

## TERMS & CONDITIONS for 20% Cash Back on Weekend Groceries

- 1) All the expression herein shall have the designated meanings, unless the context otherwise requires:

<b>BANK</b>	Refers to AmBank (M) Berhad; or Amlslamic Bank Berhad, whichever is applicable
<b>PROGRAM</b>	Means the program under which the Eligible Cardmember is entitled to the 20% Cash Back on Weekend Groceries Saturday & Sunday at the participating Grocery Outlets
<b>PROGRAM PERIOD</b>	Means this program shall run from 1 <sup>st</sup> May – 31 <sup>st</sup> Dec 2010, both dates inclusive
<b>ELIGIBLE CARDMEMBER</b>	Means Principal Credit Card / Card-i Cardmembers whose card are valid and in good status are eligible to participate in this Program.
<b>QUALIFIED CARDMEMBER</b>	Means the Principal Credit Card / Card-i Cardmember who qualified to receive the Cash Back.
<b>CASH BACK MONTH</b>	Means specific months of which spending is tracked for the 20% Cash Back eligibility  <b>Month 1:</b> 1-31 May 2010 / <b>Month 2:</b> 1-30 June 2010 / <b>Month 3:</b> 1-31 July 2010 <b>Month 4:</b> 1-31 Aug 2010 / <b>Month 5:</b> 1-30 Sept 2010 / <b>Month 6:</b> 1-31 Oct 2010 <b>Month 7:</b> 1-30 Nov 2010 / <b>Month 8:</b> 1-31 Dec 2010
<b>QUALIFYING RETAIL TRANSACTION</b>	Means any purchases that are charged to the Bank's Credit Card / Card-i and this is calculated based on total consolidated spend of multiple Principal / Supplementary cards of the same Cardmember.  The Qualifying Retail Transactions <b>includes:</b> Both Local (including groceries transactions) & Overseas Transactions and New Easy Payment Plan transacted during the Cash Back Month and this <b>excludes:</b> Petrol transactions, Insurance/takaful transactions, Cash Advance, Balance Transfer, Flexi Payment Plan, QuickCash, ongoing Installments, finance/profit charges and/or any fees and charges billed by the Bank.
<b>CASH BACK</b>	Means the Cash rebate that is earned by Eligible Cardmember in respect of weekend groceries transacted at the participating grocery outlets upon satisfying the criteria set herein.
<b>PARTICIPATING GROCERY OUTLETS</b>	Participating hypermarkets/supermarkets as listed below:-  NSK

- 2) This Program is open to all Principal Cardmembers of the Bank
- 3) Cardmembers holding a valid Bank Credit Card / Card-i and in good account status are eligible to participate in this Program with the exception of:
- Cardmembers of PrePaid MasterCard issued by the Bank;
  - Cardmembers whose card accounts have been suspended, cancelled or terminated for whatsoever reasons during the Program Period / during the fulfillment of Cash Back;

### REGISTRATION CRITERIA

- 1) To participate in this Program, the Eligible Cardmember must first register any one of his/her principal credit card/card-i via SMS during the Program Period as follows:-

**cashback<space>16-digit AmBank / Amlslamic Bank Principal Card number to 36663.**  
(Example: cashback 1234567890123456)  
SMS submission is not upper or lower case sensitive.

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Standard telco charges will apply for each SMS sent. Registration in any other format will be automatically disqualified.

- 2) Registration can only be performed by the Principal Cardmember only. Principal Cardmembers with multiple AmBank/AmIslamic Bank Card are only required to register one principal card during the entire Program Period. Supplementary Cardmembers are NOT entitled to participate on an independent basis. In the event of multiple registrations, only the first valid principal card number will be taken as the registered Principal card number.
- 3) Upon successful registration, the Eligible Cardmember will receive a confirmation via SMS. Such confirmation will be sent to the mobile number used for the registration as stated in clause above and the confirmation SMS will cost the Cardmember RM0.30.
- 4) In the event the SMS is incomplete / invalid, an outgoing SMS will be sent to the Cardmembers to inform them to re-register and each outgoing SMS will cost the Cardmember RM0.30. Cardmembers are required to ensure that when they re-registered their cards via SMS it should consist of :
  - a. Correct Principal Card Number with 16 digits
  - b. Correct keyword: **cashback** is used.
- 5) It is the Cardmember's responsibility to ensure that the SMS details are complete, accurate and sent during the Program Period. Proof of SMS sent does not constitute a confirmation or receipt by the Bank.
- 6) The Bank will not be held responsible and reserves the absolute discretion to disqualify any registration from a Supplementary Cardmembers, duplicate entries, incomplete/inaccurate SMS, late entries, error message, unsuccessful registration due to network failure and/or interruption experienced by Telco Operators or for any reason whatsoever as the Bank may in its absolute discretion deem fit.

