Credit Card Sign-Up Promotion
Terms and Conditions

The "Credit Card Sign-Up Promotion" ("Promotion") is organised by Jirnexu Sdn Bhd (Registration No. 1081989-D), hereinafter referred to as "The Organiser".

1. Promotion Period

This Promotion will run **from 2nd November 2026** (starting at 11:00 AM) **until 30th November 2026** (ending at 10:59 AM), both dates inclusive, unless otherwise notified ("Promotion Period"). The Organiser reserves the right to end the Promotion earlier than **30th November 2026** (10:59 AM) or to extend the Promotion Period beyond this date at its sole discretion without prior notice. Any applications received outside the Promotion Period (as may be revised) will not be considered.

2. Eligibility

The Promotion is open to applicants who meet the following criteria:

2.1. Applicants must be at least 21 years old and possess a valid Malaysia Identification Card (MyKad).

2.2. Applicants must successfully register their interest for one of the eligible credit cards / credit cards-i stated in Clause 3 ("Eligible Cards") issued by AmBank (M) Berhad / AmBank Islamic Berhad ("the Bank"), as a principal cardholder through the Organiser's websites (RinggitPlus.com or CompareHero.my) during the Promotion Period.

2.3. Applicants must be approved for, activate, and use the Eligible Card (listed under Clause 2.3) and **spend a minimum of RM400 in retail transactions ("Retail Spend") within sixty (60) calendar days** upon the approval date of an Eligible Card.

2.3.1. AmBank Visa Infinite Card
2.3.2. AmBank Islamic Visa Infinite Card-i
2.3.3. AmBank Visa Signature Card
2.3.4. AmBank Islamic Visa Signature Card-i
2.3.5. AmBank BonusLink Visa Signature Card

2.4. Applicants must be approved for, activate, and use the Eligible Card (listed under Clause 2.4) and **spend a minimum of RM200 in retail transactions ("Retail Spend") within sixty (60) calendar days** upon the approval date of an Eligible Card.

2.4.1. AmBank Cash Rebate Visa Platinum Card
2.4.2. AmBank BonusLink Visa Platinum Card
2.4.3. AmBank Islamic Visa Platinum CARz Card-i
2.4.4. AmBank Visa Platinum Card
2.4.5. AmBank Islamic Visa Platinum Card-i
2.4.6. AmBank UnionPay Platinum Card

2.5. Applicants' application **must be approved by AmBank (M) Berhad / AmBank Islamic Berhad and activated before 30th December 2026 (11:59 PM)**

3. Eligible Cards

Eligible Cards for this Promotion include:

- AmBank Visa Infinite Card
- AmBank Islamic Visa Infinite Card-i
- AmBank Visa Signature Card
- AmBank Islamic Visa Signature Card-i
- AmBank BonusLink Visa Signature Card
- AmBank Cash Rebate Visa Platinum Card
- AmBank BonusLink Visa Platinum Card
- AmBank Islamic Visa Platinum CARz Card-i
- AmBank Visa Platinum Card
- AmBank Islamic Visa Platinum Card-i
- AmBank UnionPay Platinum Card

4. Ineligible Applicants

The following categories of applicants are **NOT** eligible to participate in this Promotion:

4.1. Permanent and/or contract employees of AmBank (M) Berhad / AmBank Islamic Berhad and Jirnexu Sdn Bhd (including subsidiaries and related companies) and their respective immediate family members;

4.2. Representatives and/or agents (including advertising and campaign agents) of AmBank (M) Berhad / AmBank Islamic Berhad and Jirnexu Sdn Bhd and their respective immediate family members;

4.3. Any applicant or persons who had cancelled any AmBank (M) Berhad / AmBank Islamic Berhad credit cards / credit cards-i within the twelve (12) months prior to applying for a new Eligible Card as part of this promotion;

4.4. Existing cardholders of AmBank (M) Berhad / AmBank Islamic Berhad Principal credit cards / credit cards-i;

4.5. Any person who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to their AmBank (M) Berhad / AmBank Islamic Berhad Credit Card account(s), or any facility, service, or accommodation granted by the Bank including AmBank Online services.

