's 300th Entry which is not selected, the next-in-line shortlisted Potential Mid-Campaign Period Prize Winner, i.e. the 400th entry, shall be selected instead.

- 6.4. The shortlisted Potential Mid-Campaign Period Prize Winner with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call ("**Phone Q&A**") at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from 31 May 2024, at the discretion of the Bank.

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- 6.5. The shortlisted Potential Mid-Campaign Period Prize Winners shall be required to answer one (1) question correctly to be selected as the Mid-Campaign Period Prize Winner. The Bank shall make three (3) attempts to contact the Potential Mid-Campaign Period Prize Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts within two (2) working days at the next available time at the Bank's discretion. If the final attempt also fails, then the shortlisted Potential Mid-Campaign Period Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential Mid-Campaign Period Prize Winner with the lowest Sequential Number from the list of Potential Mid-Campaign Period Prize Winners shall then be contacted to have an opportunity to win the Mid-Campaign Period Prize.
- 6.6. If that shortlisted Potential Mid-Campaign Period Prize Winner fails to answer the Phone Q&A correctly, then the said shortlisted Potential Mid-Campaign Period Prize Winner shall be disqualified from winning and the next-in-line Potential Mid-Campaign Period Prize Winner shall be contacted to have an opportunity to win the Mid-Campaign Period Prize.
- 6.7. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential Mid-Campaign Period Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Mid-Campaign Period Prize Winner at the appointed date and time and/or due to any other such reasons.

(B) Grand Prize

- 6.8. Following Clause 6.1, the total number of Entries shall then be divided by thirty (30) to return the multiplier value for shortlisting of thirty (30) Eligible Customers for the Grand Prize. ("**Potential Grand Prize Winners**").

Example:

3,000 total Entries are divided by 30 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 3,000th Entries shall be shortlisted as Potential Grand Prize Winners.

- 6.9. One (1) Eligible Customer may only be shortlisted once for the Grand Prize. In the event the same Eligible Customer is shortlisted more than once, the shortlisting shall then be based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other Entries shall be disregarded and the next Eligible Customer with the next-in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

If the 200th and 300th Entries are from the same Eligible Customer, the shortlisting shall then be based on the 200th Entry. For the Eligible Customer's 300th Entry which is not selected, the next-in-line shortlisted Potential Grand Prize Winner, i.e. the 400th entry, shall be selected instead.

- 6.10. The shortlisted Potential Grand Prize Winners with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from the end of the Campaign Period, at the discretion of the Bank.

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- 6.11. The shortlisted Potential Grand Prize Winners shall be required to answer one (1) question correctly to be selected as the Grand Prize Winner. The Bank shall make three (3) attempts to contact the Potential Grand Prize Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts within two (2) working days at the next available time at the Bank's discretion. If the final attempt also fails, then the shortlisted Potential Grand Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential Grand Prize Winner with the lowest Sequential Number from the list of Potential Grand Prize Winners shall then be contacted to have an opportunity to win the Grand Prize.
- 6.12. If that shortlisted Potential Grand Prize Winner fails to answer the Phone Q&A correctly, then the said shortlisted Potential Grand Prize Winner shall be disqualified from winning and the next-in-line Potential Grand Prize Winner shall be contacted to have an opportunity to win the Grand Prize.
- 6.13. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential Grand Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Grand Prize Winner at the appointed date and time and/or due to any other such reasons.

(C) Second Prize

- 6.14. Following Clause 6.1, the total number of entries shall then be divided by forty (40) to return the multiplier value for the shortlisting of forty (40) Eligible Customers for the Second Prize ("**Potential Second Prize Winners**")
- 6.15. Two (2) Eligible Customer may only be shortlisted once for the Second Prize. In the event the same Eligible Customer is shortlisted more than once for the Second Prize, the shortlisting shall only be based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other Entries shall be disregarded and the next Eligible Customer with the next in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

4,000 total Entries are divided by 40 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 4,000th Entries shall be shortlisted as Potential Second Prize Winners.

- 6.16. An Eligible Customer may only be shortlisted once for the Grand Prize or Second Prizes. In the event the same Eligible Customer is shortlisted more than once for the Grand Prize or Second Prize, the Eligible Customer shall only be shortlisted based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other shortlisted Entries shall be disregarded and the next Eligible Customer with the next-in-line Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

If the 200th Entry and 300th Entry for the Potential Second Prize Winner are from the same Eligible Customer, then the Eligible Customer shall only be shortlisted as a Potential Second Prize Winner based on the Eligible Customer's 200th Entry. For the Eligible Customer's 300th Entry which is not selected, the next-in-line shortlisted Potential Second Prize Winner shall be shortlisted instead.

