

Terms and Conditions
AmBank Cards x 1PAY e-Wallet Campaign
Campaign Period: 1 May 2023 to 31 July 2023

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

1 Definition

- 1.1 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:

"1PAY" refers to the electronic payment system established and managed by the Operator for 1 Utama Shopping Centre and other Bandar Utama Group entities for use by ONECARD members.

"1PAY E-Wallet" refers to the electronic wallet under 1PAY accessed via the 1 Utama SuperApp or a valid physical ONECARD (by swiping or tapping) which contains the ONECARD member's available cash balance denominated in Ringgit Malaysia which can be used to make a 1PAY E-Wallet transaction.

"1 Utama SuperApp" refers to the mobile application developed by the Operator for 1 Utama Shopping Centre and other Bandar Utama Group entities in both Apple iOS and Android OS versions that is made available to be downloaded by shoppers from the Apple App Store, Google Play Stores and Huawei App Gallery respectively.

"AmBank Credit Card / Credit Card-i" refers to the following credit cards issued by the Bank:

(a) AmBank Credit Card: AmBank SIGNATURE Priority Banking World Mastercard, AmBank SIGNATURE Priority Banking Visa Infinite, AmBank World Mastercard, AmBank Visa Infinite, AmBank Visa Signature Card, AmBank Platinum Card, AmBank Cash Rebate Visa Platinum Card AmBank Gold Card, AmBank TRUE Visa Card, AmBank BonusLink Visa Signature, AmBank BonusLink Visa Platinum, AmBank BonusLink Visa Gold, AmBank CARZ Card

(b) AmBank Islamic Credit Card-i: AmBank Islamic SIGNATURE Priority Banking World Mastercard-i, AmBank Islamic SIGNATURE Priority Banking Visa Infinite-i, AmBank Islamic World Mastercard-i, AmBank Islamic Visa Infinite Card-i, AmBank Islamic Visa Signature Card-i, AmBank Islamic Al-Taslif Platinum Card-i, AmBank Islamic Al-Taslif Gold Card-i, AmBank Islamic CARZ Card-i

((a) and (b) above shall collectively be known as AmBank Credit Card / Credit Card-i.

"AmBank Debit Card" refers to the AmBank Debit Mastercard and TRUE by AmBank Debit Mastercard issued by the Bank.

"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.

Terms and Conditions
AmBank Cards x 1PAY e-Wallet Campaign
Campaign Period: 1 May 2023 to 31 July 2023

“**Bank**” refers to AmBank (M) Berhad [Company No.: 196901000166 (8515-D)] and AmBank Islamic Berhad [Company No. 199401009897 (295576-U)] both companies incorporated in Malaysia under the Companies Act 2016 and having their registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Campaign**” refers to this “**AmBank Cards x 1PAY e-Wallet Campaign**” which collectively includes Promotion I and Promotion II organised by the Bank and the Operator in accordance with the Terms and Conditions stipulated herein.

“**Campaign Period**” shall commence on **1 May 2023 (00:00 GMT+8) and end on 31 July 2023 (23:59 GMT+8)**, both dates inclusive. The Bank and the Operator reserve the right to vary or amend the duration of the Campaign Period with Prior Notice.

“**ONECARD**” refers to the shopper loyalty and privilege programme established and managed by the Operator.

“**Operator**” refers to Bandar Utama City Centre Sdn Bhd [Company No. 199401036700 (322382-T)] with its business address at 4th Floor, Centre Management Office, 1 Utama Shopping Centre, Lebuhr Bandar Utama, 47800 Petaling Jaya, Selangor, Malaysia;

“**Prior Notice**” means notice by the Bank and/or the Operator of certain events, facts or of a particular state of affairs given at least five (5) calendar days before the occurrence of the said event, fact or state of affairs.

- 1.2 Words denoting persons 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.
- 1.3 The term “associate corporations” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013. “related corporations” shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

2 Eligibility

- 2.1 Promotion I is open to all primary AmBank Credit Card / Credit Card-i who also has an active and valid ONECARD membership. Promotion II is open to all primary AmBank Debit Card who also has an active and valid ONECARD membership (hereinafter referred to as the “**Eligible Customer(s)**”).
- 2.2 Enrollment is not required for the purpose of participation in this Campaign.
- 2.3 For the avoidance of doubt, employees of AmBank Group are eligible to participate in this Campaign.

3 Campaign Mechanics

- 3.1 Prior to performing an Eligible Transaction, the Eligible Customer is required to: -
 - i) Download the 1 Utama SuperApp (“**SuperApp**”);
 - ii) Activate the 1PAY e-Wallet function on the SuperApp; and
 - iii) Link their AmBank Credit Card / Credit Card-i or AmBank Debit Card to the 1PAY e-Wallet.