### SELECTION & SPENDING CRITERIA

- 1) To be eligible for the above program, Eligible Cardmember's are required to transact a minimum of RM800 on Qualifying Retail Transaction during each Cash Back Months in order to be entitled for 20% Cash Back on groceries for that Cash Back Month.
  - a. For example, if a cardmember's accumulated spend is RM800 on Qualifying Retail Transactions in May & RM500 in June, he is only eligible for the 20% Cash Back on weekend groceries transactions for the month of May and NOT June.
- 2) The 20% Cash Back is on grocery transactions made during weekends (Saturday & Sunday) only at the participating Grocery Outlets.
- 3) All Qualifying Retail Transactions must be successfully transacted & posted to the Eligible Cardmember's card account within each applicable Cash Back Month. The Bank will allow a ten (10) calendar days for the Qualifying Retail Transactions made on the last day of each Cash Back Month to be posted into the Eligible Cardmember's card account. The Bank is not responsible in any manner whatsoever for any late posting to Eligible Cardmember's account by merchants and/or third party.
- 4) The Bank will not be responsible to inform the Cardmembers if Qualifying Retail Transactions are insufficient to meet the criteria.
- 5) There is a maximum of RM1.2 million Cash Back available for this entire Program with a capping of RM150,000 per month based on first come first served basis. An Eligible Cardmember is only entitled to a maximum payout of RM80 Cash Back per month.
- 6) The tracking of Cash Back earned by the Eligible Cardmember shall commence in the same month upon the month of registration onwards [*For instance, Eligible Cardmember who registered his/her card on 10 July 2010 will have their Qualifying Retail Transactions tracked from 1 July onwards till 31 Dec 2010.*]

#### Example of SMS submission & Cash Back Month

SMS Submission Dates	Cash Back Month
15 May 2010	01 May - 31 Dec
10 July 2010	01 July - 31 Dec
13 Aug 2010	01 Aug - 31 Dec

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- 7) The 20% Cash Back entitlement will be credited within six (6) weeks upon the end of each Cash Back Month and will be reflected in the Principal Cardmember's card account used for program registration.
- 8) In the event that the Cash Back is awarded to a person who:
  - i. is not eligible to participate in the Program; and/or,
  - ii. has done a reversal of the Qualifying Retail Transaction after the fulfillment of Cash Back was given; and/or
  - iii. has committed or is suspected of committing any fraudulent or wrongful acts in relation to their use of any AmBank services or facilities (including AmBank Online),

AmBank reserves the right to disqualify such person from participating in the program and/or receiving the Cash Back. The Bank will perform a reversal of Cash Back in the event the Cash Back has been rewarded / credited to those mentioned above.

