



Business Credit Cards
0% Interest FlexiPay Plan for 3 months
Terms & Conditions



ALLIANCE BANK



Alliance Bank Malaysia Berhad (88103-W)

1. This "0% Interest FlexiPay Plan for 3 months" ("this Programme") is organised by Alliance Bank Malaysia Berhad ("ABMB").
2. ABMB reserves the right at any time with prior notice to change the duration and/or the commencement and/or expiry dates of the Programme Period.
3. This Programme is open to all ABMB Visa Infinite Business Credit Cardmembers whose accounts are valid, active and in good credit standing as may be determined by ABMB at its sole and absolute discretion ("the Cardmembers").
4. Eligibility is automatic to the Cardmembers upon meeting all the requirements as set out by ABMB for the Programme. No pre-registration, short messaging service (sms) or entry form is required.
5. This Programme is open to all new and existing ABMB Visa Infinite Business Credit Cardmembers.
6. The following persons shall however not be eligible for this Campaign:
 - a) ABMB Visa Infinite Business Credit Cardmembers whose accounts are terminated within the Programme Period;
 - b) Any holders of accounts of ABMB that are at ABMB's sole and absolute discretion deemed to be delinquent or unsatisfactorily conducted
 - c) Persons who are of unsound mind, minors and/or bankrupts; and
 - d) Any other persons as ABMB may decide to exclude at its sole and absolute discretion with prior notice.
7. Cardmembers are required to spend a minimum amount of RM500 on overseas transaction to qualified for 3-month 0% Interest FlexiPay Plan during the Programme Period.
8. All overseas retail transactions shall mean total retail purchases in any foreign currency including online purchases shall be qualified for the Campaign and shall be calculated based on the post conversion amount to Ringgit Malaysia (RM) and ABMB's posted transaction records only.
9. Foreign currency retail purchases shall be converted to Ringgit Malaysia (RM) for purposes of calculation of retail spending and shall be based on ABMB's prevailing exchange rate.
10. For the avoidance of doubt, the Cardmembers are allowed to perform multiple Qualified 0% Interest FlexiPay Plan(s) within the Programme Period.
11. Cardmembers will be eligible to convert the overseas spend into 3-month FlexiPay Plan with 0% handling fee ("Qualified Cardmembers") upon ABMB's approval of the Qualified 0% Interest FlexiPay Plan(s).
12. The FlexiPay Monthly Instalment is computed based on the following formula:
$$\frac{\text{FlexiPay amount}}{\text{FlexiPay Tenure}}$$
13. The FlexiPay must be performed in accordance to the FlexiPay Terms & Conditions.
14. Void transactions and transactions that have been reversed shall not be qualified for this Programme.
15. ABMB reserves the right to cancel any one or more of such transactions posted under the account in respect of Card where:
 - a) Payment under the Card has been due for thirty (30) days or more and/or;
 - b) The account in respect of the Card is suspected to have been operated fraudulently and/or;
 - c) The account in respect of the Card is closed or suspended by ABMB for whatever reasons

16. By participating in this Campaign, the Cardmembers are deemed to have unequivocally accepted and agreed to be bound by all the Terms and Conditions contained herein ("this Campaign's Terms").
17. Any matters which are not covered in this Campaign's Terms shall be determined solely by ABMB at its absolute discretion.
18. The Cardmembers hereby irrevocably consent and authorise ABMB to disclose their particulars to any third party service provider engaged by ABMB for the purpose of this Campaign.
19. ABMB reserves the right to cancel the FlexiPay conversion where there is any fraudulent, unauthorised or reversal of transactions.
20. ABMB shall not be responsible for any failure or delay in the transmission of evidence of transactions by VISA International Incorporated, MasterCard Worldwide or any merchant establishments, postal or telecommunication authorities or other relevant party which may result in the Cardmembers being omitted from converting the transaction during the Campaign Period.
21. ABMB reserves the right at any time with prior notice to add, delete, suspend or vary this Campaign's Terms, wholly or in part at its absolute discretion.
22. For the avoidance of doubt, any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Cardmembers to any claims or compensations whatsoever against ABMB or for any loss or damages whatsoever suffered or incurred by the Cardmembers in respect thereof (whether direct or indirect).
23. Save and unless caused by ABMB's own willful default or negligence, ABMB shall not be responsible nor shall accept any liabilities of whatsoever nature and howsoever arising or suffered by the Cardmembers resulting directly or indirectly from this Campaign or by any other matters whatsoever in connection with this Campaign.

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