

TERMS & CONDITIONS
Trade Utilisation Campaign (“CAMPAIGN”)
Campaign Period: 01 December 2024 to 31 March 2025

REMINDER: The Participants (as defined below) is hereby reminded to read and understand the terms and conditions below and any updated terms and conditions which is available at www.ambank.com.my. If the Participants do not understand any of the terms and conditions stated herein and/or the updated terms and conditions, the Participants is advised to discuss with any of the Bank’s authorised representative.

DEFINITION

For the purpose of this terms and conditions, the following words and expressions shall have the meanings assigned to them unless the context otherwise requires:

1. “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.
2. “Bank” collectively means AmBank (M) Berhad (‘AmBank’) [Registration No. 196901000166 (8515-D)] and AmBank Islamic Berhad (‘AmBank Islamic’) [Registration No. 199401009897 (295576-U)], both incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.
3. By participating in the Campaign, Eligible Participants are taken to have read, understood and agreed to abide by and be bound by these terms and conditions of the Campaign, the Data Protection & Privacy Notice as detailed below, and all amendments, additions, replacements, deletions and modifications hereto (“Terms and Conditions”) as may be made from time to time by the Bank and shall be bound by them and abide by the decision of the Bank.
4. “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.

CAMPAIGN

5. Campaign” refers to the Trade Utilisation 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.

CAMPAIGN PERIOD

6. This Campaign shall commence on 1st December 2024 and ends on 31st March 2025 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).

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ENTRY ELIGIBILITY

7. Must be an existing customer of AmBank and AmBank Islamic Trade as of September 2024
8. The Trade Utilization campaign is open to all existing trade customer as of September 2024 subject to complied terms and conditions (“Eligible Participant”) and the best preselected 220 Trade Finance Customers winner of the campaign.
9. To qualify for an entry, an Eligible Participant is required to fulfil below conditions during the Campaign period (“Eligible Entry”):

Trade Campaign eligibility / qualify criteria		
1	Entity	Conventional & Islamic
2	Line Of Business (LOB)	WB & BB (Central + Region)
3	Facility	Multi-Trade (Contingent + Asset)
4	Non-Performing Loan (NPL)/Non- Performing Financing (NPF) Status	No
5	Project Status	No
6	Account Status	Under Performing (UA), Impact Account (IA), Exit Account (EA) and Bank Line to be excluded.
7	Overdue bill Status	No overdue bill during campaign period
8	Quarter 3 (Q3) @ end December 2024 – winner (Cash Vouchers)	Trade utilization incremental > 20% uplift from Quarter 2 (Q2) (Definition: Trade Outstanding as of 31 December 2024 must be higher than Trade Outstanding as of 30 September 2024 by at least 20% of Approved Trade Facilities, excluding earmarked amount, if any)
9	Quarter 4 (Q4) @ end March 2025 – winner (Cash Vouchers)	Trade utilization incremental > 20% uplift from Quarter 3 (Q3) (Definition: Trade Outstanding as of 31 March 2025 must be higher than Trade Outstanding as of 31 December 2024 by at least 20% of Approved Trade Facilities, excluding earmarked amount, if any)
10	(*) Top 3 grand prize winner (Credit Points)	Champion – rewards 1st runner up – rewards 2nd runner up - rewards <ul style="list-style-type: none"> • Top 3 winners with the highest Trade Utilization Increment in percentage (as defined above) within the respective segment group as 31 March 2025.

- 9.1 Trade Limit cannot be lower than the origin MTF limit as at Quarter 2 (for example: 30th September 2024).
- 9.2 This is an auto enrolled campaign, no registration required.

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9.3 Minimum eligibility:

Quarter 3 (Q3) @ end December 2024 – winner (Cash Vouchers)	Trade utilization incremental > 20% uplift from Q2 (Definition: Trade Outstanding as of 31 Dec 2024 must be higher than Trade Outstanding as of 30 Sep 2024 by at least 20% of Approved Trade Facilities, excluding earmarked amount, if any)
Quarter 4 (Q4) @ end March 2025 – winner (Cash Vouchers)	Trade utilization incremental > 20% uplift from Q3 (Definition: Trade Outstanding as of 31 Mar 2025 must be higher than Trade Outstanding as of 31 Dec 2024 by at least 20% of Approved Trade Facilities, excluding earmarked amount, if any)
(*) Top 3 grand prize winner (Credit Points)	Champion – rewards 1st runner up – rewards 2nd runner up - rewards <ul style="list-style-type: none"> • Top 3 winners with the highest Trade Utilization Increment in percentage (as defined above) within the respective segment group as 31 March 2025.

9.4 Within the campaign period, Eligible Participant is disqualified if there is any reduction of facility limits through temporary earmarking to increase utilisation rate.

10. Employees of the AmBank Group and their immediate family members (spouses, children, parents, and siblings) are NOT eligible to participate in this Campaign.