### GENERAL TERMS

- 1) By participating in this Program, Eligible Cardmembers hereby expressly agree to be bound by these Terms and Conditions and the decisions of the Bank.
- 2) Sending and receiving of SMS is service provider dependent and is beyond the control of the Bank. The Bank is not responsible in any manner whatsoever for any delay or non receipt howsoever caused in the sending or receiving of the SMS. The Cardmember shall be solely responsible for all fees and charges imposed by the service provider for the sms transmission.
- 3) The Bank shall not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failure or any event beyond the reasonable control of the Bank.
- 4) The Bank's decision on all matters relating to the Program shall be final and binding and no further correspondence or attempt to dispute such decision would be entertained.
- 5) The Bank reserves the right to publish or display the names, pictures, last 4 digits of NRIC no#, and or any other information deem fit of the Eligible Cardmember's who received the rebate of 20% Cash Back on weekend groceries Program for advertising and publicity purposes. By participating in this Program, the Eligible Cardmember's who won hereby consent to and agree that the Bank shall be at liberty to feature such information without compensation for advertising & publicity purposes.
- 6) The Bank reserves the right at its absolute discretion to terminate the campaign, amend, delete, or add to any of these Terms and Conditions from time to time. For updated versions of these Terms and Conditions, if any, please revisit [www.ambankgroup.com](http://www.ambankgroup.com) regularly.
- 7) For the avoidance of doubt, cancellation, termination or suspension of the Program Period shall not entitled the Cardmembers to any claims or compensations against the Bank for any losses or damages suffered or incurred by the Cardmembers as a direct or indirect result of the act of cancellation, termination or suspension.
- 8) The Bank shall not be further responsible or liable for any claims, loss or damage whatsoever, resulting from or in connection with this Program including but not limited to financial or personal loss, any error in line connection, poor reception of the communication system, poor quality of network coverage, inability to send SMS and other factors so determined by the Bank throughout the Program Period.
- 9) In the event that there is any inconsistency between the English and Bahasa Malaysia version of these Terms and Conditions, the English version will prevail.

## FAQ

**Q: How long is this offer?**

A: The program period is from 01 May 2010 – 31 Dec 2010 (8 months)

**Q: What do I have to do, to enjoy the 20% Cash Back on Weekend Groceries?**

**REGISTER** Via SMS, Type:  
Cashback<space>16digit principal  
cardno to 36663

**SPEND**  
Min RM800 monthly  
On any Qualifying Retail  
Transactions

**ENJOY**  
20% Cash Back on  
Groceries (weekend spend) at the  
participating Grocery Outlets

A: First register via SMS then just charge a minimum of RM800 on Qualifying Retail Transactions on your AmBank / AmIslamic Credit Card / Card-i Visa/MasterCard card (Platinum, Gold, Classic, True, Imagine, Real Rewards, eCosway, Insurance Cards, Carz Card & Staff Cards). Purchase your groceries at the participating Grocery Outlets during the weekends (Saturday & Sunday). Example: NSK to get the 20% Cash Back.

**Note**: the maximum total worth of RM1.2 million Cash Back is allocated for this entire Program. Monthly payout is capped at RM150,000 a month. Each Eligible Cardmember is only entitled to a maximum payout of RM80 (customer level) Cash Back per Cash Back Month and the payout is based on first come first served basis

**Q: Would I be entitled for this offer if I use my supplementary card to accumulate transactions?**

A: Yes you may use your supplementary card to accumulate the Qualifying Retail Transactions. However, the Cash Back will be credited into the Registered Principal Card account.

**Q: I have 2 AmBank Principal Cards: Master& Visa. I've forgotten which card number I have sent the SMS to register for the Cash Back. How do I know which card to charge?**

A: No worries. As long as you have registered one (1) Principal AmBank/AmIslamic Credit Card / Card-i via SMS, we will track your spending charges on all cards including MasterCard & VISA cards + your Supplementary Cards. For instance, if you register using your Gold card MasterCard card but charged on Imagine Visa card, you would still be eligible. This offer is not applicable for Prepaid cards.

**Q: If I intend to use my supplementary card to charge for the purchases, during registration of the Program, should I type in the principal or supplementary card number?**

A: You must type in the Principal's Card number. This is because by typing in Principal Card, all eligible spending between Principal and Supplementary Cards are taken into account.

**Note**: Supplementary Cardmembers are NOT entitled to participate on an independent basis. It is the Cardmember's responsibility to ensure that the correct Principal Card number is registered via SMS. SMS that contains any invalid / incorrect Card number / Supplementary card number will be disqualified.

**Q: Will my petrol transactions be eligible for the Qualifying Retail Transactions?**

A: NO.

**Note**: The Qualifying Retail Transactions includes: Both Local (including groceries transactions) & Overseas Transactions and Easy Payment Plan transacted during the Cash Back Months. The Qualifying Retail Transactionexcludes: Petrol transactions, Cash Advance, Balance Transfer, Flexi Payment Plan, QuickCash, ongoing Installments, finance/profit charges and/or any fees and charges billed by Bank.

