

Terms and Conditions
TRUE Debit MasterCard – TRUE@Uni UM Campaign

1.0 Definitions

1.1 For the purposes of this Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:-

“**Organiser**” means AmBank (M) Berhad (Company No. 8515-D), a company incorporated in Malaysia under the Companies Act 1965 and having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur, (hereinafter referred to as “**the Bank**”).

“**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 this Terms and Conditions herein, shall include all or any entity within the AmBank Group.

“**Campaign**” means “TRUE Debit MasterCard – TRUE@Uni UM Campaign” organised by the Bank in accordance with the Terms and Conditions stipulated herein.

“**TRUE Debit MasterCard**” means the bundled account that consist of a TRUE Transact and TRUE Savers account plus TRUE Debit MasterCard (herein referred to as “Participating Account”).

“**TRUE Transact Account**” means an account bundled with TRUE Debit MasterCard that offers unlimited free online Interbank GIRO (IBG) transactions, 5 free MEPS withdrawals and access to the nationwide MEPS ATM network conveniently. This account is eligible for protection by PIDM.

“**TRUE Savers Account**” means an account bundled with TRUE Debit MasterCard that offers high interest rate of 2.8% p.a. with a feature of 3-withdrawal limit per month. A fee of RM5 + RM0.30 GST is applicable for the 4th withdrawal onwards. This account is eligible for protection by PIDM.

“**AmBank’s Deposit Account**” means an active account, either Current Account or Savings Account hold by AmBank’s customer before the Campaign Period.

“**Prior Notice**” means the duration of at least 3 days’ for a notice to be given by the Bank.

1.2 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.

1.3 The term “Associate Corporations” shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013. The term “Related Corporations” shall have the same meaning assigned to it under Section 6 of the Companies Act 1965.

2.0 Campaign Period and Eligibility

2.1 The Campaign shall run from **1 March 2016 until 3 March 2016** (both dates inclusive and will be referred to as “**Campaign Period**”); or **upon fulfillment of the first 300 customers, whichever is earlier**. The Bank reserves the right to vary or amend the duration of the Campaign Period at its discretion with prior notice.

2.2 The Campaign is open to all new individual customers and existing individual customers of the Bank who sign-up for TRUE Debit MasterCard (hereinafter referred to as “**Participating Account**”) via:

- a) Online application from 24 Feb to 29 Feb 2016 (Both date inclusive) at www.truebyambank.com
- b) Application from 1 March to 3 March 2016 (Both date inclusive) at University of Malaya

(hereinafter referred to as “**Eligible Customers**”).

2.3 The following individuals / entities shall not be eligible to participate in this Campaign:-

- Permanent and / or contract employees of AmBank Group (including its subsidiaries and related corporations Companies) and their immediate family members (spouses, children and parents); and/or
- Representatives, vendors and/or agents (including advertising and promotion agents) of AmBank Group (including its subsidiaries and related corporations Companies) and their immediate family members (spouses, children and parents); and/or
- Sole-proprietorships, Partnerships, Charitable / Non-profit Organizations / Societies, Government / Statutory Bodies and Corporate Customers; and/or
- Individuals below the age of eighteen (18) years old

3.0 Campaign Mechanisms

3.1 First 50 customers who sign up for a TRUE Debit MasterCard from 24 Feb 2016 until 29 Feb 2016 (both date inclusive and will be referred to as “**Early Bird Sign Up**”) will be entitled for an early bird sign up gift.

Criteria	Reward	Number of prizes
1) Apply online for a TRUE Debit MasterCard from 24 Feb to 29 Feb 2016 via www.truebyambank.com	Starbucks Card worth RM10	50

- a) The Early Bird customers who are also an existing AmBank’s Deposit Accountholder will receive their TRUE Debit MasterCard via courier to the mailing address maintained under the Bank’s record upon online application.
- b) The Early Bird customers who are a new to AmBank’s Deposit Product can choose to collect their TRUE Debit MasterCard at the TRUE booth counter from 1 March 2016 to 3 March 2016, from 10.00am to 4.00pm or collect at any AmBank’s branch.

