Terms and Conditions
Alliance Bank Credit Cards

Note: A copy of this Terms and Conditions is also available at https://www.alliancebank.com.my
REF: T&C/ENG/001/SEPT2026

TERMS AND CONDITIONS **Kindly read this Terms and Conditions before you decide to take up any Alliance Bank Malaysia Berhad ("Alliance Bank") Credit Cards. Please be sure to also read the general Terms and Conditions.**	**Alliance Bank Malaysia Berhad (ABMB)** **Alliance Bank Credit Cards** **Date: September 2026**

1. What is this product about?

• The Alliance Bank Credit Card ("Card") is an unsecured facility that comes with a line of credit granted by us to you and where any amount of the credit utilised by you thereunder has not been settled in full on or before the due date, the unsettled amount will be subject to finance charges.

2. What do I get from this product?

• You will be assigned a credit limit that is determined by Alliance Bank, based on your income and the type of Card applied.

• Finance Charges:

Fee Type	How much will I pay?
Finance Charge on Retail Purchase - Alliance Bank Credit Cards (except for Visa Basic Credit Card)	Tier 1: 15% per annum for other Alliance Bank Credit Cards, if you promptly settle your minimum payment amount due for 12 consecutive months. Tier 2: 17% per annum if you promptly settle your minimum payment amount due for 10 months or more in 12 consecutive months. Tier 3: 18% per annum if you do not fall within the above categories.
Finance Charge on Retail Purchase - Alliance Bank Credit Cards (only Visa Basic Credit Card)	A single finance charge of 14% p.a. (1.17% per month) on the total outstanding balance for retail transactions.
Finance Charge on Cash Advance	Finance charge for cash advances is 18% per annum of the outstanding balance, excluding late payment penalty charges and taxes, which are calculated on a daily basis from the transaction date until the full repayment date.
Finance Charge on Balance Transfer/Fast Cash	If the payment is not received in full or before payment due date, then the prevailing finance charge of 18% p.a. shall be levied on the remaining monthly outstanding balance from the due date until the date of full settlement. Cardholder shall make a minimum repayment of 5% of the monthly outstanding amount or RM50, whichever is higher in the event the plan subscribed by the Cardholder does not have a fixed monthly instalment amount.

• Cashback

The Alliance Bank Cashback Programme ("The Cashback Programme") is subject to the following Terms and Conditions ("The Cashback Programme's Terms") and to the Alliance Bank Cardholder Agreement.

a) The Cashback Programme is applicable to Alliance Bank Visa Signature and Alliance Privilege Visa Signature Credit Cards only.
b) The Cashback Programme awards Cardholders with Cashback ("Cashback") on retail purchases (except Instalment Payment Plan, Flexi Payment Plan, Cash Advance, Balance Transfer, Fast Cash, Fees and Charges such as Finance Charges, Late Charges, Annual Fees imposed by the Bank, Reversed, Disputed Split and/or Void Transactions) that are posted in the Bank's system at the rates and/or tiers determined by the Bank.
c) The following Cashback rates and tiers apply to the respective Cardholder's monthly spending range ("Range") in each statement cycle. For avoidance of doubt, the entitlement of Cashback for each statement cycle will be determined based on the posting date of the transaction made into the Credit Card Account.
d) The Cashback will be credited into the Principal Cardholder's Credit Card Account in the following month's Statement of Account in respect of their Card(s) and is based on spending incurred by both the Principal and/or Supplementary Cardholder(s). If the Cardholder(s) fail to make the minimum payment due by the Due Date mentioned in the previous month's Statement of Account, cashback earned for the current month will not be posted into the Principal Cardholder's Credit Card Account.
e) To be eligible for the Cashback, the Credit Card must at all times (i) be valid, in good credit standing and not be in breach of The Cashback Programme's 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 the Cashback.