**Q: If I SMS on 15 June 2010, when will you start tracking my transactions for the Cash Back?**

A: We will track transaction from 01 June till 31 Dec 2010. Transactions made prior to 01 June would NOT be counted [For instance, Eligible Cardmember's who registered their cards on 10 July 2010 will have their Qualifying Retail Transactions tracked from 1 July onwards till 31 Dec 2010.

The tracking of Cash Back shall be conducted on the following months of the Program Period:

**Month 1**: 1-31 May 2010 / **Month 2**: 1-30 June 2010 / **Month 3**: 1-31 July 2010

**Month 4**: 1-31 Aug 2010 / **Month 5**: 1-30 Sept 2010 / **Month 6**: 1-31 Oct 2010

**Month 7**: 1-30 Nov 2010 / **Month 8**: 1-31 Dec 2010

**Q: If I charged RM500 on Qualifying Retail Transactions under my Imagine Visa and another RM300 on my Gold MasterCard, will I be eligible for the program?**

A: Yes. All retail transactions that are qualified for this program is calculated based on total consolidated spend for Principal Cards (including multiple AmBank / AmIslamic Bank Credit Cards / Card-i under the same Cardmember) and this includes Supplementary Card's Retail Transactions.

**Q: The transaction date is on 31 May but the posting date is on 3 June. Will that transaction be counted for May or June?**

A: It will be captured for the month of May, as the posted date is within the cooling period of ten (10) calendar days. But in the event the transactions are posted after the cooling off period, the transaction would be disqualified.

**Noted:** All Qualifying Retail Transactions must be successfully transacted & posted to the Eligible Cardmember's card account within each applicable Cash Back Months. The Bank will allow a cooling off period of ten (10) calendar days for the Qualifying Retail Transactions made on the last day of each Cash Back Month to be posted into the Eligible Cardmember's card account. The Bank is not responsible in any manner whatsoever for any late posting to Eligible Cardmember's account by merchants after the cooling off period

**Q: is there a limitation to the maximum Cash Back that I can get?**

A: Yes, monthly payout is capped at RM150,000 a month. Each Eligible Cardmember is only entitled to a maximum payout of RM80 (customer level) Cash Back per Cash Back Month and the payout is based on first come first served basis subject to pool availability.

**Q: What if my credit/card-i is delinquent/blocked (due to delinquency) at the time of fulfillment?**

A: You will not be eligible for any Cash Back for all cards.

**Q: If I had effected a bill payment via AmBank Online, for instance pay my Tenaga or Telekom bills online or purchase items online, will my transactions be part of the Qualifying Retail Transactions??**

A: Yes

**Q: MasterCard silver Card upgraded to MasterCard Gold (natural card upgrade type). Will tracking be done for the Silver Card & Gold MasterCard since I registered only one (1) Principal Silver MasterCard?**

A: Yes. Note: Principal Cardmembers with multiple AmBank/ AmIslamic Card are only required to register one Principal Card during the Program Period.

**Q: What are the Qualifying Retail Transactions?**

A: retail transactions that are qualified for this program and the ("Qualifying Retail Transaction") is calculated based on total consolidated spend for Principal Cards (including multiple AmBank / AmIslamic Bank Credit Cards / Card-i under the same Cardmember) and this includes Supplementary Card's Retail Transactions. The Qualifying Retail Transactions **includes:** Both Local (including groceries transactions) & Overseas Transactions and Easy Payment Plan transacted during the Cash Back Months. The Qualifying Retail Transactions **excludes:** Petrol transactions, Cash Advance, Balance Transfer, Flexi Payment Plan, QuickCash, ongoing Installments, finance/profit charges and/or any fees and charges billed by Bank.

**Q: When is the Cash Back credited into my card account?**

A: The 20% Cash Back entitlement will be credited within six (6) weeks upon the end of each Cash Back Month and will be reflected in the Principal Cardmember's card account used for program registration.

