

TRUE Banking Membership Programme FAQ

No	Question	Answer
1	What is TRUE Banking?	TRUE Banking is a membership program that entitles the customers to additional privileges and rewards. It helps our customers in wealth creation and nurture them to be our AmBank Signature Priority Banking customer.
2	What is the membership criteria for TRUE Banking?	To qualify as a TRUE Banking customer, you must meet either one of the following criteria: <ul style="list-style-type: none"> • Have a payroll account in AmBank with gross salary of RM10,000 and above per month, or; • Asset Under Management (AUM)* of between RM50,000 - < RM200,000 <p style="text-align: center;"><i>* AUM means total deposits in any Fixed Deposit, Savings, Current and/or Foreign Currency Account and the total primary amount of any investment products held with AmBank, under the name of Primary Account Holder</i></p>
3	Does TRUE Banking requires customer sign up?	No. Customer who met the TRUE Banking criteria mentioned above will be auto-upgraded. Customer who has been upgraded will be notified in any forms of communication, either letter/SMS/email.
4	Are there any additional membership fees?	There is no membership fee imposed to the customer. <i>Note: AmBank shall be at liberty to set or impose any fees and charges in relation to TRUE Banking. All participating products under TRUE Banking are subjected to the existing fees and charges stipulated in Terms and Conditions of each respective product.</i>
5	Do I need to hold any products to be a TRUE Banking customer?	TRUE Banking customer is encouraged to hold a TRUE Deposit Account, TRUE VISA Credit Card, at least a Fixed Deposit accounts, Investment product and Bancassurance to enjoy all the benefits and privileges of TRUE Banking.
6	What happens if my employer's payroll bank changes?	TRUE Banking customer is encouraged to nominate their AmBank account as their salary account with the new employer and maintain their account with minimum RM10,000 deposits into the account monthly in order to enjoy all benefits and privileges and to avoid termination of TRUE Banking membership.
7	What happens if my AUM is less than the required AUM?	TRUE Banking customer is encouraged to maintain at least the minimum AUM balance of RM50,000 in Deposits and/or Investment in order to enjoy all benefits and privileges and to avoid termination of TRUE Banking membership.

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8	What is the priority services accorded to TRUE Banking customers?	<p>In addition to the additional value accorded to TRUE Banking customers from the membership privileges, TRUE Banking customers have a dedicated call centre – TRUE Banking Helpline for customer support via +603 2178 8999.</p> <p>TRUE Banking customers also have access to Personal Bankers at all AmBank branches nationwide to advise and assist TRUE Banking customers with their financial needs.</p>
9	How do I get in touch?	Please visit any AmBank branches nationwide or call our Dedicated call centre at +603 2178 8999 to find out more.