Terms and Conditions
AmBank Cards x 1PAY e-Wallet Campaign
Campaign Period: 1 May 2023 to 31 July 2023

3.2 Eligible Customer(s) are required to perform an Eligible Transaction on 1PAY e-Wallet via the SuperApp using their AmBank Credit Card / Credit Card-i or AmBank Debit Card during the Campaign Period to be entitled to the Campaign Reward (hereinafter defined).

3.3 **Eligible Transaction(s)** shall mean: -

Table 1: Eligible transaction

Promotion I	<ul style="list-style-type: none"> i) Minimum top-up of Ringgit Malaysia One Hundred (RM100) on 1PAY e-Wallet using AmBank Credit Card / Credit Card-i; or ii) Minimum spend of Ringgit Malaysia One Hundred (RM100) through a direct pull transaction on 1PAY using AmBank Credit Card/ Credit Card-i.
Promotion II	<ul style="list-style-type: none"> i) Minimum top-up of Ringgit Malaysia Thirty (RM30) on 1PAY e-Wallet using AmBank Debit Card; or ii) Minimum spend of Ringgit Malaysia Thirty (RM30) through a direct pull transaction on 1PAY using AmBank Debit Card.

The Bank and the Operator reserve the right to determine whether a particular transaction constitutes an Eligible Transaction, and such determination shall be conclusive and binding on all Eligible Customer(s).

3.4 For the avoidance of doubt, international transactions in foreign currency shall be converted to Ringgit Malaysia (RM) based on the Bank's prevailing foreign exchange rate as at the transaction date and time (Malaysian Time) captured in the Bank's and Operator's records during the Campaign Period.

3.5 To ascertain a successful transaction, the tracking of Eligible Transaction(s) shall be based on the transaction date and time (Malaysian Time) as captured by the Bank's and Operator's transaction records.

4 Campaign Reward

4.1 The reward under this Campaign refers to an **10% cashback** (hereinafter referred to as "**Cashback**") which will be credited into the Eligible Customer's 1PAY e-Wallet upon the successful completion of an Eligible Transaction as stated in Table 1 above. The Cashback shall be given on a first-come, first-served basis, subject to the reward availability and capping as reflected in Table 2 below. The Bank does not have an obligation to inform Eligible Customers should the reward be fully exhausted before the Campaign Period ends.

4.2 Each Eligible Customer is entitled to a maximum of total Cashback as reflected in Table 2 below during the Campaign Period. In this regard, a total of Ringgit Malaysia Ninety Thousand (RM90,000) worth of Cashback will be given out throughout the Campaign Period, as illustrated in Table 2 below.

Terms and Conditions
AmBank Cards x 1PAY e-Wallet Campaign
Campaign Period: 1 May 2023 to 31 July 2023

Table 2: Campaign reward and capping

Mechanics	Reward	Capping ¹
Promotion I: Earn 10% Cashback with AmBank Credit Card / Credit Card-i i) Minimum top-up of RM100 on 1PAY e-Wallet using AmBank Credit Card / Credit Card-i; or ii) Minimum spend of RM100 through a direct pull transaction on 1PAY e-Wallet using AmBank Credit Card / Credit Card-i	10% Cashback of the top-up / spend value to 1PAY e-Wallet per transaction	Maximum of RM100 Cashback during the Campaign Period. Subject to the total capping of Ringgit Malaysia Forty-Five Thousand (RM45,000).
Promotion II: Earn 10% Cashback with AmBank Debit Card i) Minimum top-up of RM30 on 1PAY e-Wallet using AmBank Debit Card; or ii) Minimum spend of RM30 through a direct pull transaction on 1PAY e-Wallet using AmBank Debit Card	10% Cashback of the top-up / spend value to 1PAY e-Wallet per transaction	Maximum of RM30 Cashback during the Campaign Period. Subject to the total capping of Ringgit Malaysia Forty-Five Thousand (RM45,000).

- 4.3 The Cashback will be credited by the Operator into the Eligible Customer's 1PAY e-Wallet account that is used to perform the Eligible Transaction(s) on the same day of the transaction, or up to fourteen (14) business days after the date of the transaction.
- 4.4 The Bank and the Operator will not entertain any request from the Eligible Customer to transfer the Cashback earned/redeemed to another 1PAY E-Wallet account or to a current or savings account maintained by the Eligible Customer with the Bank or any other financial institution, or to any third party's accounts.
- 4.5 The Cashback is non-transferable to any third party and non-exchangeable for up-front cash, credit or any such other kind.