Visa Signature		
Tier	**Cashback Rates**	**Range (RM)**
1	0.05%	1-1,000

Alliance Privilege Visa Signature			
Tier	**Additional Cashback Rates**	**Average Asset Under Management (AUM) p.a. (RM)**	**Additional Cashback Capping**
1	0.5%	More than 300,000	RM800

2	0.5%	1,001- 2,000	2	1.0%	More than 500,000	RM1,600
3	5.0%	2,001 – 3,000	3	2.0%	More than RM1 million	RM3,200
4	0.25%	More than 3,000	4	3.0%	More than RM3 million	RM4,800

f) Additional Cashback will be credited into a valid Alliance Privilege Visa Signature Credit Card if the minimum retail spend requirement of RM120,000 per annum is met. The Additional Cashback is awarded to the eligible Alliance Privilege Visa Signature Cardholder(s) based on their tiered average Asset Under Management ("AUM") per annum, as shown in the table above. The Alliance Privilege Visa Signature Cardholder(s) is required to maintain an AUM balance upon completion of a calendar year. The minimum retail spend requirement of RM120,000 per annum is defined as the cumulative 12 months' retail spend upon completion of a calendar year and refers to the total retail spend of both principal and supplementary Alliance Privilege Visa Signature Credit Card(s). Following the completion of the calendar year, the Additional Cashback will be credited to the eligible Principal Cardholder's Credit Card Account in the following month.

g) "AUM" refers to total sum of Deposits products (excluding Savelink Account) and Investments products (Bancassurance Regular Premium ("RP") and Bancatakaful Regular Contribution ("RC"). Eligible Alliance Privilege Visa Signature Cardholder(s) must be the primary accountholder of the Deposit products and Investment products. For Eligible Alliance Privilege Visa Signature Cardholder(s) who hold accounts jointly with other parties, all such accounts shall be considered as one single account only, based on the name of the primary accountholder.

Additional Cashback Illustration

Example 1 – Customer is an existing Alliance Privilege customer who meets the minimum average AUM p.a. requirement and maintains an AUM balance upon completion of calendar year. Customer's retail spending is RM120,000 p.a.

Month	**Jan**	**Feb**	**Mar**	**Apr**	**May**	**Jun**	**Jul**	**Aug**	**Sep**	**Oct**	**Nov**	**Dec**
Total AUM / RM	1.0mil	1.5mil	1.5mil	1.5mil	1.5mil	2.0mil	2.5mil	2.5mil	2.5mil	2.5mil	2.7mil	2.9mil

Average AUM per annum	RM 2,050,000
Additional Cashback Rates	2.0%
Retail Spend per annum	RM 120,000
Additional Cashback	RM 2,400

Example 2 – Customer is a new Alliance Privilege customer in month of September who meets the minimum average AUM p.a. requirement and maintains an AUM balance upon completion of calendar year. Customer's retail spending is RM200,000 p.a.

Month	**Jan**	**Feb**	**Mar**	**Apr**	**May**	**Jun**	**Jul**	**Aug**	**Sep**	**Oct**	**Nov**	**Dec**
Total AUM / RM	-	-	-	-	-	-	-	-	300,000	500,000	800,000	1.1mil

Average AUM per annum	RM 675,000
Additional Cashback Rates	1.0%
Retail Spend per annum	RM 200,000
Additional Cashback (effective 1 January 2024)	RM 1,600

Example 3 – Customer is an existing Alliance Privilege customer who meets the minimum average AUM p.a requirement but did not maintain an AUM balance upon completion of calendar year. Customer's retail spend p.a is RM300,000.

Month	**Jan**	**Feb**	**Mar**	**Apr**	**May**	**Jun**	**Jul**	**Aug**	**Sep**	**Oct**	**Nov**	**Dec**
Total AUM / RM	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	-	-

Average AUM per annum	RM 833,333
Additional Cashback Rates	1.0%
Retail Spend per annum	RM 300,000
Additional Cashback	Nil

Example 4 – Customer is an existing Alliance Privilege customer who did not meet the minimum average AUM p.a requirement but maintains an AUM balance upon completion of calendar year. Customer's retail spend p.a. is RM150,000.

