

**Alliance Bank
Complimentary Lounge Access Programme
Terms & Conditions**

These terms and conditions govern your participation in and use of the Complimentary Lounge Access Programme (“**Program**”) administered by Alliance Bank Malaysia Berhad (“**ABMB**”).

The Terms and Conditions herein are in addition to and without prejudice to the Terms and Conditions stated in the Alliance Bank Cardholder Agreement (“Card Agreement”). If there is any inconsistency or conflict between these Terms and Conditions and any of the terms and conditions stated in the Card Agreement, the Terms and Conditions herein will apply insofar as it is applicable for purpose of the Program.

1. DEFINITIONS AND INTERPRETATION

Except where the context otherwise requires, or unless these Terms and Conditions otherwise provide, all words and expressions used or referred to in these Terms and Conditions will have the same meanings as provided for in the Card Agreement. In addition to those words and expressions already defined in the Card Agreement:

“Eligible Card” means the Alliance Bank Visa Infinite Credit Card and/or Alliance Privilege Visa Signature Credit Card, Alliance Bank Visa Infinite Business Credit Card and/or Alliance Bank Visa Platinum Business Credit Card as stipulated in Table A under Clause 2 of these Terms and Conditions.

“Eligible Cardholder” means the principal cardholder of a valid Alliance Bank Visa Infinite Credit Card and/or Alliance Privilege Visa Signature Credit Card, Alliance Bank Visa Infinite Business Credit Card and/or Alliance Bank Visa Platinum Business Credit Card issued by ABMB.

“Lounge”, “Lounges” or “Service Provider” refers to participating lounges where Eligible Cardholder is eligible to enjoy complimentary visits, subject to the Service Provider’s Terms and Conditions.

“Plaza Premium Lounge” means Plaza Premium Lounge Malaysia Sdn. Bhd. (Co. No. 806621-X) or Plaza Premium Lounge Management Limited (as the case may be).

“Complimentary Lounge Access Programme” means Plaza Premium Lounge complimentary access offered by ABMB, subject to these Terms and Conditions.

“you, your or yours” means the principal cardholder of a valid Alliance Bank Visa Infinite Credit Card and/or Alliance Privilege Visa Signature Credit Card, Alliance Bank Visa Infinite Business Credit Card and/or Alliance Bank Visa Platinum Business Credit Card issued by ABMB.

- Each Eligible Cardholder is entitled to the following complimentary visits at the following Participating Lounges unless otherwise stated:-

Table A

Type	Card	Number of Complimentary Visits (Aggregated)	Lounge Locations
Consumer Credit Card	Alliance Bank Visa Infinite Credit Card	First Year: Two (2) times per calendar year Subsequent Years: Unlimited access per calendar year with minimum cumulative retail spend of RM120,000 per calendar year.	Plaza Premium Lounge
	Alliance Privilege Visa Signature Credit Card	Four (4) times per calendar year	Plaza Premium Lounge Plaza Premium First
Business Credit Card	Alliance Bank Visa Infinite Business Credit Card	Nine (9) times per calendar year (subject to meeting monthly spend tier)	Plaza Premium Lounge
	Alliance Bank Visa Platinum Business Credit Card	Six (6) times per calendar year (subject to meeting monthly spend tier)	Plaza Premium Lounge

For the full list of participating Plaza Premium Lounges, please refer [here](https://www.plazapremiumlounge.com). For more information on the lounge services and locations, please visit www.plazapremiumlounge.com.

- Your admission to a Lounge is subject to the presentation of your Eligible Card, Malaysian identity card (MyKad) or passport and boarding pass upon arrival at the reception of the said Lounge and availability of space in the Lounge as determined by the Plaza Premium Lounge.