3.2 On top of that, the first 300 customers who apply online from 24 Feb to 29 Feb 2016 and/or during the Campaign Period that fulfill the following criteria will receive the cash reward after the Campaign Period.

Criteria	Cash Reward	Number of Prizes
1) Apply for a TRUE Debit MasterCard and deposit (cumulative) between RM100 – RM499 into TRUE Transact and/or TRUE Savers Account within one (1) month from the account opening date.	RM15	200
2) Apply for a TRUE Debit MasterCard and deposit (cumulative) min of RM500 into TRUE Transact and/or TRUE Savers Account within one (1) month from the account opening date.	RM30	100

Examples:

Scenario A: The account is successfully opened on 1 March 2016, Eligible Customer deposited RM500 into the account on 3 March 2016 (1 month from the account opening date). If he is the first 300 Eligible Customers to complete this, he is entitled for the RM30 cash reward.

Scenario B: The account is successfully opened on 2 March 2016, Eligible Customer deposited RM100 into the account on 3 March 2016 & subsequently another RM450 into the account on 15 March 2016 (1 month from the account opening date). If he is the first 300 Eligible Customers to complete this, he is entitled for the RM30 cash reward.

Scenario C: The account is successfully opened on 1 March 2016, Eligible Customer deposited RM100 into the account on 3 March 2016 & subsequently no deposit during the Campaign Period (1 month from the account opening date). If he is the first 300 Eligible Customers to complete this, he is entitled for the RM15 cash reward.

Scenario D: The account is successfully opened on 1 March 2016, Eligible Customers deposited RM80 into the account on 3 March 2016 & subsequently no deposit during the Campaign Period (1 month from the account opening date). He is not entitled for any cash reward.

Scenario E: The account is successfully opened on 1 March 2016, Eligible Customer deposited RM300 into the account on 3 March 2016 & subsequently no deposit during the Campaign Period (1 month from the account opening date). If he is the first 300 Eligible Customers to complete this he is entitled for RM15 cash reward only.

- 3.3 In order to be eligible for the Campaign, the Participating Account must be active during the Campaign Period, as determined by the Bank at its sole and absolute discretion upon giving adequate notice to the customers.
- 3.4 Active status shall mean there must be at least one (1) customer originated transaction (e.g. AmOnline transactions, Standing Instruction (SI), retail purchase transaction or self-service machine transactions) being carried out by the accountholder. Failing which, the Eligible Customer shall be disqualified.
- 3.5 Each Eligible Customer is only entitled to one (1) prize throughout the campaign period upon fulfilling the criteria in clause 3.1 above and one (1) cash reward throughout the campaign period upon fulfilling the criteria in clause 3.2 above and. In the event the Eligible Customer is also entitled to win in other TRUE Debit MasterCard campaigns organized by the Bank, he is only entitled to receive one (1) prize (eg. Cash reward, item, etc), whichever is higher in term of value.
- 3.6 The Bank shall not be held liable for any incidental cost, charges and/or damages caused by the cash rewards.
- 3.7 The Bank shall have the right and absolute discretion to vary / revise / amend the selection criteria / mechanism / process of this terms and conditions as it deems fit and necessary at any time with prior notice for such purposes.

4.0 Early Bird Sign Up

- 4.1 The Eligible Customers who fulfill the terms and conditions as stated in clause 3.1 is required to redeem the gift at the AmBank TRUE booth counter from 1 March 2016 to 3 March 2016,

from 10.00am to 4.00pm at University of Malaya. Failing which, the Eligible Customer's gift shall be forfeited.

- 4.2 The Eligible Customers is required to be present and bring the Identity Card (refer to NRIC) and/or account reference code upon online application for gift redemption at the AmBank TRUE booth counter from 1 March 2016 to 3 March 2016, from 10.00am to 4.00pm at University of Malaya. Failing which, the Eligible Customer's gift shall be disqualified.