Month	**Jan**	**Feb**	**Mar**	**Apr**	**May**	**Jun**	**Jul**	**Aug**	**Sep**	**Oct**	**Nov**	**Dec**
Total AUM / RM	200,000	1.0mil	300,000	500,000	50,000	300,000	20,000	30,000	500,000	25,000	20,000	350,000

Average AUM per annum	RM 274,583
Additional Cashback Rates	Nil
Retail Spend per annum	RM 150,000
Additional Cashback	Nil

h) The Cashback is non-transferable and cannot be exchanged for cash.

i) Alliance Bank may vary, add or delete The Cashback Programme's Terms and/or may discontinue or cancel The Cashback Programme with prior notice to the Cardholder. Changes will not be applied retrospectively and will only take effect after the 21-days notice period. Cardholders are encouraged to contact the Bank should clarification is required on the revised The Cashback Programme Terms or how the changes may impact their obligations or wish to opt out of the revised terms (where applicable).

j) The Cashback Programme's Terms herein should be read in conjunction with the Alliance Bank Cardholder Agreement.

• Three-year Bonus Points (TBP)

The Alliance Bank Rewards for Alliance Bank Visa Platinum andVisa Infinite ("The Rewards Programme") is subject to the following Terms and Conditions ("The Rewards Programmes' Terms"). The Rewards Programme's Terms herein should be read in conjunction with the Three-year Bonus Points ("TBP") Terms and Conditions and the Alliance Bank Cardholder Agreement.

a) The Rewards Programme is applicable to Alliance Bank Generic (non co-branded) Visa Platinum andVisa Infinite Credit Cards ("Cards") only.

b) The Rewards Programme awards Cardholders with Three-year Bonus Points ("TBP") on retail purchases (except for Cash Advance, Balance Transfer, Fast Cash, Fees and Charges such as Finance Charges, Late Charges, Annual Fees imposed by the Bank, Reversed, Disputed Split and/or Void Transactions) at the rates and/or tiers determined by the Bank. For avoidance of doubt, the awarding of TBP for each statement cycle will be determined based on the posting date of the transaction made into the Credit Card Account.

c) TBP is awarded for every Ringgit Malaysia transacted i.e. RM1 = 1TBP. The TBP earned will be rounded down to the nearest ten as illustrated below. The minimum TBP to be posted into Cardholder's Credit Card Account in each statement cycle is 10TBP.

	Example 1	Example 2	Example 3	Example 4
Total TBP earned in statement cycle	1,288	115	1,054	8
Total TBP posted into credit card statement	1,280	110	1,050	0

d) TBP will not be awarded for Petrol Service Stations (except for Alliance Bank Visa Platinum Credit Card) and Government Agency Services.

e) TBP is calculated based on the spending made by both the Principal and/or Supplementary Cardholder(s) and will be credited to the Principal Cardholder's Card Account in the following month. If the Cardholder(s) fail to make the minimum payment due by the Due Date mentioned in the previous month's Statement of Account, TBP earned for the current month will not be posted into the Principal Cardholder's Credit Card Account.

f) To be eligible for the TBP, the Credit Card must at all times (i) be valid, in good credit standing and not be in breach of The Rewards Programmes' 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 the TBP.

g) TBP is non-transferable and cannot be exchanged for cash.

h) Alliance Bank may vary, add or delete The Rewards Programme's Terms and/or may discontinue or cancel The Rewards Programme with prior notice to the Cardholder. Changes will not be applied retrospectively and will only take effect after the 21-days notice period. Cardholders are encouraged to contact the Bank should clarification is required on the revised The Rewards Programme or how the changes may impact their obligations or wish to opt out of the revised terms (where applicable).

• Details of Rewards Programme are as follows:

Card Type(s)	Rewards Programme	Categories
Visa Infinite	10x TBP	Overseas
	1x TBP	Domestic

Card Type(s)	Rewards Programme	Categories
Visa Platinum	5x TBP	Overseas
	5x TBP	Dining (MCC 5812, 5814) Groceries (MCC 5411) Petrol (MCC 5541, 5542) Essentials (Drugstore, Pharmacy, Convenience Stores) (MCC 5912, 5499)
	1x TBP	Other Domestic Retail Spend

Card Type(s)	Rewards Programme	Categories
Visa Platinum Virtual	8x TBP	eCommerce[1]
	8x TBP	eWallet Top-Up[2] (MCC 6540,7372, 4784)
	3x TBP	Overseas Dining (MCC 5812, 5814)
	1x TBP	Other Domestic Retail Spend

