



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

# **Spend, Earn & Win Debit Card/-i & QR Campaign Terms and Conditions**

1. The “**Spend, Earn & Win Debit Card/-i & QR Campaign**” (“Campaign”) organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) shall run from **1 March 2023 to 31 July 2023** (both dates inclusive) or such other time period as may be notified by the Bank from time to time (“Campaign Period”).
2. By participating in this Campaign, the Eligible Customers (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

### **CAMPAIGN ELIGIBILITY**

3. This Campaign is open to all new and existing Alliance Bank Debit Cardholders (“Eligible Customers”) during the Campaign Period.
4. For the Campaign Prerequisite, the Eligible Customers must hold an Alliance Bank Debit Card /Alliance Islamic Bank Debit Card-i (“Debit Card/-i”) which linked to a Current Account/-i and/or Savings Account/-i (“Participating Account”). The Debit Card/-i and Account must be valid and active, as may be determined by the Bank as per the Bank’s internal policies.
5. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Campaign:
  - a) Customers below the aged of 18 years.
  - b) Customers whose account(s) with the Bank are dormant or inactive or who have breached any agreements with the Bank; or
  - c) Customers whose account(s) with the Bank are, as per the Bank’s internal policies, unsatisfactorily conducted; or
  - d) Any other persons as determined by the Bank to exclude according to its internal policy (ies); or
  - e) Sole-proprietors, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers; or
  - f) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) are not eligible to participate in this Campaign.

### **CAMPAIGN MECHANICS**

6. The Campaign Participation Period as following:

| Categories                 | Campaign Participation Month (“Campaign Month”) | Campaign Participating Period |
|----------------------------|---|-------------------------------|
| Grand Reward               | March to July                                   | 1 March 2023 – 31 July 2023   |
| Monthly Rewards & Cashback | March   | 1 March 2023 – 31 March 2023  |
|                            | April   | 1 April 2023 – 30 April 2023  |
|                            | May   | 1 May 2023 – 31 May 2023      |
|                            | June  | 1 June 2023 – 30 June 2023    |
|                            | July  | 1 July 2023 – 31 July 2023    |

7. To participate in this Campaign, Eligible Customers require to perform Eligible Transactions throughout the Campaign Period to be entitled for the respective Campaign Cashback Reward (“Cashback”) in Offer 1 and/or Offer 2 and fulfil the minimum spend as stipulated as following:
  - a) Every RM50 retail spend made using Debit Card/-i at any Mastercard or MyDebit merchants which include local, online or overseas retail transactions; or
  - b) Every RM30 spend using allianceonline mobile app to scan DuitNow QR code and pay at any DuitNow QR participating merchants.

**(i) Offer 1: Earn RM15 Monthly Cashback**

8. For Offer 1, Eligible Customers who fulfil the criteria and Eligible Transactions made using Debit Card/-i within the Campaign Month throughout the Campaign Period will be eligible to earn the Monthly Cashback as stated in Table A. Eligible Customers will be eligible to earn one (1) Monthly Cashback for each of the Campaign Month. The Eligible Customers also will be in the running to win the Grand or Monthly Reward if fulfilled the criteria in Offer 2.

**Table A: Offer 1**

| Eligible Products | Eligible Transactions  | Monthly Cashback      | Total Cashback per customer throughout Campaign Period |
|-------------------|--|-----------------------|--|
| Debit Card/-i     | Perform at least five (5) Debit Card/-i retail spend transactions within the same Campaign Month | RM15 Monthly Cashback | Earn up to RM75  |

**(ii) Offer 2: Stand to Win Cashback by Earning Entries**

9. For Offer 2, Eligible Customers who fulfil the criteria and Eligible Transactions made using Debit Card/-i and/or DuitNow QR within the Campaign Month throughout the Campaign Period will earn Entries and stand a chance to win the Grand and Monthly Reward as stated in Table B. Eligible Customers will be eligible to win 1 Monthly Reward for each of the Campaign Month. The Eligible Customers will be in the running to win the Grand Reward or Monthly Cashback if fulfilled the criteria in Offer 1 or Offer 2.
10. Eligible Customers made any Eligible Debit Card/-i Transaction and/or DuitNow QR Pay for five (5) consecutive Campaign Month throughout the Campaign Period will be eligible to win 1 Grand Reward.