4.6. Anyone who has already participated in any other ongoing AmBank (M) Berhad / AmBank Islamic Berhad credit cards / credit card-i(s) sign-up promotions via any of the Bank's channels

5. Application Review

5.1. Applicants must provide clear images of both the front and back of their Identity Card (MyKad) during the application process via the Organiser's website and chatbot.

5.2. The Organiser reserves the right to approve or reject applications submitted on the website without providing a specific reason.

6. Promotion Gift Categories

6.1. Applicants who have completed their online application for Eligible Cards within the Promotion Period and have met the eligibility criteria outlined in Clause 2 shall be referred to as "**Qualified Applicants**"

6.2. "**Premium Gift**" refers to the limited Promotion Gift with a higher value.

6.3. "**Guaranteed Gift**" refers to a standard Promotion Gift, which is provided to Qualified Applicants who **do not** fulfil the criteria of the Premium Gift. Guaranteed Gifts are divided into Primary and Secondary categories based on Eligible Cards applied and the relevant specified criteria in Clause 6.4

6.4. Promotion Gift categories and its criteria are stated in the table below:

Gift Category	Promotion Gift	Criteria
Premium Gift	**Apple iPad Air M4**	• **Every Thirty-eighth (38th) Qualified Applicant** based on the Qualified Applicants List from The Bank • Capped at **two (2)** units
Primary Guaranteed Gift	**RM200 Touch 'n Go e-Wallet Credit**	• **Guaranteed** to Qualified Applicants who are not selected to receive the Premium Gift • Qualified Applicants who have applied for the following cards: ○ AmBank Visa Infinite Card ○ AmBank Islamic Visa Infinite Card-i ○ AmBank Visa Signature Card ○ AmBank Islamic Visa Signature Card-i ○ AmBank BonusLink Visa Signature Card.

Secondary Guaranteed Gift	**RM100 Touch 'n Go e-Wallet Credit**	● **Guaranteed** to Qualified Applicants who are not selected to receive the Premium Gift and Primary Guaranteed Gift ● Qualified Applicants who have applied for the following cards: ○ AmBank Cash Rebate Visa Platinum Card ○ AmBank BonusLink Visa Platinum Card ○ AmBank Islamic Visa Platinum CARz Card-i ○ AmBank Visa Platinum Card ○ AmBank Islamic Visa Platinum Card-i ○ AmBank UnionPay Platinum Card

6.5. Each Qualified Applicant is eligible for **only one (1)** Promotion Gift regardless of the number of Eligible Credit Cards the applicant receives during the Promotion Period.

6.6. Qualified Applicants are determined based on the date and time of their online application for the Eligible Cards from AmBank (M) Berhad / AmBank Islamic Berhad via the Organiser's websites (RinggitPlus.com or CompareHero.my).

6.7. Qualified Applicants who are awarded the Premium Gift will be announced and published on RinggitPlus' Facebook page by **31st May 2027.**

6.8. Announcements will be made based on the number of recipients for the Premium Gift. If there are not enough recipients by the planned Winner Announcement Date in Clause 6.7, the announcement may not be published.

7. Selection Process

7.1. The Organiser will select the recipients of the Gift Categories based on the criteria stated in Clause 6.4.

7.2. Once the applicant completes the retail spend criteria stated in Clause 2.3 or Clause 2.4, AmBank (M) Berhad / AmBank Islamic Berhad may take up to sixty (60) days to one hundred and twenty (120) days to update the list of Qualified Applicants ("Qualified Applicants List"). The Bank will then deliver this list periodically to The Organiser.

7.3. The Organiser will require three (3) weeks to process the Qualified Applicants List received from AmBank (M) Berhad / AmBank Islamic Berhad, after which gift claim instructions will be sent to Qualified Applicants via email.

7.4. The Qualified Applicants will be responsible for completing gift claims with accurate and up-to-date details for the Organiser to arrange delivery of the Promotion Gift.

7.5. AmBank (M) Berhad / AmBank Islamic Berhad and the Organiser reserve the right to maintain confidentiality in the Promotion Gift selection process.

7.6. The Organiser reserves the right to select recipients of Promotion Gifts at their absolute discretion, based on the criteria specified in Clause 6.4 and subject to the total number of Qualified Applicants.