Important Note

1. *eCommerce transaction is defined as transaction made via the Internet where the Merchant is an eCommerce/online/Internet merchant based on POS Condition Code 59. For eCommerce, any spend amount above RM3,000 on each statement cycle, you will earn 1X TBP for every RM1 transaction.*
2. *For eWallet Top-Up, any spend amount above RM3,000 on each statement cycle, you will earn 1X TBP for every RM1 transaction.*
3. *For all Instalment Payment Plan (IPP), Flexi Payment Plan (FPP), JomPay and FPX transactions, you will earn 1X TBP for every RM1 transaction.*
4. *For transactions made using Apple Pay, Google Pay or Samsung Pay, you will earn TBP based on the spend categories listed above.*

• E-Hailing Airport Services

The Alliance Bank Visa Signature and Alliance Privilege Visa Signature is subject to the following Terms and Conditions and to the Alliance Bank Cardholder Agreement.

a) 2 complimentary e-hailing rides to airport worth RM80 per ride for cumulative spend of RM120,000 above per annum. The cashback will be credited into the Principal Cardholder's Credit Card Account on the following month, upon completion of a calendar year.

b) The retail transactions combine both Principal and Supplementary Cardholders' spend per annum from 1 January to 31 December, which are posted on the credit card statement.

c) The facility applies to both local and overseas e-hailing services.

• Complimentary Lounge Access

Details of Complimentary Lounge Access for Visa Infinite & Alliance Privilege Visa Signature are as follows:

Card Type(s)	Entitlement	Locations
Visa Infinite	First year - 2X access per calendar year Subsequent years – Unlimited access per calendar year	Plaza Premium Lounge worldwide
	First year - 1X access per calendar year Subsequent years – Unlimited access per calendar year	Travel Club Lounge
Alliance Privilege Visa Signature	4X access per calendar year	Plaza Premium Lounge worldwide Plaza Premium First worldwide
	2X access per calendar year	Travel Club Lounge

a) Complimentary Lounge Access is applicable to all Visa Infinite and Alliance Privilege Visa Signature Principal Cardholders only.

b) The entitlement will be refreshed every calendar year and will not be carried forward to the following year.

c) The eligible cardholder must present his/her passport or MyKad, Visa Infinite Credit Card or Alliance Privilege Visa Signature Credit Card and a valid boarding pass to enter the lounges.

d) For Visa Infinite, the Unlimited access per calendar year is granted upon meeting a minimum annual retail spend of RM120,000 per calendar year. Cardholders who did not meet this minimum spend will receive access based on the prevailing entitlement.

e) To view the full Terms and Conditions and lounge listing, please refer to our website at https://www.alliancebank.com.my.

• 0% Flexi Payment Plan (FPP)
Alliance Bank Visa Infinite Credit Card (Enjoy 0% FPP for 3 months)
Flight purchases, Hotel bookings, Overseas retail transactions

Alliance Privilege Visa Signature Credit Card (Enjoy 0% FPP for 12 months)
Private, school fees, Healthcare and medical expenses, Purchase at selected luxury brands (eg. Louis Vuitton, Prada), Online marketing and digital advertising spends (eg. Facebook, Google, Instagram media buys)

3. What are my obligations?

• Minimum monthly repayment: 5% of outstanding balance or minimum RM50, whichever is higher.
**Note: The total amount of the contracted monthly instalment of any Instalment Payment Plan (IPP), Flexi Payment Plan (FPP), Balance Transfer Plan and Fast Cash Plan signed up from 2 October 2019 onwards will be included into the Credit Card Minimum Monthly Repayment.*

• Interest Free Period: If you fully pay all amounts owed on time, you will enjoy 20 days finance charges free period from the date of the Statement of Account.

• If you do not pay in full and on time, finance charges on the retail transactions will be calculated from the posting date of the respective transactions.

• No interest free period to Balance Transfer or Cash Advances.

• As the Principal Cardholder, you are liable for all transactions incurred by the Supplementary Cardholder.

4. What are the fees and charges I have to pay?

<table>
<tr><th>Fee Type</th><th>How much will I pay?</th></tr>
<tr><td>Annual Fees</td><td>This fee is payable each year from the second year onwards, giving you access to the benefits, rewards and services of the credit card. Please note that this fee is waived for the first year.