**Table B : Offer 2**

| Eligible Products | Eligible Transactions  | Entries Earned |
|-------------------|--|----------------|
| Debit Card/-i     | <b><u>Card Present Transactions</u></b><br>Any eligible Debit Card/-i retail spend made via Point-of-Sale Terminal ("POS")   | 5 entries      |
|                   | <b><u>Card Not Present Transactions</u></b><br>Any eligible Debit Card/-i retail spend made via <ul style="list-style-type: none"> <li>• E-commerce/Online Spend; or</li> <li>• Mail Order/Telephone Order ("MOTO"); or</li> <li>• Recurring/Auto-billing</li> </ul> | 10 entries     |
|                   | <b><u>Activated a new Debit Card/-i</u></b>  | 20 entries     |
| DuitNow QR        | Use allianceonline mobile app to scan DuitNow QR code to pay at any participating DuitNow QR merchant who display their DuitNow QR code to receive payment   | 15 entries     |

| Categories     | Cashback                     | Total Winners | Total Cashback throughout Campaign Period |
|----------------|------------------------------|---------------|---|
| Grand Reward   | RM1,500 x 10 winners         | 10            | RM15,000                                  |
| Monthly Reward | RM500 x 15 winners per month | 75            | RM37,500                                  |
|                | RM50 x 20 winners per month  | 100           | RM5,000                                   |

11. The Campaign Eligible Transactions and/or entry(ies) earned as stipulated in Offer 1 and/or Offer 2 shall be given to the primary Participating account holder only.

12. Eligible Debit Card/-i Transactions **EXCLUDE** the following:

- (a) Transaction amount which are subsequently cancelled, voided or reversed at any time;
- (b) Quasi Cash Transactions (Example: Betting, Gaming transactions) under MCC 7995;
- (c) MOTO (Card Not Present Transaction) in United States;
- (d) Payment to charity/Social service organisations under MCC 8398;
- (e) Any government related payments under designated MCC as below:

| MCC Code | Descriptions                               |
|----------|--|
| 9211     | Court Costs including Alimony and Child    |
| 9222     | Fines                                      |
| 9223     | Bail and Bond payments                     |
| 9311     | Tax payments                               |
| 9399     | Government Services                        |
| 9402     | Postal services- Government only           |
| 9405     | Intra-Government Purchases-Government only |

- (f) JomPay transactions;
- (g) Cash withdrawals, any fees and charges;
- (h) Such other amounts notified by the Bank from time to time.

Illustration for Offer 1:*i. Scenario for Eligible Transactions to earn Monthly Cashback*

|            | Campaign Participation Month  | Number of Eligible Debit Card/-i Transactions<br>(minimum RM50 per transaction) | Campaign Cashback              |
|------------|---|---|--------------------------------|
| Customer A | March   | 10 Transactions   | RM15                           |
|            | April   | 5 Transactions  | RM15                           |
|            | May   | 7 Transactions  | RM15                           |
|            | June  | 5 Transactions  | RM15                           |
|            | July  | 11 Transactions   | RM15                           |
|            | <b>Total Campaign earned by Eligible Customer A during the Campaign Period.</b> |   |                                |
| Customer B | March   | 6 Transactions  | RM15                           |
|            | April   | 3 Transactions  | Not eligible for RM15 Cashback |
|            | May   | 7 Transactions  | RM15                           |
|            | June  | 9 Transactions  | RM15                           |
|            | July  | 1 Transactions  | Not eligible for RM15 Cashback |
|            | <b>Total Campaign earned by Eligible Customer B during the Campaign Period.</b> |   |                                |

Illustration for Offer 2:*i. Scenario for Eligible Transactions and Entries to stand to win Monthly Reward*

|            | Number of Eligible Transactions within the Campaign Month | Spend Categories & Eligible Transactions             | Number of Entry(ies) Earned |
|------------|---|--|-----------------------------|
| Customer C | 2   | Debit Card/-i retail spend made via POS              | 10 entries                  |
|            | 3   | DuitNow QR Transactions                              | 45 entries                  |
|            | <b>Total Entries</b>                                      |  | <b>55 entries</b>           |
| Customer D | 1   | Debit Card/-i retail spend made via POS              | 5 entries                   |
|            | 1   | Debit Card/-i retail spend made via ecommerce/online | 10 entries                  |
|            | 1   | Activated new Debit Card/-i                          | 20 entries                  |
|            | <b>Total Entries</b>                                      |  | <b>35 entries</b>           |

## ii. Scenario for Eligible Transactions and Entries to stand to win Grand Reward

|            | <b>Campaign Participation Month</b> | <b>Any Eligible Debit Card/-i Transaction and/or DuitNow QR Pay</b> | <b>Eligibility to participate Grand Reward</b> |
|------------|-------------------------------------|---|--|
| Customer E | March                               | Yes   | Not eligible to stand to win Grand Reward      |
|            | April                               | No  |  |
|            | May                                 | Yes   |  |
|            | June                                | Yes   |  |
|            | July                                | No  |  |
| Customer F | March                               | Yes   | Yes, eligible to stand to win Grand Reward     |
|            | April                               | Yes   |  |
|            | May                                 | Yes   |  |
|            | June                                | Yes   |  |
|            | July                                | Yes   |  |