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- 6.17. The shortlisted Potential Second Prize Winners with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from the end of the Campaign Period, at the discretion of the Bank.
- 6.18. The shortlisted Potential Second Prize Winners shall be required to answer one (1) question correctly to be selected as the Second Prize Winner. The Bank shall make three (3) attempts to contact the Potential Second Prize Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts within two (2) working days at the next available time at the Bank's discretion. If the final attempt also fails, then the shortlisted Potential Second Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential Second Prize Winner with the lowest Sequential Number from the list of Potential Second Prize Winners shall then be contacted to have an opportunity to win the Second Prize.
- 6.19. If that shortlisted Potential Second Prize Winner fails to answer the Phone Q&A correctly, then the said shortlisted Potential Second Prize Winner shall be disqualified from winning and the next-in-line Potential Second Prize Winner shall be contacted to have an opportunity to win the Second Prize.
- 6.20. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential Second Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Second Prize Winner at the appointed date and time and/or due to any other such reasons.

(D) Third Prize

- 6.21. Following Clause 6.1, the total number of entries shall then be divided by fifty (50) to return the multiplier value for the shortlisting of fifty (50) Eligible Customers for the Third Prize ("**Potential Third Prize Winners**")
- 6.22. Five (5) Eligible Customer may only be shortlisted once for the Third Prize. In the event the same Eligible Customer is shortlisted more than once for the Third Prize, the shortlisting shall only be based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other Entries shall be disregarded and the next Eligible Customer with the next in-line Sequential Number shall be shortlisted instead, as demonstrated below:
- Example:*

5,000 total Entries are divided by 50 to return the multiplier value of 100, which means that the Eligible Customers with the 100th and its multiples, i.e. 200th, 300th until 5,000th Entries shall be shortlisted as Potential Third Prize Winners.
- 6.23. An Eligible Customer may only be shortlisted once for the Grand Prize / Second Prizes / Third Prize. In the event the same Eligible Customer is shortlisted more than once for the Grand Prize / Second Prize / Third Prize, the Eligible Customer shall only be shortlisted based on the Eligible Customer's lowest Sequential Number. The Eligible Customer's other shortlisted Entries shall be disregarded and the next Eligible Customer with the next-in-line

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Sequential Number shall be shortlisted instead, as demonstrated below:

Example:

If the 100th Entry and 500th Entry for the Potential Third Prize Winner are from the same Eligible Customer, then the Eligible Customer shall only be shortlisted as a Potential Third Prize Winner based on the Eligible Customer's 100th Entry. For the Eligible Customer's 500th Entry which is not selected, the next-in-line shortlisted Potential Second Prize Winner shall be shortlisted instead.

- 6.24. The shortlisted Potential Third Prize Winners with the lowest Sequential Number shall be contacted for a Question and Answer session via recorded telephone call at their mobile numbers maintained in the Bank's system, between 9.00am to 5.00pm from Monday to Friday (except public holidays), within twelve (12) weeks from the end of the Campaign Period, at the discretion of the Bank.
- 6.25. The shortlisted Potential Third Prize Winners shall be required to answer one (1) question correctly to be selected as the Third Prize Winner. The Bank shall make three (3) attempts to contact the Potential Third Prize Winners. If the first contact attempt fails due to reasons such as calls went unanswered, mobile number not in service, no connection or any such reasons, then the Bank shall make two (2) more attempts within two (2) working days at the next available time at the Bank's discretion. If the final attempt also fails, then the shortlisted Potential Third Prize Winner shall be disqualified from winning the said Prize. The next-in-line Potential Third Prize Winner with the lowest Sequential Number from the list of Potential Third Prize Winners shall then be contacted to have an opportunity to win the Third Prize.
- 6.26. If that shortlisted Potential Third Prize Winner fails to answer the Phone Q&A correctly, then the said shortlisted Potential Third Prize Winner shall be disqualified from winning and the next-in-line Potential Third Prize Winner shall be contacted to have an opportunity to win the Third Prize.
- 6.27. To the extent permitted by law, the Bank shall not be responsible for any telephone calls made to the shortlisted Potential Third Prize Winner which are incomplete, disconnected, unanswered, or the unavailability of the said Potential Third Prize Winner at the appointed date and time and/or due to any other such reasons.
- (E) Monthly Draw/ Consolation**
- 6.28. Winners will be chosen through a random draw from a pool of total Entries which will be carried out by the Bank. The Bank shall notify the prize winners via SMS/electronic mailer/etc based on their contact details maintained in the Bank's system. Notwithstanding the foregoing, the Bank reserves the right to use any other mediums or methods, including the Bank's website at ambank.com.my as it deems fit, for the purpose of announcing the winners.
- 6.29. Prizes shall be distributed progressively during Campaign Period. All prizes will be distributed within twelve (12) to twenty (20) weeks after the Campaign Period has ended.