Example:-

Cash Back earned for the month of:-	20% Cash Back Upload Date:-	Cardmember's Statement Cycle
		20% Cash Back Reflected
May 2010	15 June 2010	<b>JULY</b> Statement 2010
June 2010	15 July 2010	<b>AUG</b> Statement 2010
July 2010	15 Aug 2010	<b>SEPT</b> Statement 2010
Aug 2010	15 Sept 2010	<b>OCT</b> Statement 2010
Sept 2010	15 Oct 2010	<b>NOV</b> Statement 2010
Oct 2010	15 Nov 2010	<b>DEC</b> Statement 2010
Nov 2010	15 Dec 2010	<b>JAN</b> Statement 2011
Dec 2010	15 Jan 2011	<b>FEB</b> statement 2011

**Q: Is the promotion open to staff?**

A: Yes.

**Q: Which are the participating grocery outlets for this program and is this applicable for nationwide outlets?**

A: YES, it's applicable for all NSK nationwide.

**Q: Are there any SMS charges for the registration of my participation?**

A: The SMS that you send to '36663' will be charged based on normal telco charges. The reply SMS to acknowledge the SMS receipt is charged at RM0.30.

**Q: If I am holding a Principal AmBank Gold, and Principal Amlslamic Bank Classic Card, can I register both cards, and enjoy Cash Back on both cards?**

A: NO, you only need to register one (1) Principal Card for the participation in this promotion and all qualifying retail transactions will be accumulated at customer level (Principal + Supp) and the Cash Back will be credited into the registered Principal Card account.

**Q: How do I know my participation in this campaign is confirmed?**

A: Upon registering via SMS, you will receive a reply SMS acknowledging your participation.

**Q: Must I register every time I transact?**

A: NO, only one time SMS registration is required for the whole program period.

**Q: Are supplementary cardmembers eligible for this promotion?**

A: This campaign is only for Principal Cardmembers. However, Supplementary spending will be combined with Principal and the Cash Back will be credited into Principal Cardmember's statement registered card account.

**Q: Do I continue to enjoy AmBonus Points on top of the cash rebate paid?**

A: YES, you are eligible to earn one (1) AmBonus point for every ringgit you charge on the card, besides the Cash Back

**Q: How do you calculate the 20% Cash Back on Weekend Groceries?**

A: The Calculations are as follows:-

Example (1) of 20% Cash Back – RM800 Retail Spend:

DAY	DESCRIPTION	RM	MONTH (1) RETAIL SPEND (RM)	20% CASH BACK FOR GROCERY SPEND MADE ON WEEKENDS
MONDAY	Petrol	100	800  [petrol transaction of RM100 is excluded from the calculation of qualifying retail trnx]	Weekend Grocery spend (RM400 x 20% cash back) <b>= RM80 Cash Back</b>
TUESDAY	Shopping Food	200 50		
FRIDAY	Groceries Food	50 50		
SATURDAY	Shoes Groceries*	50 200		
SUNDAY	Groceries*	200		

\*Groceries spend at participating grocery outlets.

Example (2) of 20% Cash Back – RM1,050 Retail Spend without any weekend grocery purchase:

DAY	DESCRIPTION	RM	MONTH (1) RETAIL SPEND (RM)	20% Cash Back FOR GROCERY SPEND MADE ON WEEKENDS
MONDAY	Groceries	100	1,050	Weekend Grocery spend (nil x 20% Cash Back) <b>= Not entitled</b> [no groceries tranx made on weekends]
TUESDAY	Shopping Food	100 100		
FRIDAY	Groceries Food	100 50		
SATURDAY	Shoes	200		
SUNDAY	Shopping	400		

Example (3) of 20% Cash Back – RM1,550 Retail Spend with RM500 weekend grocery purchase (Cash Back exceeded the RM80 capped per customer):

DAY	DESCRIPTION	RM	MONTH (1) RETAIL SPEND (RM)	20% Cash Back FOR GROCERY SPEND MADE ON WEEKENDS
MONDAY	Groceries	100	1,550	Weekend Grocery spend (RM500 x 20% Cash Back) = RM100 Cash Back <b>Payout is RM80</b> [Cash Back is capped at <b>RM80 per customer</b> ]
TUESDAY	Shopping Food	100 100		
FRIDAY	Groceries Food	100 50		
SATURDAY	Shoes Groceries*	200 300		
SUNDAY	Shopping Groceries*	400 200		

\*Groceries spend at participating grocery outlets.