8. Gift Fulfilment

8.1. Physical Gift Fulfilment

8.1.1. The Organiser is responsible for fulfilment and will send each Promotion Gift via a reputable courier service within twenty-eight (28) days of the Qualified Applicant submitting complete and accurate gift claim details to the Organiser;

8.1.2. The Organiser is not responsible for any loss, damage, delay, tampering, theft, or modification of the Promotion Gift once it has been collected from the Organiser's place of dispatch for delivery by the courier company.

8.2. Digital Gift Fulfilment

8.2.1. The Organiser will send instructions to Qualified Applicants on how to claim the Promotion Gifts via their registered mobile number or email address within twenty-eight (28) days of receiving complete and accurate gift claim details.

8.2.2. The expiry of the e-Wallet Credit will be specified upon receiving the Promotion Gift.

8.2.3. The Touch 'n Go reload pin (10 digits voucher code), will be provided by the Organiser to the Qualified Applicant. For steps on how to reload, please refer to:
https://www.tngdigital.com.my/reloadpin-awareness
https://media.ringgitplus.com/s/pdf/campaigns/user-tnc.pdf

8.3. The Bank reserves the right to forfeit the Promotion Gift if the Qualified Applicant's new Credit Card / Credit Card-i is suspended, cancelled, or terminated for any reason prior to the fulfilment of the Promotion Gift.

8.4. Promotion Gifts are subject to availability. In the event of unforeseen circumstances, the Organiser reserves the right to substitute alternative gifts of equivalent or greater value without notice.

8.5. Promotion Gifts cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.

8.6. It is the Qualified Applicant's responsibility to claim their Promotion Gift from the Organiser before **31st July 2027** ("Claim Period"). The Organiser reserves the right not to entertain any claim received outside the Claim Period.

9. Definitions of Retail Spend

"Retail Spend" refers to the purchase of any goods or services (local or international) with the use of the Eligible Card and may, at the Bank's discretion, include retail or online transaction, and any Eligible Card transaction as may be determined by AmBank (M) Berhad / AmBank Islamic Berhad, **except** for the following transactions:

- Cash Advance.
- Balance Transfers and/or Balance Conversion.
- Flexi Credit Plans.
- Easi-Payment Plan ("EPP") instalments and/or purchases.
- Instalment Payment Plan ("IPP") instalments and/or purchases.
- Auto Balance Conversion.
- Credit card fees and charges / credit card-i management fees (i.e. finance charges / management fees, late charges, annual fee, etc.).
- Any disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions. Including any quasi-cash transactions eg betting/gaming transactions
- Any taxes or levies
- E-wallet reload transactions

10. Organiser's Discretion and Promotion Changes

Only applicants who fulfil the Credit Card Sign-Up Promotion Terms and Conditions shall be eligible for a Promotion Gift. The Organiser reserves the right to disqualify applicants who have failed to fulfil the Promotion Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice. The Organiser reserves the right to change the Promotion Period at any time. If the Promotion Period is revised, the number of gifts will be prorated according to the Promotion's revised duration.

11. Use of Personal Data

By applying at RinggitPlus.com or CompareHero.my, all applicants consent to the use of their personal data by the Organiser for the purposes of the administration of this offer and any other purposes to which the entrant has consented, such as the Terms and Conditions, Personal Data and Information Notice, and Privacy Policy published at RinggitPlus.com or CompareHero.my.

12. Acceptance of Terms and Conditions

By accepting the offer each applicant agrees to be bound by these terms and conditions;

12.1. The Organiser reserves the right to cancel, terminate or suspend the Promotion without notice. Any cancellation, termination or suspension of the Promotion by The Organiser shall not entitle the applicant to any claim or compensation against The Organiser for any loss or damage incurred by the applicant as a direct and indirect result of such cancellation, termination or suspension;

12.2. The decisions of the Organiser in relation to every aspect of the Promotion, including but not limited to the type of Promotion Gift, shall be deemed final and conclusive under any circumstance and no complaint from any applicant will be entertained. The decisions of The Organiser are final, conclusive, and binding and no further appeal, enquiry and/or correspondence will be entertained;

12.3. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

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