REWARDS

11. Rewards open to 2 quarters as per table below:

Segments	Rewards		
	Top 220 Winners	Quarter 3 (Q3)	Quarter 4 (Q4)
Large Corporation	50	RM 300	RM 300
Commercial Banking	100	RM 300	RM 300
Enterprise Banking	70	RM 300	RM 300

- Reward for top 220 winners by highest growth utilization trade balances above 20% by comparing September 2024 vs December 2024 for Quarter 3 (Q3) and December 2024 vs March 2025 for Quarter 4 (Q4).
- Reward for top 220 winners will be in the form of cash vouchers.
- Winners for Quarter 3 will receive their vouchers either by courier or delivered by Transaction Banking Trade Sales, no later than February 2025.
- Winners for Quarter 4 will receive their vouchers either by courier or delivered by Transaction Banking Sales, no later than May 2025.

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12. Grand Prize Winner

Allocation of Grand Prize Winner based on result of highest growth outstanding as of 31st March 2025 versus 31st December 2024 by each segment:

Line Of Business (LOB)	Segment	Reward @ end Quarter 4 (Q4)
Wholesale Banking (WB)	Large Corporation (LC)	Champion – RM3,000.00 1 st runner up – RM2,000.00 2 nd runner up – RM1,000.00
Business Banking (BB)	Commercial Banking (CB)	Champion – RM3,000.00 1 st runner up – RM2,000.00 2 nd runner up – RM1,000.00
	Enterprise Banking (EB)	Champion – RM3,000.00 1 st runner up – RM2,000.00 2 nd runner up – RM1,000.00

- The reward by way of credit points given to be utilized by winner as “Credit Point” can be used as a discount on commission for future trade transaction. The commission entitle as per trade product tariff. These credit values given is to be utilized by winners to offset any eligible commission incurred as per trade tariff imposed for future trade transactions to be affected from 1st May 2025 to 31st July 2025.
 - All “Credit Point” is valid from 1st May 2025 and will expire on 31st July 2025.
13. Unless otherwise specified in the terms and conditions herein, no substitution or replacement of, or modification to the rewards requested by winners will be permitted.
14. Reward is non-transferrable and non-exchangeable for cash. The Bank reserves the right to substitute any of the Cash Voucher and Credit Point Reward with that of similar value. Taxes, fees, and other costs associated with the use of the Cash Voucher and Credit Point Reward are the sole responsibility of the winner.
15. The Bank reserve the right to substitute or replace the reward offered in this Campaign with a similar valued price with the price with another item of similar value with Prior Notice.

PROCESS OF WINNERS SELECTION AND PRIZE REDEMPTION

16. All decisions made by the Bank in relation to the Campaign including but not limited to the shortlisting, selection of winners and forfeiture of the Prizes is final and conclusive. No further correspondence, queries or appeals shall be entertained.

PRIVACY NOTICE

17. By participating in the Campaign, the Eligible Participants give their consent to and authorise the Bank to collect, store, use, process their particulars (“**Personal Data**”) for the purpose of running the Campaign, but not limited to announcing and publishing Personal Data at the Bank’s website for advertising and publicity purposes.

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18. The Bank may use a third-party service to process the Eligible Participants’ Personal Data. All such third parties are contractually obliged, not to use the Eligible Participants’ Personal Data in any other way than stated herein.
19. The Eligible Participants also give their consent to their respective banks to share and disclose their Personal Data to the Bank for the purpose related to the Campaign.
20. The Eligible Participants may at any time contact the Bank at the contact details mentioned below to withdraw their consent for the use of Personal Data as stated in clause 19, 20 and 21 above, and/or to correct any inaccurate Personal Data, and/or or to request for a copy of the Personal Data in the Bank’s possession.
21. The Bank shall take reasonable precautions to keep the Eligible Participants’ Personal Data secure. However, the Bank may disclose the Eligible Participants’ Personal Data if required by law, search warrant, subpoena or court order.
22. All Personal Data relating to the Promotion shall be governed and dealt in accordance with the Personal Data Protection Act 2010 and all other relevant laws in Malaysia.

GENERAL TERMS AND CONDITIONS

23. By participating in this Campaign, the Eligible Participants are advised to read and understand the terms and conditions stated herein and any other updated terms and conditions including the General Terms and Conditions for Accounts and Services which are available at <http://www.ambank.com.my/eng/terms-and-conditions>
24. 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.
25. The Bank shall be entitled to amend, vary, delete, or add to any of these Campaign Terms and Conditions and/or to modify, cancel, terminate, or suspend the Campaign at any time with giving Prior Notice. No compensation in cash or any kind shall be given for any losses or damages suffered or incurred by the Eligible Participants as a result of the above. 26. To the fullest extent permitted by applicable laws, the Bank offer no warranty or representation whatsoever, express, implied or statutory, in relation to the Campaign, the Prizes including, but without limitation, the merchantable quality and fitness for purposes in respect of the Prizes.
27. To the extent permitted by law, the Bank shall not be liable to the Eligible Participant(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.

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29. 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.
29. All decisions made in relation to the Campaign shall be final, conclusive and binding.
30. 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.³¹.
32. By participating in the Campaign, Eligible Participants agree to be bound by the Terms and Conditions herein and the updated terms and conditions (if any). The Campaign Terms and Conditions and the updated terms and conditions (if any) contained in the Bank’s website <http://www.ambank.com.my> shall prevail over any inconsistent terms and conditions contained in any other promotional or advertising materials for the Campaign.
33. 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 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.

(END)