4. The name on the boarding pass must match the Eligible Cardholder's name on the Eligible Card to be allowed entry into the Lounge. Plaza Premium Lounge may refuse entry to the Eligible Cardholder in the event of any non-valid details of the Eligible Card or boarding pass.
5. For admission, Plaza Premium Lounge's frontline staff in the Lounge will swipe the Eligible Card on an E-slip terminal and you are required to sign on the E-slip. A copy of the E-slip will be retained by Plaza Premium Lounge and the client copy of the E-slip will be given to you.
6. For Plaza Premium Lounges located in Malaysia, each of your accompanying guest who are minimum (2) years old and above shall be entitled to a 25% discount off the applicable charges and the payment shall be settled by you at the point of admission into the Lounge with your Eligible Card. Complimentary access will be given to accompanying guest who are below two (2) years old.
7. For Plaza Premium Lounges located outside Malaysia, each of your accompanying guest who are minimum two (2) years old and above shall be entitled to a 20% discount off the applicable charges and the payment shall be settled by you at the point of admission into the Lounge with your Eligible Card. Complimentary access will be given to accompanying guest who are below two (2) years old.
8. There is no limit to the number of guests who can accompany you into the Lounges under this Program so long as the payment conditions in Clause 6 and/or 7 as above are met.
9. The total complimentary visits are aggregated throughout all Lounges. If you have utilized all complimentary visits, your subsequent visits will be subject to applicable charges by the applicable Lounges.
10. The complimentary access is provided on an "As Is" basis and subject to what is provided/is available by the Service Providers at the Lounges at the time of your complimentary visit.
11. You are entitled to one (1) access per day. Any subsequent visit on that day and any visit exceeding 3 hours limit may be subject to applicable charges by the applicable Lounges.
12. The complimentary access is not transferable and cannot be exchanged for cash, credit or in kind.
13. ABMB is not the provider of the services offered by Plaza Premium Lounge and therefore does not guarantee the quality, availability or suitability of these services. ABMB shall not be responsible for any loss, injury or inconvenience arising from the use of such services, except where such loss is directly caused by ABMB's negligence or misconduct.
14. The complimentary access does not include any accessories or items that are shown in any marketing and/or communication materials, as they are for illustration purposes only.
15. Eligible Cardholder agrees to be responsible for your own actions and those of your accompanying guest(s) when using the Plaza Premium Lounge under the Complimentary Lounge Access Programme. ABMB shall not be held liable for any loss, damage, injury or expense arising from you or your guest(s) misconduct or negligence. You agree to indemnify ABMB for any losses or damages incurred due to such misconduct or negligence.
16. ABMB will not be liable to you and/or any of your accompanying guest(s) for any disputes between you and/or your accompanying guest(s) and Plaza Premium Lounge on matters including but not limited to admission into the Lounge, provision and use of facilities in the Lounge, any charges for subsequent visit or visits over the three (3) hours limit or charges for your accompanying guest(s).

Specific Terms and Conditions for Alliance Bank Visa Infinite Credit Card

17. The minimum cumulative retail spend requirement of RM120,000 per calendar year refers to the total combined retail spending made using both the principal and supplementary Alliance Bank Visa Infinite Credit Card(s) over a 12-months period, calculated at the end of each calendar year.
18. Following the completion of the calendar year, the Unlimited Access per calendar year will be provided to the eligible Alliance Bank Visa Infinite Credit Cardholder in the following month. Cardholders who did not meet this minimum cumulative retail spend requirement will receive Number of Complimentary Visits based on the prevailing entitlement.

Specific Terms and Conditions for Alliance Bank Business Credit Card

19. Alliance Bank Business Credit Card refers to Alliance Bank Visa Infinite Business Credit Card and/or Alliance Bank Visa Platinum Business Credit Card.
20. The complimentary access is subject to the Eligible Cardholder meeting the stipulated monthly spend in Table B below.

