

Terms and Conditions

“AmBank ASEAN Duty Free Cashback Campaign”

REMINDER: All Eligible Cardholders (as defined below) are hereby reminded to read and understand the terms and conditions below and updated terms and conditions which are available at www.ambank.com.my.

The terms and conditions herein are in addition to and to be read together with the AmBank (M) Berhad (8515-D)/AmBank Islamic Berhad (295576-U) (collectively referred to as “**the Bank**”) relevant credit card/-i agreements (collectively referred to as “**Cardholder Agreement**”) which govern the use of the credit card/-i issued by the Bank. In the event of any discrepancy or inconsistency between these terms and conditions and the Cardholder Agreement, these terms and conditions shall prevail in so far as it relates to the Campaign.

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.

Campaign

1. “**Campaign**” means “**AmBank ASEAN Duty Free Cashback Campaign**” organised by the Bank in accordance with the terms and conditions as stipulated herein.

Campaign Period

2. The Campaign shall run from **1 January 2020 until 31 December 2020**, both dates are inclusive (“**Campaign Period**”) or such other periods as may be determined at the discretion of the Bank with prior notice of at least five (5) calendar days’ notice to Cardholders before the new terms and conditions take effect.

Eligibility

3. “**Eligible Cardholders**” means customers of the Bank who hold a Principal or Supplementary Credit Card/-i (“**Eligible Card**”) during the Campaign Period as described herein, but do not include:
 - (a) Corporate cards, commercial cards, or insurance cards issued by the Bank and/or
 - (b) Cardholders whose Card accounts have been suspended, cancelled or terminated for whatsoever reasons during and up till twelve (12) weeks after expiry of the Campaign Period.
4. For the avoidance of doubt, this Campaign does not require any registration for participation.

Eligible Transactions and 10% Cashback

5. Subject to the Terms and Conditions, all Eligible Cardholders who use their Card to perform retail transaction(s) from the selected duty free outlets in ASEAN (“**Eligible Duty Free Outlets**”) with a minimum spend of Ringgit Malaysia Two hundred Fifty (RM250) in a single receipt will be eligible for 10% Cash Back (“**Cashback**”) as recorded in the Bank’s system (“**Eligible Transaction**”) up to a maximum of Ringgit Malaysia One Hundred Only (RM100) per Eligible Cardholder per participating campaign month.

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Eligible Duty Free Outlets

Number of Countries	Country	Airport	Number of duty free outlets	Merchant
1	Malaysia	Kuala Lumpur International Airport, Selangor	1	Eraman
			2	Eraman Express
			3	The Zon Duty Free
		Kuala Lumpur International Airport2, Selangor	4	Be Duty Free
			5	Eraman
			6	The Zon Duty Free
		Penang International Airport, Penang	7	Eraman
			8	The Zon Duty Free
		Kota Kinabalu International Airport, Sabah	9	Eraman
			10	Eraman Emporium
		Kuching International Airport, Sarawak	11	Eraman
			12	Eraman Emporium
2	Singapore	Singapore Changi Airport, Singapore	13	The Shilla Duty Free Shop
			14	DFS Vintage
			15	DFS Watches
			16	DFS Wines & Spirits
3	Thailand	Don Mueang International Airport, Bangkok	17	King Power
		Suvarnabhumi Airport, Bangkok	18	King Power
		Chiang Mai International Airport, Bangkok	19	King Power
		Phuket International Airport, Phuket	20	King Power
		U-Tapao Rayong Pattaya International Airport, Rayong	21	King Power
		Hat Yai International Airport, Hat Yai	22	King Power
4	Indonesia	Soekarno-Hatta International Airport, Jakarta	23	Dian Duty Free
		Ngurah Rai International Airport, Bali	24	DFS Duty Free
			25	Dufry Duty Free
		Juanda International Airport, Surabaya	26	Surabaya Duty Free
5	Philippines	Manila Ninoy Aquino International Airport, Manila	27	Duty Free Philippines
		Clark International Airport, Manila	28	Duty Free Philippines
		Bacolod–Silay Airport, Bacolod	29	Duty Free Philippines
		Iloilo International Airport, Cebu	30	Duty Free Philippines
		Kalibo International Airport, Kalibo	31	Duty Free Philippines
		Mactan International Airport, Lapu-Lapu	32	Duty Free Philippines
		Francisco Bangoy International Airport, Davao	33	Duty Free Philippines
6	Vietnam	Tan Son Nhat International Airport, Ho Chi Minh City	34	SASCO duty free
		Da Nang International Airport, Danang	35	JDV Jalux duty free
			36	Lotte Duty Free
		Noi Bai International Airport, Hanoi	37	Lotte Duty Free
			38	JDV Jalux duty free
7	Myanmar	Yangon International Airport, Yangon	39	Dream works duty free
		Mandalay International Airport, Mandalay	40	WY Z duty free
8	Cambodia	Phnom Penh International Airport, Phnom Penh	41	Dufry Duty Free
		Siem Reap Airport, Siem Reap	42	Siem Reap Duty Free Shop
9	Laos	Wattay International Airport, Vientiane	43	Lao Duty free
10	Brunei	Brunei International Airport	44	SBC Duty Free

6. All Eligible Transactions in foreign currency will be converted to Ringgit Malaysia (MYR) based on the prevailing foreign exchange rates as recorded in the Bank’s system.