<table>
<tr><th rowspan="2">Card Type</th><th colspan="2">Visa</th></tr>
<tr><th>Principal</th><th>Supplementary</th></tr>
<tr><td>Visa Infinite</td><td>438</td><td>Waived</td></tr>
<tr><td>Visa Signature</td><td>148</td><td>Waived</td></tr>
<tr><td>Visa Platinum</td><td>120</td><td>Waived</td></tr>
<tr><td>Classic</td><td>20</td><td>-</td></tr>
<tr><td>Visa Basic</td><td>Waived</td><td>Waived</td></tr>
<tr><td>Virtual Credit Card</td><td>Waived</td><td>Waived</td></tr>
</table>
Note: Lifetime Annual Fee Waiver applies to Visa Basic, Virtual Credit Card, Customers with Home Financing Facility in Alliance Bank, Alliance Privilege Customers (Visa Infinite, Visa Signature and Visa Platinum) and Alliance Personal Customers (Visa Signature and Visa Platinum only).</td></tr>
<tr><td>Cash Advance Fee</td><td>1.25% of the Cash Advance amount or a minimum of RM3, whichever is higher, per transaction.

You can withdraw up to 80% of your card credit limit as a cash advance, however, subject to:

(i) the daily withdrawal limit at any ATM of Alliance Bank or any other bank or institution with which Alliance Bank has an arrangement for the use of the ATM of the said bank or institution for cash withdrawal; and

(ii) the cash withdrawal at any one time not causing the aggregate outstanding balance of the cardholder's obligation to Alliance Bank to exceed the cardholder's prescribed credit limit.</td></tr>
<tr><td>Card Replacement Fee</td><td>RM15 per Visa Basic Card
RM18 per card for all other credit cards</td></tr>
<tr><td>Additional Paper Statement Fee</td><td>RM5 per copy</td></tr>
<tr><td>Overseas Transaction Conversion Fee</td><td>This fee covers the cost of converting foreign currency transactions to Ringgit Malaysia.

For Visa Basic Card
Transactions made in foreign currency will be converted to Ringgit Malaysia at the conversion rate and charges as determined by Visa.</td></tr>
</table>

	For Other Credit Cards Transactions made in foreign currency will be converted to Ringgit Malaysia at the conversion rate and charges as determined by Visa, inclusive of 1% foreign exchange conversion spread by Alliance Bank.
Overlimit Fee	Not applicable
Service Tax	Service tax will be charged to both primary and supplementary credit cardholders, which are administered by the Royal Malaysian Customs Department. RM25 for Principal Card RM25 for Supplementary Card
Stamp Duty on FD Pledged Credit Cards	You will be charged ad valorem stamp duty at 0.5% of the approved credit limit or pledged amount, in accordance with prevailing regulations.

Please refer to the Fees and Charges on our website for the latest update: https://www.alliancebank.com.my/fees-and-charges

5. What if I fail to fulfil my obligations?

a) Late payment penalty charges:
• A minimum of RM10 or 1% of the total principal outstanding balance, whichever is higher, up to a maximum of RM100. This fee is payable if you fail to make your minimum monthly payment, along with any overdue amount, by your statement due date.

b) Right to set-off:
• We may exercise our right to set-off any credit balance in any one or more of your accounts maintained with us against any or all outstanding balances in respect of your Card. We will notify you in advance before exercising this right.

c) Liability for unauthorised transactions:
• You will not be liable for card-present unauthorised transactions which require PIN verification or signature verification or the use of a contactless Credit Card, PROVIDED YOU HAVE NOT:
• acted fraudulently;
• delayed in notifying Alliance Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of your Card;
• voluntarily disclosed the details of the credit card product (including the PIN number) to any third party;
• recorded the PIN on your Card or on anything kept in close proximity with the Card;
• left the Card or an item containing the Card unattended in places visible and accessible to others; or
• voluntarily allowed another person to use your Card.
• used a predictable PIN and security credential.

d) For the avoidance of doubt, you are expected to exercise due care in safeguarding the Card even at place of your residence.

e) You shall notify Alliance Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorized.

f) If you fail to abide by the terms and conditions of the credit card, we may terminate your Card. Prior to termination, we will provide you with reasonable notice and the opportunity to remedy the breach, where applicable.

