

**FAQs TO ADDRESS CUSTOMERS' CONCERNS ON
AMBANK NEW BANKING CONCEPT**

1. What is AmBank's new banking concept and what are the available services?

AmBank's new banking concept is our latest branch transformation initiative focusing on digital banking experience while offering personalised advisory banking solutions. We are piloting the new banking concept in AmBank Lagenda Heights and Bandar Baru Bangi.

As part of our journey to provide a seamless banking experience, Digital Ambassadors will be made available at the branches to assist customers in performing their transactions via digital channels. Our Personal Banker and Relationship Manager will continue to offer banking solutions to cater to our customer needs.

However, for customer who would like to perform any over-the-counter transactions or transactions using cheques, they may proceed to the followings branches nearby:

Item	Description	
New Banking Concept Branch	AmBank Bandar Baru Bangi No. 43-G-01 & 43A-G-01, Jalan Medan PB 2B, Seksyen 9, Pusat Bandar Baru Bangi, 43650 Bangi, Selangor	AmBank Lagenda Heights No 95, 96 & 97, Jalan Lagenda 1, Lagenda Heights, 08000 Sungai Petani, Kedah
Nearest Branch with counter services	AmBank Kajang No. 6 & 7, Jalan S10/1 , Off Jalan Bukit, Section 10, 43000 Kajang, Selangor	AmBank Sungai Petani No. 24-H & 24-J, Jalan Kampung Baru, 08000 Sungai Petani, Kedah
Distance to nearest branch with counter services	10.3 KM	3.9 KM
Services Offered	<p>New Banking Concept</p> <ul style="list-style-type: none"> ✓ Primarily, all products and services will remain unchanged, with the exception of cheque deposit and the physical teller counter which are not available in this new concept ✓ Account opening via e-KYC through Internet Bbanking via mobile devices or smart phone ✓ e-FD and remittance ✓ Change of PIN and ATM/Debit card limit ✓ Road Tax renewal via AmOnline 	<p>Nearby Branch Banking Concept</p> <ul style="list-style-type: none"> ✓ Opening of account i.e. CASA and Fixed Deposits ✓ Fixed Deposit renewal, placement and redemption ✓ Remittance/Currency Exchange ✓ General products and services enquiries ✓ Sales of Non-Advisory Wealth products (PA & Household Guard) ✓ Sales of Wealth and Unit Trust Products ✓ Sales of Loan Products (Mortgage, ASNB, SME, HP) ✓ Sales of Card Products ✓ Sales of Insurance Products (Life, General and Takaful)

Item	Description
	<ul style="list-style-type: none"> ✓ Cash deposits/withdrawals/loan repayment/payment ✓ Interbank Fund Transfer and JomPay for bill payment ✓ Sales of Wealth, Unit Trust Products, Loan Products (Mortgage, ASNB, SME, HP), Cards and Insurance Products (Life, General and Takaful) ✓ Exception in handling will be managed by the main branch i.e. Account opening for customer who are not able to open via the mobile app. (the current AmOnline daily transaction limit that the customer are allowed to transfer is up to RM10,000.00 per day. Any transaction more than RM10,000.00 will be referred to the main branch), services that require teller counter assistance and all cheque services
The services offered are handled by	<ul style="list-style-type: none"> ✓ Digital Ambassador will guide customers on performing transactions electronically via the Self-Service Terminals (SST): <ul style="list-style-type: none"> • ATM/CRM • Online Banking ✓ All sales products are offered via licensed Sales Personnel
Banking Hours	Will remain business as usual (BAU)

2. Will there be any staff to be stationed at these branches to assist customers?

Yes. Digital Ambassadors as well as Personal Banker and Relationship Manager will be stationed at the branch.

3. What can I do when I need to perform counter-related services?

You may visit any other AmBank branches convenient to you.

4. What will happen to my existing account when the exercise takes effect?

All your account numbers and details will remain unchanged.

- 5. Can I continue to use my existing/unused cheque book after this exercise?**
You can continue to use your existing/unused cheque as there is no change in your account number.
- 6. How do I apply for a new cheque book?**
For greater convenience, you are encouraged to apply for new cheque book via AmOnline. Alternatively, you may apply at the nearby branch.
- 7. Can I perform any cheque transaction at this branch?**
No. You will need to proceed to the nearby branch or any other AmBank branches.
- 8. Can I continue to use my Debit Card?**
Yes, there will be no change to Debit Card usage.
- 9. What will happen to my credit card payments, home loan/financing repayments/payments, etc.?**
There will be no impact as you may make your repayments/payments at the existing branch, main branch or via standing instructions (for existing AmBank account), Interbank Transfer via AmOnline and Self-Service Machines located at any of our branches.
- 10. What will happen to my standing instructions for credit cards payment, home loan/financing repayments/payments, etc.?**
There will be no impact on your standing instructions as there will be no change in your account numbers.
- 11. My consumer loan/credit card application is still pending approval. Will this exercise affect my application and processing turnaround time?**
The exercise will not affect loan/credit card applications. The turnaround time will remain the same.
- 12. Am I allowed to check my account and perform transactions at all AmBank branches for my passbook-less account?**
Yes, you are. Customers will need to provide an ID (IC/Passport) for verification purposes at the branches. Customers may also obtain transaction details via eStatement through AmOnline at no cost.
- 13. Who can I contact if I have any questions?**
Our Digital Ambassadors as well as Personal Banker and Relationship Manager will be able to assist you on any question that you have. Alternatively, you may call our Contact Centre at 03-2178 8888, operational daily from 7.00 am to 11.00 pm