13. The assignment of Merchant category and MCC for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular bank to assign the correct Merchant category and MCC. In the event that the Cashback is not credited to Eligible Customers' Participating Account due to the incorrect assignment of Merchant category and MCC by the acquiring bank, please take note that the Bank is not responsible for such discrepancies which are beyond the Bank's control.
14. All Eligible Transactions must bear the posting dates (defined as the date of which transactions is charged to the linked Participating Account as per Bank's record) within the same Campaign Month will be aggregated for the same Campaign Participation Month. The approved transactions made throughout the Campaign Period must be captured and posted in the Bank's system within the Campaign Period in order to qualify for the Cashback and/or Entries of each Campaign Participation Month. All Approved Transactions as recorded by the Bank are final, conclusive and binding on all the Eligible Customers. Please note that posting transactions may be posted by the merchant as late as 30 days after the transaction date. The Bank will not be held responsible for late posting. Any Transaction amount which is not posted within the same month of the transaction will not be aggregated for the month.  
*e.g. If the transaction was made on 30 July 2023 but the posting date of the transaction amount was on 1 August 2023, the transaction will be aggregated for the month of August 2023 instead of July 2023 and will not be the cumulative count of transactions for the month of July.*

**CAMPAIGN FULFILLMENT**

15. The **Campaign Fulfillment for RM15 Monthly Cashback in Offer 1** are as follows:
- The Cashback will be credited into Eligible Customers' Participating Account within eight (8) weeks after the ended of each Campaign Month as stipulated in Table C ("Fulfillment Period").
16. The **Campaign Fulfillment and Winners Selection Process for Monthly and Grand Reward in Offer 2** are as follows:
- Monthly Reward
- The selection of Winners will be done on a monthly basis in accordance to the Campaign Participating Period for each of the Campaign Month.
  - Eligible Customers shall be shortlisted by a computerized random selection for the Monthly Reward.
  - The Monthly Reward for the Campaign Month will be credited into the Eligible Customers' Participating Account within eight (8) weeks after the ended of each Campaign Month as stipulated in Table C.
- Grand Reward
- The selection of Winners will be done after the ended of the Campaign Period.
  - Eligible Customers shall be shortlisted by computerized random selection for the Grand Reward.
  - The shortlisted Winners for Grand Reward will be contacted by Bank's representatives via call using the information recorded in bank's system within twelves (12) weeks after the end of campaign period.

- d) The shortlisted Winners will be required to answer a simple question relating to the Campaign in order to receive the reward. Winners who fail to answer the question correctly will be disqualified and the Bank will draw on the next Winner.
- e) In the event the shortlisted Winners not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted Winners wishes to withdraw from the Campaign upon being contacted by bank's representative, he/she shall be disqualified from the Campaign.
- f) The Bank may disclose or publish the Grand Reward Winners' names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign ("Winners Announcement").
- g) The Grand Reward will be credited into the Eligible Customers' Participating Account within 8 weeks after Winners Announcement on Bank's website.

**Table C : Fulfillment Period**

| Categories                 | Campaign Participation Month | Fulfillment Period   |
|----------------------------|------------------------------|----------------------|
| Grand Reward               | March to July                | By 16 December 2023  |
| Monthly Rewards & Cashback | March                        | By 20 May 2023       |
|                            | April                        | By 24 June 2023      |
|                            | May                          | By 22 July 2023      |
|                            | June                         | By 19 August 2023    |
|                            | July                         | By 23 September 2023 |

- 17. The Eligible Customers will be notified by the Bank by Short Message Service ("SMS") at their latest mobile numbers duly captured by and reflected in the Bank's system and/or records once the Cashback credited into the Eligible Customers' Participating Account.
- 18. For the avoidance of doubt, it is essentially the obligation of Eligible Customers to provide their latest and accurate telephone numbers and addresses to the Bank. The Bank will not be held responsible / liable in the event that the Bank is unable to send / deliver the Eligible Customers Notification due to the inaccurate / invalid telephone number and / or address provided by the Customer, or the SMS is unable to be sent / delivered due to any reason whatsoever not caused by the Bank.
- 19. Participating Account must be valid and active (not dormant, closed or terminated) as determined by the Bank as per the Bank's internal policies, to be eligible for participation and to qualify for the Cashback. If during the Campaign Period or Fulfillment Period, the Winners closes the Participating Account or any reason, his/her participation in this Campaign becomes null and void with immediate effect.
- 20. For Eligible Customers 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 account holder. In the event of joint account holders, the Cashback shall be given to the primary account holder only.
- 21. For any Transactions or payments that are subsequently cancelled, voided or reversed within the same Campaign Month, relevant adjustment(s) will be made. In the event that adjustments are not made, the Bank reserves the right to claw back the amount of Cashback credited.
- 22. The Cashback is non-transferable and non-exchangeable for cash, cheque, credit and/or in kind. The Bank's decision on all matters relating to this Campaign shall be final and binding and no correspondences, appeal or attempt to dispute the same would be entertained. The Bank shall not entertain any request from any of the Eligible Customers or any other persons to credit the Cashback entitlement to any third party's Account.