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7. Prize Winners

- 7.1 The results of all winners shall be announced within twelve (12) weeks from the respective closing date of Entries on the relevant Prizes for winners' computation.
- 7.2 All winners may be required to attend a prize presentation ceremony and/or other publicity programmes at their own costs and expenses as and when required as notified by the Bank via telephone call and/or electronic mailer with regards to the date, time and venue of the prize presentation ceremony and/or other publicity programmes. The Bank shall make three (3) attempts to contact the winner.
- 7.3 If a winner fails to be contacted after these attempts, the Bank shall make no further attempts to contact the winner or if the winner is successfully contacted but fails to attend such ceremony and/or programmes without any valid reasons, the Bank reserves the right to forfeit the said winner's Prize.
- 7.4 All cash prizes shall be credited into each respective winner's CA-i.
- 7.5 The Winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to the Grand Prize / Second Prize / Third Prize / Mid Campaign Period Draw / Monthly Draw unless stated otherwise, the Bank shall not be held liable for any tax.
- 7.6 The Bank reserve the right to change or exchange the prizes rewards into any form of rewards in an equivalent amount, and Eligible Customers will be notified with Prior Notice by way of communications provided in this Campaign.
- 7.7 The prizes are not exchangeable or transferable for cash, credit or in kind. The prizes shown in the promo website are for illustration purposes only and the actual design may differ.
- 7.8 The Eligible Customer shall be responsible to pay any delivery charges, service charges and/or other charges relating to any of the prizes for a second-time delivery. The Bank shall only be responsible for the delivery charges, service charges and/or other charges relating to the prizes for first-time delivery only.
- 7.9 The Bank disclaims any liability, obligation or duty relating to the prizes and makes no representation or warranty to the quality of the prizes and shall not be responsible to replace any lost, stolen or defective prizes due to defects in materials or workmanship by the manufacturer under warranty or otherwise. The Eligible Customer are to deal directly with the manufacturer and/or its authorised dealers for such warranty information, claim, and/or terms and conditions specific to the prizes.

8. Disqualifications

The Bank reserves the right to disqualify the participation and/or transaction of any Eligible Customers for the purpose of this Campaign without having to notify the Eligible Customers in the event:

- a) The selected banking transactions are received before and/or after the stipulated Campaign Period; or
- b) the Eligible Customer's CA-i is in default of facilities granted at any time during the Campaign Period; or
- c) the Eligible Customer's CA-i is closed before the notification of the winners by the Bank; or

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- d) the Eligible Customer has provided untrue information, acted fraudulently or has not acted in good faith in any manner during the Campaign Period; or
- e) the Eligible Customer has breached any of the terms and conditions stipulated herein.

9. General

- 9.1 By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the below terms and conditions herewith, which shall be read together with the:
 - (a) General Terms and Conditions for Accounts and Services; and
 - (b) Specific Terms and Conditions for Commodity Murabahah-Based Current Account (applicable to Ambank Islamic Current Account only); and
 - (c) Declaration and Term and Conditions for Current Account/Current Account-i via Electronic (AmOnline / AAB / AAC)
- 9.2 This Campaign's offer is not valid with any other promotions or campaigns of the Bank and no other special, additional or preferential rates shall be given under this Campaign.
- 9.3 The Bank shall have the right to vary, amend, delete, add, cancel, terminate or suspend, in whole or in any part from time to time with Prior Notice.
- 9.4 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.
- 9.5 The Bank's decision on all matters relating to the eligibility of the Campaign is final and binding on all the participating Eligible Customer(s).
- 9.6 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.
- 9.7 To the extent permitted by law, the Bank shall not be liable to the Eligible Customer(s) 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 which includes but is not limited to, natural disasters such as 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.
- 9.8 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 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.

Terms and Conditions
AmJutaBiz Campaign
Campaign Period: 1 January 2024 – 30 September 2024

- 9.9 The Eligible Customer(s) is required to log on the Bank's corporate website for any Campaign updates and refer to <https://www.ambank.com.my/AmJutaBiz> for the latest terms and conditions, if any.
- 9.10 The Bahasa Malaysia version of this Campaign terms and conditions is also available.
- 9.11 For any assistance and/or feedback related to this Campaign, the Eligible Customer(s) may contact the Bank's Contact Centre at 03-2178-8888 or email to customercare@ambankgroup.com.