

**AmBank Credit Card/ AmBank Islamic Credit Card-i Acquisition Campaign
“AmBank and Enrich Points Acquisition Campaign” Terms and Conditions**

REMINDER: The Eligible Cardholder (as defined below) is hereby reminded to read and understand the Terms and Conditions below which is available at www.ambank.com.my. If the Eligible Cardholder does not understand any of the terms and conditions below, the Eligible Cardholder is advised to discuss with the Bank’s authorized personnel.

The “**Bank**” means both **AmBank (M) Berhad** 196901000166 (8515-D) (“AmBank”) and **AmBank Islamic Berhad** 199401009897 (295576-U) (“AmBank Islamic”). The terms and conditions herein are to be read together with the standard terms and conditions of the Bank’s relevant Credit Card/ Credit Card- i agreement(s) (including the Bank’s Visa/UnionPay Agreement) (collectively referred to as (“**Cardholder Agreement**”). In the event of any discrepancy or inconsistency between the Campaign’s terms and conditions (“**Campaign’s Terms and Conditions**”) and the Cardholder Agreement the Campaign’s Terms and Conditions shall prevail in so far as it concerns the Campaign.

“**AmBank Group**” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated inside or outside 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.

“**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.

“**Prior Notice**” refers to notice issued by the Bank to customers within five (5) calendar days and published on the Bank’s website at www.ambank.com.my

“**Enrich Miles**” refers to the currency of the Enrich programme, and are the miles that may be used to redeem for **Enrich Awards**. Enrich Members may accrue Enrich Points when they use the qualifying services or products of Malaysia Airlines, oneworld Airlines, Airline Partners or an Enrich Non–Airline Partner.

Campaign

1. The “**Campaign**” means this “**AmBank and Enrich Points Acquisition Campaign**” is organized by the Bank in accordance with the Campaign Terms and Conditions as herein stipulated.

Campaign Period

2. The Campaign shall run from **1st April 2021 to 30st June 2021** (both dates inclusive) (“**Campaign Period**”) or such other period as may be determined by the Bank with Prior Notice.

Eligibility

3. “**Eligible Cardholder(s)**” is defined as any individual including staff whether permanent or contractual within the AmBank Group, who during the Campaign Period applies for any one of the following Participating Credit Card/AmBank Islamic Credit Card-i as a principal cardholder for the following Credit Card/Credit Card-i:

(a) AmBank Credit Card: AmBank SIGNATURE Priority Banking Visa Infinite Card, AmBank Visa Infinite Card, AmBank Visa Signature Card, AmBank UnionPay Platinum Card, AmBank Visa Platinum Card, AmBank BonusLink Visa Signature Card, AmBank BonusLink Visa Platinum Card and AmBank Cash Rebate Visa Platinum Card

(Collectively known as “Participating Credit Card(s)”)

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(b) AmBank Islamic Credit Card-i: AmBank Islamic SIGNATURE Priority Banking Visa Infinite-i, AmBank Islamic Visa Infinite Card-i, AmBank Islamic Visa Signature Card-i, AmBank Islamic Al-Taslim Visa Platinum Card-i, AmBank Islamic Visa Platinum CarZ Card-i
(Collectively known as “Participating Credit Card(s)-i”)

4. The following persons are **NOT** eligible to participate in this Campaign:

- (a) existing AmBank Credit Card cardholder(s) including staff whether permanent or contract within the AmBank Group
- (b) a former AmBank Credit Card Cardholder(s) whose credit card was cancelled less than twelve (12) months prior to the start of the Campaign Period and re-applying for a principal AmBank Credit Card/AmBank Islamic Credit Card-i under this Campaign;
- (c) cardholder(s) of AmBank Business Platinum card, AmBank M-Card, AmBank Cosway card and insurance card;
- (d) Any newly approved AmBank Credit Card/AmBank Islamic Credit Card-i that has been suspended, cancelled or terminated during the Campaign Period
- (e) a cardholder who is in default of payment of sums due or suspected of committing any fraudulent, unlawful and illegal acts in relation to the cardholder’s Credit Card/Credit Card-i account, and/or any other facilities or services with the Bank;
- (f) cardholders who have participated or are participating in any other concurrent AmBank Credit Card/AmBank Islamic Credit Card-i sign-up/acquisition promotion via any channels either by AmBank/ AmBank Islamic or authorised third parties.