Table B

Monthly Spend Tier	Complimentary Access (Per Month)	
	Visa Infinite Business	Visa Platinum Business
RM1 – 10,000	0	0
RM10,001 – 100,000	1	0
RM100,001 – 200,000	2	1
Above RM200,000	3	2

21. The monthly spend will be based on the statement balance shown in the statement of account which is issued to you each month depending on your statement cycle.
22. In the event you have earned the complimentary access but choose not to utilise it within the same calendar month, you may carry forward the complimentary access to the subsequent month(s). Notwithstanding, you are still subjected to the total complimentary access per calendar year as stipulated in Table A. At the start of the new calendar year, any unutilised complimentary access from the preceding year will be forfeited.
23. In the event you have utilised the complimentary access but fail to meet the stipulated monthly spend and/or exceed the total capping per calendar year, ABMB will charge you Thirty Dollars (USD30) per lounge access. This charge will be converted to Ringgit Malaysia subject to prevailing conversion rate and reflected in your statement of account within 2 statement cycles from the date of the lounge access utilisation.

GENERAL

24. The Eligible Cards and accounts of the Eligible Cardholder's must at all times (i) be valid, in good credit standing and not be in breach of any terms of these Terms and Conditions or the Existing Terms; and (ii) not be terminated or closed or be made subject to any attachment, adverse orders made by Court or any authorities sanctioned by laws, delinquent and/ or invalid or cancelled as may be determined by ABMB in order to be entitled for this Program.
25. ABMB may withdraw/cancel, terminate, suspend or extend this Program and to add, delete, suspend and/ or vary these Terms and Conditions, wholly or in part at its discretion with prior notice by way of posting on ABMB's website, display at branch premises or advertisements or by any other means of notification which ABMB may select and such shall be binding on the Eligible Cardholders as from the date of the notification or from such other date as may be specified by ABMB in the notification. Changes will not be applied retrospectively and will only take effect after the 21-days' notice period. Eligible Cardholders are encouraged to contact the Bank should clarification is required on the revised Terms and Conditions or how the changes may impact their obligations or wish to opt out of the revised terms (where applicable).
26. Eligible Cardholders hereby agree to access ABMB's website at regular intervals to view these Terms and Conditions.
27. These Terms and Conditions, including any amendments from time to time, are governed by and shall be interpreted in accordance with the laws of Malaysia. Unless otherwise agreed by ABMB, you agree to submit to the exclusive jurisdiction of the courts of Malaysia.
28. ABMB shall not be liable for any loss or damage suffered by you arising from your own actions or omissions in connection with this Programme. Additionally, ABMB will not be held responsible for any failure to fulfil its obligations under this Programme due to circumstances beyond its reasonable control (force majeure), including but not limited to natural disasters, war, strikes, riots, or other events beyond ABMB's reasonable ability to manage.
29. By participating in the Complimentary Lounge Access Program, you confirm that you have read ABMB's Notice and Choice Principle Statement available on our website. You consent to ABMB disclosing your personal information to authorised third-party service providers strictly for the purpose of administering and facilitating this Programme, in accordance with applicable data protection laws.

30. ABMB has instituted and maintains policies and procedures designed to prevent bribery and corruption by ABMB and its directors, officers, or employees; and to the best of ABMB's knowledge, neither ABMB nor any director, officer, or employee of ABMB has engaged in any activity or conduct which would violate any anti-bribery or anti-corruption law or regulation applicable to ABMB. ABMB has not, and covenants that it will not, in connection with the conduct of its business activities, promise, authorize, ratify or offer to make, or take any act in furtherance of any payment, contribution, gift, reimbursement or other transfer of anything of value, or any solicitation, directly or indirectly to any individual.
31. By virtue of enjoying the benefits under the Complimentary Lounge Access Programme, Eligible Cardholder(s) hereby acknowledges that it has been made aware of ABMB's anti-bribery and corruption summary of the policy available at <https://www.alliancebank.com.my/Anti-Bribery-and-Corruption-Summary-of-Policy.aspx> and further covenants/undertakes that it shall not indulge in such corrupt practices in whatsoever manner whether directly or indirectly with any directors, officers or employees of ABMB.