Example (4) of 20% Cash Back – RM1,350 Retail Spend with grocery spend on weekends:

DAY	DESCRIPTION	RM	MONTH (1) RETAIL SPEND (RM)	20% Cash Back FOR GROCERY SPEND MADE ON WEEKENDS
MONDAY	Groceries	100	1,350	Weekend Grocery spend (RM300 x 20% Cash Back) = <b>RM60 Cash Back</b>
TUESDAY	Shopping Food	100 100		
FRIDAY	Groceries Food	100 50		
SATURDAY	Shoes Groceries*	200 300		
SUNDAY	Shopping	400		

\*Groceries spend at participating grocery outlets.

Example (5) of 20% Cash Back – RM500 Retail Spend with grocery spend on weekends:

DAY	DESCRIPTION	RM	MONTH (1) RETAIL SPEND (RM)	20% Cash Back FOR GROCERY SPEND MADE ON WEEKENDS
MONDAY	Food	50	500	NIL (Cardmember did not meet the qualifying retail spend of RM800 although groceries spend was made at participating grocery outlets)
TUESDAY	Shopping Food	100 100		
FRIDAY	Food	50		
SATURDAY	Groceries*	100		
SUNDAY	Groceries*	100		

\*Groceries spend at participating grocery outlets.

Example (6) of 20% Cash Back – RM800 Retail Spend with Supp & Principal Cards (accumulated spend)

DAY	Principal / Supp	Card Type	DESCRIPTION	RM	MONTH (1) RETAIL SPEND (RM)	20% CASH BACK FOR GROCERY SPEND MADE ON WEEKENDS	Registered Card
MONDAY	Principal	Gold	shopping	100	800	Weekend Grocery spend (RM400 x 20% cash back) = <b>RM80 Cash Back</b>	Principal Gold
TUESDAY	Supp Principal	Gold Imagine	Shopping Food	50 50			
FRIDAY	Principal Principal	Platinum Gold	Groceries Food	50 50			
SATURDAY	Supp Supp	Imagine Gold	Shoes Groceries*	50 200			
SUNDAY	Supp Principal	Gold Imagine	Shopping Groceries*	50 200			

\*Groceries spend at participating grocery outlets.

Example (7) of 20% Cash Back – RM800 Retail Spend made only for groceries (for the entire month)

DAY	Principal / Supp	Card Type	DESCRIPTION	RM	MONTH (1) RETAIL SPEND (RM)	20% CASH BACK FOR GROCERY SPEND MADE ON WEEKENDS	Registered Card
MONDAY					800	Weekend Grocery spend (RM800 x 20% cash back) = RM160 Cash Back <b>Payout is RM80</b>  [Cash Back is capped at <b>RM80 per customer</b>	Principal Gold
TUESDAY							
FRIDAY							
SATURDAY	Supp Supp	Imagine Gold	Groceries* Groceries*	300 200			
SUNDAY	Supp Principal	Gold Imagine	Groceries* Groceries*	100 200			

\*Groceries spend at participating grocery outlets.

Example (8) of 20% Cash Back – RM800 Retail Spend made only for groceries. Some groceries transactions are made with non participating grocery outlets.

DAY	Principal / Supp	Card Type	DESCRIPTION	RM	MONTH (1) RETAIL SPEND (RM)	20% CASH BACK FOR GROCERY SPEND MADE ON WEEKENDS	Registered Card
MONDAY					800	Weekend Grocery spend (RM300 x 20% cash back) = RM60 Cash Back <b>Payout is RM60</b>  [RM500 spend on groceries at non participating grocery outlets wld NOT be taken for 20% cash back calculation]	Principal Gold
TUESDAY							
FRIDAY							
SATURDAY	Supp Supp	Imagine Gold	Groceries* Groceries*	100 200			
SUNDAY	Supp Principal	Gold Imagine	Groceries** Groceries**	300 200			

\*Groceries spend at participating grocery outlets.

\*\*Groceries spend made at non participating grocery outlets. This grocery transaction will be disqualified for the 20% Cash Back for weekend groceries.