6. What if I fully settle the remaining balance of the Balance Transfer or Fast Cash instalments before its maturity?

• No Exit Fee will be charged if you settle the remaining balance of the Balance Transfer or Fast Cash instalments before its maturity date.

7. What are the major risks?

• By paying the minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when charging your Card.

• If you use your Card to make repayment for other financing, it may cost you more.

• The finance charges imposed on the outstanding balance for your Card are based on the applicable finance charge structure for your Card type. For Visa Basic Credit Card, a single finance charge of 14% p.a. applies. For other Alliance Bank Credit Card, finance charges are based on a tiered pricing structure according to your repayment history.

• If you have problems paying for your Card balances, contact us early to discuss repayment alternatives.

• You should notify us immediately after having found that your Card is lost, stolen, unauthorised transactions had occurred.

8. What do I need to do if there are changes to my contact details?

• It is important that you inform us of any changes in your contact details to ensure that all correspondences and transaction alerts reach you in a timely manner.

• You can either call Alliance Bank Contact Centre at 03-5516 9988 or visit any Alliance Bank branch to update your contact details.

9. Where can I get assistance and redress?

• If you have difficulties in making repayments, you should contact us at the earliest possible to discuss repayment alternatives. You may contact us at:

Alliance Bank Collection Department Address : 3 Alliance, Level 1, 3, Jalan SS15/2A, 47500 Subang Jaya, Selangor.	Tel. : 03-5516 9288 Fax : 03-5516 9388 Email : collectionscreditcard@alliancefg.com Website : www.alliancebank.com.my

• Alternatively, you may seek the services of **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at:

Address : Tingkat 8, Maju Junction Mall 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur.	Tel. : 03-2616 7766 Email : enquiry@akpk.org.my Website : www.akpk.org.my

• You may also join the "Pengurusan Wang Ringgit Anda" (POWER) Programme offered by AKPK that promotes financial discipline and prudent financial management. For further information or to register, please contact AKPK at 03-2616 7766 or visit the website at www.akpk.org.my.

• If you wish to complain on the products or services provided by us, you may contact us at:

Alliance Bank Contact Centre Address : 3 Alliance, Level 1, 3, Jalan SS15/2A, 47500 Subang Jaya, Selangor.	Tel. : 03-5516 9288 Fax : 03-5516 9388 Email : collectionscreditcard@alliancefg.com Website : www.alliancebank.com.my

• If your query or complaint is not satisfactorily resolved by us, you may contact BNMLINK or Financial Markets Ombudsman Service (FMOS) at:

Address : BNMLINK 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.	Tel. : 1-300-88-5465 Fax : 03-2174 1515 Website : bnm.gov.my/BNMLINK

Financial Market Ombudsman Service (FMOS) Address : Level 14, Main Block Menara Takaful Malaysia No.4, Jalan Sultan Sulaiman 50000 Kuala Lumpur.	Tel. : 03-2272 2811 Fax : 03-2272 1577 Website : www.fmos.org.my

10. Where can I get further information?

• If you have any enquiries, please contact us at:

Address : Alliance Bank Contact Centre, 3 Alliance, Level 1, 3, Jalan SS15/2A, 47500 Subang Jaya, Selangor.	Tel. : 03-5516 9988 Fax : 03-5621 5624 Email : info@alliancefg.com Website : www.alliancebank.com.my

11. "Mode of disclosure / communication" and "on-going communication by the Bank"

• The Bank may vary, add to, delete or amend the rates, fees, charges as well as any terms and conditions, not specifically referred to elsewhere herein, with prior notice to the Cardholder of such alteration by giving notice either through monthly credit card statements or electronically or otherwise. Changes will not be applied retrospectively and will only take effect after the 21-days' notice period. Cardholders are encouraged to contact the Bank should clarification is required on the revised The Rewards Programme or how the changes may impact their obligations or wish to opt out of the revised terms (where applicable).

12. Other credit cards available

• Please refer to the table under item 4 herein above.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT MAKE PROMPT REPAYMENTS ON YOUR CREDIT CARD BALANCES

The information provided in this Terms and Conditions is valid as at September 2026.