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7. The Eligible Transactions will receive Cashback on its respective transaction amount on a first-come, first-served basis, based on transaction time stamp as recorded in the Bank’s system date and time, subject to availability of the Cashback provided in the table below:-

Campaign Month	Period	Cashback Allocation
Campaign Month 1	1 January 2020 – 31 January 2020	RM50,000
Campaign Month 2	1 February 2020 – 29 February 2020	RM50,000
Campaign Month 3	1 March 2020 – 31 March 2020	RM50,000
Campaign Month 4	1 April 2020 – 30 April 2020	RM50,000
Campaign Month 5	1 May 2020 – 31 May 2020	RM50,000
Campaign Month 6	1 June 2020 - 30 June 2020	RM50,000
Campaign Month 7	1 July 2020 – 31 July 2020	RM50,000
Campaign Month 8	1 August 2020 – 31 August 2020	RM50,000
Campaign Month 9	1 September 2020 – 30 September 2020	RM50,000
Campaign Month 10	1 October 2020 – 31 October 2020	RM50,000
Campaign Month 11	1 November 2020 – 30 November 2020	RM50,000
Campaign Month 12	1 December 2020 – 31 December 2020	RM50,000

8. Only successful transactions for personal purchase of goods and services would be considered as Eligible Transaction. Any personal transactions that are subsequently cancelled, disputed, refunded, unauthorised or fraudulent transactions, or transactions which are under special corporate arrangement where rebate is applicable or for business purposes will be excluded as Eligible Transactions.
9. All Eligible Transactions within the Campaign Period must be based on Malaysian time as captured by the Bank’s transaction records and posted to the Eligible Cardholder’s Card account within campaign period. The Bank is not responsible in any manner whatsoever for any failure and/or delay in the transmission of evidence of sales transactions due to any reasons whatsoever.
10. The assignment of Merchant Category Code (MCC) and Merchant Description Name for each merchant is subject to classification by the respective Merchants’ Acquiring Bank and it is the responsibility of the relevant Merchants’ Acquiring Bank to assign the correct MCC and Merchant Description Name. The Bank is not responsible for nor does the Bank have any control whatsoever on any incorrect and/or inconsistent assignment of MCC or Merchant Description Name by the relevant Merchant Acquiring Bank that may result in the Eligible Cardholder being omitted from the Cashback entitlement.
11. Any determination by the Bank as to what constitutes Eligible Transactions is final and conclusive and all transactions as recorded by the Bank are also be final and conclusive.
12. The Cashback will be credited into the respective Eligible Cardholder’s Card account within twelve (12) weeks from the end the Campaign Month and will be displayed in his/her statement of Card account.
13. 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 as it deems fit in its discretion for the purpose of announcing the Eligible Cardholders entitled for the Cashback.

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Disqualification

14. The Bank reserves the right to disqualify the participation of any Eligible Cardholder for the purpose of this Campaign in the event:
 - (a) the Eligible Cardholder’s Eligible Card account is in default of facilities granted at any time during the Campaign Period; or
 - (b) the Eligible Cardholder’s Eligible Card account is closed within twelve (12) weeks from the end of the Campaign Period; or
 - (c) the Eligible Cardholder’s has provided untrue information or acted fraudulently in any manner during the Campaign Period; or
 - (d) The Eligible Cardholder has breached any of the terms and conditions stipulated herein.

Liability

15. The Bank would not be liable to any Eligible Cardholder for any damage or loss suffered, including loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages, arising in relation to the Eligible Cardholder’s participation in this Campaign, or the Bank exercising its rights pursuant to any of the terms and conditions herein except where such actions, claims, direct losses, damages and expenses were directly attributable to the Bank’s gross negligence, wilful default or fraud.

General

16. The Bank shall have the right and discretion 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 as it deems fit, necessary and appropriate with Prior Notice.
17. The Bank shall have, at any time, the right and discretion to cancel, terminate or suspend the Campaign with Prior Notice.
18. The Bank’s decision on all matters relating to the Campaign is binding and final and no correspondence or appeal will be entertained. All terms and conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and any legal disputes will be commenced and heard in courts in Kuala Lumpur.
19. To the extent permitted by law, the Bank shall not be liable to the Eligible Cardholders 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 such as fire, earthquake, flood, epidemic, accident, explosion, casualty, lockout, riot, civil disturbance, act of public enemy, natural catastrophe, embargo, war or act of God.
20. For any assistance and/or feedback related to this Campaign, Eligible Cardholders may contact the Bank’s 24-hour contact centre at **+603-2178 8888** or email to customercare@ambankgroup.com.