5.0 Cash Reward Crediting

- 5.1 The cash reward will be credited into the Eligible Customer's Participating Account, i.e. TRUE Transact Account within 60 working days from the end of Campaign Period.
- 5.2 The cash reward is non-transferable.
- 5.3 The Eligible Customers who are entitled for the cash reward will be notified by the Bank via confirmation email to their registered email address maintained under the Bank's record, or via any other forms of communication at the sole and absolute discretion of the Bank.
- 5.4 At the time of selection until the time of notifying the Eligible Customers who entitled for the cash reward, subject to the satisfaction of the Bank, the Participating Account of the Eligible Customers MUST be active, failing which, the Bank in exercising its sole and absolute discretion, shall disqualify such Eligible customers.
- 5.5 For the avoidance of doubt, an Eligible Customer is entitled to receive up to a maximum of RM30 cash reward, upon fulfillment of all terms and condition as stated in clause 3.2.
- 5.6 The Bank has full right and discretion to alter, add, cancel or substitute the cash reward for other prizes of similar retail value with prior notice to the Eligible Customers for any reason whatsoever.

6.0 General

- 6.1 By participating in this Campaign, the Eligible Customers agreed to or to abide by this Terms and Conditions and have read and understood the AmBank Group Privacy Notice, which is available at www.ambank.com.my.

Each Eligible Customer warrants that any information provided pursuant to this Campaign (including but not limited to name(s), contact details and number(s) and/or addresses) is true, accurate, valid, updated and to be relied upon by the Bank.

The Bank shall have the absolute right to cancel, terminate or suspend the Campaign at any time without assigning any reason with prior notice via the Bank's official website or notice at branches.

- 6.2 The Bank shall have the right and absolute discretion (without assigning any reason) to vary, amend, delete or add to any of these Terms and Conditions, in whole or in any part from time to time including to end the Campaign earlier or extend it further or to vary the cash reward as it is deemed necessary or appropriate with prior notice via the Bank's official website or notice at branches or any other channel of communication at the sole and absolute discretion of the Bank.
- 6.3 The Bank shall have the absolute right and discretion to disqualify any Eligible Customer(s) from participating in the Campaign if it finds that or determines that the said Eligible Customer(s) has provided untrue information or acted fraudulently in any manner throughout

the Campaign Period. Similar rights of the Bank shall also be applied in the event of breach or potential breach of these Terms and Conditions by the Eligible Customers.

- 6.4 The Bank shall have the right to publish or display in any form as it deems necessary and appropriate (including but shall not be limited to) the name(s), masked NRIC, picture(s), and city of residence(s) of the Campaign's Eligible Customers who are entitled for the cash reward for advertising and publicity purposes. By participating in this Campaign, the winners hereby consent to and agree that the Bank shall be at liberty to publish their names, pictures, masked NRIC and city of residence for advertising and publicity purposes.
- 6.5 The Bank's decision on all matters and/or disputes relating to this Campaign shall be final, binding and any further correspondence or appeal will not be entertained.
- 6.6 All transactions recorded by the Bank are final and conclusive.
- 6.7 To the extent permitted by law, the Eligible Customers shall not be entitled to any claim and/or compensation against the Bank for any and all losses and/or damages suffered or incurred by the Eligible Customer(s) or any parties related herein directly or indirectly as a result of the Bank exercising its rights and entitlement pursuant to these Terms and Conditions (including but not limited to the Bank's rights and entitlement under clauses 2, 3, 4 and 5 hereinabove) and/or arising from participation in the Campaign.
- 6.8 These Terms and Conditions shall prevail over any other provisions and/or representations contained in any other promotional materials advertising this Campaign.
- 6.9 The Bank shall not be liable for any default in respect of the 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.
- 6.10 All Terms and Conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
- 6.11 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 and each of the Terms and Conditions stipulated shall carry the same meaning.