Qualifying Criteria

5. The Campaign is made available to the Eligible Cardholder(s) who must fulfil the following criteria during the Campaign Period as provided below:-
 - a. Apply for a principal Participating Credit Card or Participating Credit Card- i and;
 - b. Activate the newly approved Credit Card/Credit Card- i and spend Ringgit Malaysia One Thousand (RM 1,000) within sixty (60) calendar days from the approval date.
 - c. The Eligible Cardholder(s) must ensure that the email and handphone number provided during the application is accurate to facilitate the sending of the Gift (defined below) to the Eligible Cardholder.
6. AmBank/ AmBank Islamic reserves the right to approve or reject applications and/or to request for any further supporting documents. For the avoidance of doubt, AmBank/ AmBank Islamic has the discretion to determine whether the supporting documents are sufficient for the purpose of processing the application submitted to AmBank/ AmBank Islamic.

Campaign Offer

7. Subject to the Campaign Terms and Conditions herein, the Eligible Cardholder(s) whose application has been submitted during the Campaign Period and successfully approved by the Bank on or before **30 June 2021** will be entitled to the following Campaign Offer(s) set out in the table below provided the Eligible Cardholder(s) fulfils the respective qualifying criteria in Clause 5:-

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Eligible Cardholder	Campaign Offers	Qualifying Criteria	Rewards Cap
New Principal Cardholders	Up to 15,000 Enrich Miles (“Gift”)	Apply, activate and spend a min of RM 1,000 within 60 calendar days from the approval date to be eligible for 12,000 Enrich Points (all Participating Credit Card/ Credit Card-i except Visa Infinite Card) OR Apply, activate and spend a min of RM 1,000 within 60 days from the approval date to be eligible for 15,000 Enrich Points (AmBank Visa Infinite Card Only)	i) Limited to one (1) principal card regardless the number of principal credit card/credit card-i applied and approved. ii) Enrich Points will be credited into the Eligible Cardholder’s Enrich Points account. iii) Additional 5,000 BonusLink Points will be rewarded if the new Principal card is an AmBank BonusLink card

Note: Each Eligible Cardholder is only entitled to **enjoy the promotion privileges of only one campaign** at any one time.

8. For the purpose of this Campaign, “**Eligible Spend**” means all retail transactions (including online transactions) for the purchase of any goods or services (local and international) with the use of any newly approved Participating Credit Card/Credit Card- i applied during the Campaign Period and may, at the Bank’s discretion, include e-wallets transactions or transactions carried out with e-commerce merchants using the approved Credit Card/ Credit Card-i as below:-

Eligible MCCs	E-Wallet/ E-Commerce Merchants
5311 & 7298 / 5812 & 5814	Fave Pay/ Fave
4121, 4789, 5734, 6540 & 7399	Grab Taxi / Grab Pay
4784	Touch n’ Go
5499 & 5811	Foodpanda
5310, 5964 & 6540	Lazada
6540	Boost / Big Pay
5964	Shopee
5691 & 5699	Zalora

For the avoidance of doubt, the calculation of any international purchases of goods or services will be calculated according to the prevailing foreign exchange rate quoted at the Bank’s counter on the date of transaction recorded by the Bank’s system.

9. The following transactions are **excluded** from the Eligible Spend:
- (a) Easy Payment Plan (EPP), Balance Transfer (BT), QuickCash (QC) and Cash Advance; and/or
 - (b) quasi-cash transactions – (eg: betting and/or gaming transactions)
 - (c) any form of refund; and/or
 - (d) any disputed, unauthorised or fraudulent retail transaction; and/or
 - (e) interest/management fee payments, late payment charges, charges for cash withdrawals, card services tax and any other form of service/miscellaneous fees.

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10. All Eligible Spend must be spent within the Campaign Period. The date of the Eligible Spend transacted via the Credit Card/Credit Card-i will be calculated by adding a grace period of five (5) calendar days from the end of the Campaign Period. The Bank is not responsible in any manner whatsoever for any late posting of the spending amount to Eligible Cardholder’s account caused by either the merchants and/or e-wallet service providers and/or third parties.

