

## Conditions for AmBank SME-in-a-Box Solutions for ezDEALERS

### Floor Stocking Facility\*

1. The repayment period of one hundred and twenty (120) calendar days for Floor Stocking Facility is only applicable to the following vehicle brands such as Toyota, Honda, Mazda, Nissan, Lexus, Mercedes Benz and BMW. All other vehicle brands shall have repayment period of ninety (90) calendar days.
2. The following vehicle brands shall enjoy an interest rebate of twenty one (21) calendar days if the vehicle is under a hire-purchase financing with AmBank/AmBank Islamic for Toyota, Honda, Mazda, Nissan, Lexus, Mercedes Benz and BMW. All other vehicle brands will only be entitled to an interest rebate of fourteen (14) calendar days for vehicles under a hire-purchase financing with AmBank/AmBank Islamic.

#### Summary Table

| Vehicle brand           | Toyota/Honda/Mazda/Nissan/<br>Lexus/Mercedes Benz/BMW | All other vehicle brands |
|-------------------------|---|--------------------------|
| <b>Interest rebate</b>  | 21 calendar days                                      | 14 calendar days         |
| <b>Repayment period</b> | 120 calendar days                                     | 90 calendar days         |

\* Application of Facility is subject to Bank's credit assessment and offered by AmBank (M) Berhad

### Current Account/Current Account-i

1. The interest/profit rate of up to 1.50% p.a., 1.60% p.a. and 1.70% p.a. for Current Account/Current Account-i are valid until 31 December 2021 and applicable to new customers only. ezDEALERS will enjoy the interest/ profit rate as stated in Table 1.

Table 1

| Deposit Balance   | Promotional Rate | Promotional Rate for Merchant Customers | Promotional Rate for AmBank @work Payroll Solutions |
|-------------------|------------------|---|---|
| Up to RM10,000    | 0.00% p.a.       | 0.00% p.a.                              | 0.00% p.a.  |
| Up to RM1,000,000 | 1.00% p.a.       | 1.10% p.a.                              | 1.20% p.a.  |
| Above RM1,000,000 | 1.50% p.a.       | 1.60% p.a.                              | 1.70% p.a.  |

2. The interest/profit rate of up to 1.70% p.a. for Current Account/Current Account-i is only applicable when the following criteria are met:
  - must sign up for AmBank@work Payroll Solutions with a minimum of five (5) employees
  - payroll must be activated with minimum payroll value of Ringgit Malaysia Ten Thousand (RM10,000) per month
3. The interest/profit rate of up to 1.70% p.a. for Current Account/Current Account-i will take effect one (1) month after the payroll activation.
4. In the event there is no payroll activity for six (6) consecutive months, the interest/profit rate of up to 1.70% p.a. for Current Account/Current Account-i will cease and revert to their respective prevailing rate.

5. The interest/profit rates of up to 1.70% p.a. on Current Account/Current Account-i is only applicable once.
6. The Promotional Rate is valid upon account opening date until 31 December 2021 and shall be converted to prevailing board rate from 1 January 2022 onwards.
7. The interest/profit rates are subject to revision should there be any Overnight Policy Rate (OPR) changes.

#### **General**

1. The AmBank SME-in-a-Box solution offers are open to ezDEALERS only. The offers are valid until 30 June 2021.
2. ezDEALERS that sign up for AmBank SME-in-a-Box solution offers are eligible to receive a complimentary ten thousand (10,000) BonusLink points equivalent to Ringgit Malaysia One Hundred (RM100) worth of petrol at Shell subject to first one hundred (100) successful sign-up. Successful sign-up refers to acceptance of offer letter for floor stocking facility, working capital loan/financing, merchant business solutions and opening of Current Account/Current Account-i.
3. The complimentary ten thousand (10,000) BonusLink points is only applicable once.
4. The complimentary ten thousand (10,000) BonusLink points will be fulfilled within twelve (12) weeks from the account opening date.
5. AmBank/AmBank Islamic reserves the right and discretion to vary, amend, delete or add to any of these conditions specifically set out herein, in whole or in any part as it deems fit, necessary and appropriate with prior notice.