¹ An Eligible Customer who has both AmBank Credit Card / Credit Card-i and AmBank Debit Card would be entitled to earn/redeem up to a maximum total of RM130 Cashback by participating in Promotion I and Promotion II during the Campaign Period (maximum RM100 Cashback for AmBank Credit Card / Credit Card-i + maximum RM30 Cashback for AmBank Debit Card).

Terms and Conditions
AmBank Cards x 1PAY e-Wallet Campaign
Campaign Period: 1 May 2023 to 31 July 2023

- 4.6 Eligible Customers who qualify to receive the Cashback are required to check the push notification and transaction history on their SuperApp to keep track and be informed of when the Cashback has been credited into their 1PAY e-Wallet account. The Bank does not have the obligation to inform Eligible Customers on the reward crediting.
- 4.7 At all material times, it shall be the Eligible Customer(s)' responsibility to ensure that their contact details such as mobile numbers and correspondence addresses provided to the Bank are current and updated with the Bank. The Bank shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss flowing therefrom) suffered in the event the Eligible Customer(s)' contact details in the Bank's record are not updated.

5 General

- 5.1 By participating in this Campaign, the Eligible Customer(s) and/or any party related herein consent and agree to be bound by the Terms and Conditions herein, which shall be read together with the General Terms and Conditions for Accounts and Services and AmBank Debit MasterCard and AmBank Credit Card Terms and Conditions. The Eligible Customer(s) are required to log on to the Bank's official website at <https://www.ambank.com.my/eng/terms-and-conditions> for any Campaign updates or the latest terms and conditions, if any.
- 5.2 The Terms and Conditions herein shall be read together with the Operator's **1PAY E-Wallet and ONECARD Member Terms and Conditions of Use** (<https://onecard.com.my/Files/TermsAndCondition.pdf>), which shall also be applicable to Eligible Customer(s).
- 5.3 The Campaign offer is not valid with and independent of any other promotions provided by the Bank and the Operator.
- 5.4 The Bank and the Operator shall have, at any time, the right to cancel, terminate or suspend this Campaign with Prior Notice.
- 5.5 The Bank and the Operator shall have the right to vary, amend, delete or add to any of the Terms and Conditions set out herein, in whole or in part from time to time, including to vary the Campaign Period with Prior Notice.
- 5.6 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.
- 5.7 The Bank and the Operator shall have the right to cancel the participation of or disqualify any Eligible Customer(s) from participating in this Campaign if it finds or determines that:
- a) The said Eligible Customer has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period;
 - or
 - b) The Eligible Customer has breached the Terms and Conditions herein.
- 5.8 Unless expressly stated otherwise, the Terms and Conditions herein, including any subsequent amendments thereto, will prevail over any other provisions and/or representations contained in any other notices/promotion/advertising materials for this Campaign.

Terms and Conditions
AmBank Cards x 1PAY e-Wallet Campaign
Campaign Period: 1 May 2023 to 31 July 2023

- 5.9 The Bank's and Operator's decision on all matters relating to the eligibility of the customer(s) for the participation in the Campaign shall be final and binding on all participating Eligible Customer(s).
- 5.10 The Bank and the Operator are 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, arising out of or in connection with the Campaign, save and except where such loss or damages were directly caused by the Bank's or Operator's gross negligence, willful default or fraud.
- 5.11 Notwithstanding anything to the contrary contained herein, the Bank and the Operator are not liable for any failure or delay in the performance of its obligation under the Terms and Conditions herein arising out of or caused by forces beyond the Bank's and Operator's reasonable control, such as, any act of God, war, riot, work stoppages, accidents, lockout, industrial action, pandemic, epidemic or natural catastrophes.
- 5.12 The Bank and the Operator shall not be responsible or liable for any failure by any Eligible Customer(s) to participate in the Campaign at any time due to any network, communication or system error, interruption and/or failure.
- 5.13 All questions concerning the construction, validity, enforcement and interpretation of the Terms and Conditions 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 from the Terms and Conditions herein.
- 5.14 The Bahasa Malaysia version of the Terms and Conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>. In the event of any discrepancies or conflict in the interpretation of these Terms and Conditions, the English and Bahasa Malaysia versions of each of these terms and conditions shall be construed as equivalent of each other and each of the terms and conditions stipulated in both languages shall carry the same meaning.
- 5.15 For any assistance and/or feedback in relation to this Campaign, the Eligible Customer(s) may contact the Bank's Contact Centre from 7.00 a.m. to 11.00 p.m., Monday to Sunday by calling 03-2178 8888 or e-mail to customer@ambankgroup.com.