Gift Fulfillment

11. Upon satisfying the Qualifying Criteria and Eligible Spend in Clause 5 and 7 respectively, the Eligible Cardholder(s) will be entitled to receive the Gift.
12. The Gift will be credited to the qualified principal Eligible Cardholders’ Enrich Miles’s account within eight (8) to ten (10) weeks **after** meeting the sixty (60) calendar days Eligible Spend from the approval date as outlined in the table below:

Credit Card/ Credit Card- i Approval Date	Activate & Spend within Sixty (60) calendar days from Credit Card/ Credit Card- i Approval Date	Gift will be rewarded
1 April 2021 – 30 April 2021	1 April 2021– 30 June 2021	July 2021 to August 2021
1 May 2021 – 31 May 2021	1 May 2021– 31 July 2021	August 2021 to September 2021
1 June 2021 – 30 June 2021	1 June 2021– 31 August 2021	September 2021 to October 2021

13. The Bank shall notify the Eligible Cardholders via SMS/telephone/electronic mailer/mailer based on their contact details maintained in the Bank’s system. Notwithstanding the foregoing, the Bank reserves the right to use any other medium or method, including the Bank’s website at www.ambank.com.my for the purpose of announcing the Eligible Cardholders.
14. The Gift can only be credited to the Eligible Cardholder(s) Enrich Points account and the Gift is not exchangeable by the Eligible Cardholders for other gift, credit or any other kind of products and is not transferable to any third parties.
15. At the time of crediting of the Gift as per Clause 12, all Participating Credit Card/Credit Card-i account(s) of the Eligible Cardholder must be activated and in good standing during the Campaign Period in order to be eligible for the Gift upon meeting the required criteria.
16. The Bank will not entertain any request from any Eligible Cardholder(s) or any other person to credit the Gift to the Eligible Cardholder’s other Enrich Points account or any third party’s account.
17. The Eligible Cardholder(s) are responsible to ensure that their telephone number(s) and/or email address (es) and/or mailing address (es) provided are current and updated with the Bank. In the event of non-receipt of the Gift, the Eligible Cardholder(s) are required to contact the Bank before **31 December 2021** to inquire the status of the Gift or to make a claim. No request, inquiry or claims shall be entertained after **31 December 2021**
18. The Bank reserves the right to substitute the Gift with another gift of like or similar value at its discretion with Prior Notice on the Bank’s website at www.ambank.com.my.

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19. Usage of the Gift are subjected to Enrich Miles’s Terms and Conditions which can be found at <https://www.malaysiaairlines.com/my/en/enrich/about-enrich/terms-conditions.html>

General terms and conditions

20. By participating in this Campaign, the Eligible Cardholder(s) are to be bound by the Campaign’s Terms and Conditions, the decisions of the Bank and, any addition, variation or amendment made pursuant to Clause 22 from time to time.
21. The Bank shall not be responsible or liable for any failure by any Eligible Cardholder to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
22. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholder(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 including 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, pandemic each of which is beyond the control of the Bank or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.
23. The Bank’s decision on all matters relating to the Campaign is final and binding on all Eligible Cardholder(s). No further correspondence or appeal will be entertained.
24. The Bank has 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 before the changes take effect. For the avoidance of doubt, the cancellation, termination or suspension by the Bank of this Campaign will not entitle the Eligible Cardholder(s) to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Cardholder(s) as a direct or indirect result of the act of cancellation, termination or suspension save where such losses or damages suffered are caused by the willful default, fraud or gross negligence of the Bank.
25. Unless expressly stated otherwise, the Terms and Conditions herein set forth, including any amendment thereto, will prevail over and other provisions and/or representation contained in any other notices/promotion/advertising materials for this Campaign.
25. The Bank reserves the right to:
- (a) disqualify any Eligible Cardholder to participate in the Campaign when the Eligible Cardholder has performed an “Eligible Spend”, in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Cardholders with normal/regular spending patterns, and the Bank’s decision in this matter shall be final and conclusive on all Eligible Cardholders;
 - (b) forfeit the Gift fulfillment in the circumstance where there is reversal of Eligible Spend or cancellation of Credit Card/ Credit Card- i during the Campaign Period and/or at the point of fulfilment of the Gift; or non-adherence to the terms and conditions herein;
26. By participating in this Campaign, the Eligible Cardholder give its consent to the Bank to disclose the Eligible Cardholder’s information to any third-party vendor(s) appointed by the Bank for the purpose of executing and/or fulfilling the Campaign and for avoidance of doubt, Eligible Cardholder is advised to read

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and understand AmBank Group’s Privacy Notice, which is available on the Bank’s website (<https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx>) and any of the Bank’s branches.

27. 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.
 28. For any assistance and/or feedback related to this Campaign, the Eligible Cardholder may contact the Bank’s Contact Centre at +603-2178 8888 or email to customercare@ambankgroup.com
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