

AmBank BonusLink Visa Credit Card – FAQ

1. What are the revised features of the AmBank BonusLink Visa Credit Card effective 3 December 2025?

Categories	BonusLink Base Points Earn Rate			Additional BonusLink Points Earn Rate			
	Card Type			Card Type			Capping
	Gold	Platinum	Signature	Gold	Platinum	Signature	
Shell Petrol	RM 8 = 1 BLP	RM 6 = 1 BLP	RM 5 = 1 BLP	RM1 = 1 BLP	RM1 = 3 BLP	RM1 = 5 BLP	3,000 BLP per statement cycle
Parkson	RM2 = 1 BLP	RM1 = 1 BLP	RM1 = 2 BLP				
1. Dining, 2. Grocery, 3. Shopping, 4. Overseas Transactions	RM2 = 1 BLP	RM1 = 1 BLP	RM1 = 2 BLP	No additional points			
Online Transactions, Other Retail Spends	RM 8 = 1 BLP	RM 6 = 1 BLP	RM 5 = 1 BLP				

2. How are BonusLink Points calculated for my transactions from AmBank?

All BonusLink Points credited for your card transactions come from AmBank. This includes:

- Base Points: Earned on every eligible transaction according to your card tier and category.
- Additional Points: Earned on Shell Petrol and Parkson transactions, capped at 3,000 points per statement cycle

3. Who is eligible to apply for this card?

Malaysian citizens aged 21 years and above (primary card) who meet AmBank's income requirements.

4. How long does Credit Card approval take?

Most applications are processed within a few working days, subject to verification. You can expect up to 10 working days from when you submit your details to the time you received the card.

5. When will my BonusLink Points be credited?

Points are credited once eligible transactions are posted to your card account.

Note: BonusLink Points for Shell transactions and any Additional BonusLink Points for Shell and Parkson will be credited in the following statement cycle.

6. Is there a minimum spend required to earn BonusLink Points?

Yes, there is a minimum spend of RM 1.

7. What does “up to 15X Points” mean?

This derived from the comparison between the points you earn with the AmBank BonusLink Visa Credit Card versus the points you would earn without using a credit card (as a regular BonusLink member). You can refer to the simulations below.

Points category	Spend RM200 ¹			
	Parkson		Shell	
	Without Credit Card	With AmBank Credit Card	Without Credit Card	With AmBank Credit Card
Additional Points ²	–	1,000 Points (RM 1 = 5 BLP)	–	1,000 Points (RM 1 = 5 BLP)
Base Points ³	–	400 Points (RM 1 = 2 BLP)	–	40 Points (RM 5 = 1 BLP)
Points earn from Parkson / Shell Power Up Rewards ⁵	100 Points (2 RM = 1 BLP)	100 Points (2 RM = 1 BLP)	101 Points (1 L = 1 BLP)	202 Points (1L= 2 BLP)

Total Points	100 Points	1,500 Points	101 Points	1,242 Points
Points Multiplier ⁴	15X (1,500 Total Points /100 Points by Partners)		12X (1,242 Total Points /101 Points by Partners)	

Notes:

¹ The spend and points earning illustration is simulated using the AmBank BonusLink Visa Signature Credit Card.

² With the AmBank BonusLink Visa Signature Credit Card: RM 1 = 5 Additional Points, capped at 3,000 Points for the total combined spends on Shell and Parkson.

³ With the AmBank BonusLink Visa Signature Credit Card:

i. RM1 = 2 Base Points for Parkson, unlimited.

ii. RM5 = 1 Base Points for Shell, unlimited.

⁴ The Points Multiplier is calculated by comparing the Points a customer earns at Shell using the AmBank BonusLink Visa Credit Card against the Points they would earn for the same transaction without the Credit Card.

⁵ The Points earned is calculated based on what you would earn if you shopped and refuel at Parkson or Shell. At Shell, if you're using the AmBank BonusLink Visa Signature Credit Card to refuel, you will instantly be upgraded to Gold Member Tier with higher points multiplications.

Shell membership

8. What is Shell Tier Membership Programme (STM)?

The Shell Tier Membership Programme (STM), officially known as the "Power Up Rewards Programme" in Malaysia, is a revamped customer loyalty initiative by Shell Malaysia and BonusLink. It offers a tiered system (Member, Silver, Gold, and Platinum) that allows members to earn BonusLink points at accelerated rates and unlock exclusive rewards based on their membership level. Please refer here for full [Terms and Conditions](#)

9. How do I get upgraded to Shell Gold Tier?

All existing and newly approved AmBank BonusLink Visa Credit cardholders will be automatically upgraded to Shell Gold Tier. No Shell App registration or card binding is required. Applicable only during campaign period until 31 December 2026..

10. I'm already a Shell Gold member. Will my status be extended?

Yes. Existing Gold members will have their Gold Member Tier status extended until the end of the Campaign Period (December 3rd to December 31st 2026)

AmBank Welcome Points Offer

11. How do I get the 45,000 BonusLink Welcome Points?

You will receive up to 45,000 BonusLink points as part of the AmBank BonusLink Visa Credit card campaign, which runs from 3 December 2025 to 31 March 2026. Please refer here for the eligibility requirements. Other terms and conditions apply.

Participating Credit Card	Spend Minimum Cumulative Amount Required within sixty (60) calendar days from the Participating Credit Card approval date ("Eligible Spend")	BonusLink Points Reward	Monthly capping
AmBank BonusLink Visa Platinum Credit Card	RM1,500	20,000	4,400,000 BonusLink Points per month 220 cards
AmBank BonusLink Visa Signature Credit Card	RM3,000	45,000	8,100,000 BonusLink Points per month 180 cards

12. When will the welcome Points be credited?

The Points will be credited once your qualifying spend is verified and fulfilled. The BonusLink Points will be credited to the qualified Principal Eligible Cardholders' account within eight (8) weeks after meeting the spend criteria. For full details of Terms and Conditions, refer to AmBank's campaign page at www.ambank.com.my/BLPromo

Parkson Special Offer

13. How do I earn the extra 500 BonusLink Points at Parkson?

Spend a minimum of RM500 in a single receipt at Parkson using your AmBank BonusLink Visa Credit Card to receive 500 BonusLink Points. The reward is applied on a per-qualifying-transaction basis. For example, a spend of RM1,000 in a single receipt will earn 1,000 BonusLink Points. This campaign will run from 3 December 2025 to 28 February 2026. Refer here for the [full terms and conditions](#).

BonusLink General FAQ

14. Where can I collect BonusLink Points?

You can earn BonusLink Points anytime—across retail, online, and participating BonusLink merchants. When you pay with your AmBank BonusLink Visa Credit Card, you earn Points at accelerated rates. Please refer to Point 1 for details.

15. How can I check my Points balance?

You can check via the BonusLink App, BonusLink website and AmOnline App once you link your Savings Account to your BonusLink Account.