#### **GENERAL TERMS AND CONDITIONS**

- 23. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period upon giving prior notice via the bank's website.

24. Campaign participation is automatic for the Eligible Customers subject to the fulfillment of the Terms and Conditions herein. No pre-registration, SMS or entry forms are required.
25. This Terms and Conditions shall be supplemental to and not be in exemption of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the accounts or otherwise.
26. The Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organizing, promotion and conducting this Campaign.
27. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, as per the Bank's internal policies with prior notice to the Eligible Customers. For the updated version of the Terms and Conditions, please visit [www.alliancebank.com.my](http://www.alliancebank.com.my) from time to time. In the event of any inconsistency or repugnancy between the Terms and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency or repugnancy thereof.
28. For the avoidance of doubt, any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customers to any claims or compensations whatsoever against the Bank for any losses, damages, costs or expenses whatsoever as may be sustained, suffered or incurred by the Eligible Customers as a direct or indirect result of the said cancellation, termination, suspension or extension.
29. The Bank shall not be responsible nor shall accept any liabilities whatsoever (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive, or special damages or proceedings brought by any party including third parties) howsoever arising or suffered by the Eligible Customers or other parties whosoever, resulting directly or indirectly from this Campaign due to Eligible Customers own act.
30. The Eligible Customers shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Campaign.
31. All the Terms and Conditions including the additions, deletions, variations and/or amendments as may be made in respect thereof from time to time shall be governed by and construed in accordance with the laws of Malaysia and unless as agreed otherwise by the Bank, the parties hereby agree to submit to the exclusive jurisdiction of the competent Courts of Malaysia.
32. By participating in this Campaign, the Eligible Customers agree that they have read the Notice and Choice Principle Statement available at the Bank's website (<https://www.alliancebank.com.my/Alliance/media/Pdf/Personal%20Data%20Protection%20Act%202010/NCP-for-website-ENG.pdf>) and hereby give their consent and authorize the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
33. The Eligible Customers hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Eligible Customers personal data (which includes but is not limited to contact details), by the Bank to its affiliates, service providers as required and necessary, for the purposes of effecting and discharging the services of this campaign. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data you had disclosed.
34. The Bank has instituted and maintains policies and procedures designed to prevent bribery and corruption by the Bank and its directors, officers, or employees; and to the best of the Bank's knowledge, neither the Bank nor any director, officer, or employee of the Bank has engaged in any activity or conduct which would violate any anti-bribery or anti-corruption law or regulation applicable to the Bank. The Bank 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.

35. By virtue of participating in this campaign, Eligible Customers hereby acknowledges that it has been made aware of the Bank'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 the Bank.

### **Prevention and Mitigation of Banking Fraud and Scam**

36. The Bank may from time to time provide the latest update or content to educate the Eligible Customers and create awareness that help prevent or mitigate fraud and scam risk. These may include but not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
37. The Eligible Customers shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, debit card, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Eligible Customers shall notify the Bank immediately when the Eligible Customers becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customers shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Customers had notified the Bank in accordance with these Terms and Conditions that the Eligible Customer's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
38. Where any loss or damage suffered by the Eligible Customers is solely attributed to the wilful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Eligible Customers in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable or any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.
39. Upon being notified by the Eligible Customers of such incident, the Bank shall conduct an investigation and the Eligible Customers are required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measures upon detection (with/without prior consent from customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
- i. Suspend or freeze the affected account;
  - ii. Revoke or reset the Eligible Customers' internet or mobile banking access; and/or
  - iii. Revoke the validity of banking instruments; and the Eligible Customers will be notified once the above has been operated.
40. Current Account/-i and Savings Account/-i is protected by PIDM up to RM250,000 for each depositor.
41. Eligible Current Account-i and Savings Account-i are based on Shariah concept of Tawarruq.