



ALLIANCE BANK

**Credit Card
Acquisition, Usage and Referral
Campaign
April to June 2021**

Terms & Conditions

DEFINITIONS

In this Terms and Conditions, unless the context otherwise requires:

“**the Bank**” shall mean Alliance Bank Malaysia Berhad.

“**Campaign**” shall mean Alliance Bank Credit Card Acquisition, Usage and Referral Campaign April to June 2021.

“**Product**” shall mean Credit Card.

CAMPAIGN PERIOD

1. The Campaign is organised by the Bank and shall run from 1 April 2021 to 30 June 2021 (both dates inclusive) or such other time period as notified by the Bank from time to time (“**Campaign Period**”).
2. The Bank reserves the right at any time with prior notice to change the duration and/or commencement and/or expiry dates of the Campaign Period. The changes will be updated in our bank website.

ELIGIBILITY

1. This Campaign is applicable to the following campaign participants (“Eligible Participant”):

Mechanics	Description	Campaign Eligible Participants
A	Apply, Activate & Spend	Campaign Mechanics A is open to newly approved Principal Credit Cardholder(s) during the Campaign Period for an ABMB Visa Platinum or/ and Visa Infinite Credit Card (s) (“ Eligible Cards ”) and who satisfy the following criteria (“ Eligible Cardholders ”): <ol style="list-style-type: none"> i. Cardholder(s) holding a valid credit card issued by ABMB; ii. Cardholder(s) who has applied the ABMB credit card; iii. Cardholder(s) who have cancelled their existing Principal credit cards more than six (6) months before the Campaign Period.
B	Register for Auto Billing	Campaign Mechanics B is open to both existing-to-bank credit cardholders and newly approved Principal Credit Cardholder(s) during the Campaign Period for an ABMB Visa Platinum or/and Visa Infinite Credit Card (s) (“Eligible Cards”) and who satisfy the following criteria (“Eligible Cardholders”) as stated above in Mechanics A.
C	Member Get Member	Campaign Mechanics C is open to both existing-to-bank credit cardholders and newly approved Principal Credit Cardholder(s) during the Campaign Period for referring ABMB Visa Platinum or/and Visa Infinite Credit Card (s) (“Eligible Cards”) and who satisfy the following criteria (“Eligible Cardholders”) as stated above in Mechanics A.

3. The following individuals shall NOT be eligible to participate in this Campaign:
 - i. Permanent and/ or temporary staff or employees of ABMB (including its subsidiaries and related companies) are not eligible to participate in Mechanics A and C;
 - ii. Representatives and/ or agents (including advertising & promotion agents and information technology vendors) of ABMB (including its subsidiaries and related companies);
 - iii. Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/ non-profit organisations/ societies, corporate and commercial customers, public listed and private limited companies clubs, associations and co-operatives;
 - iv. Individuals who have cancelled their existing credit card issued by ABMB within the last six (6) months before the Campaign Period;

- v. Individuals below the age of 21 years old;
 - vi. Individuals who are financially insolvent or have been adjudicated a bankrupt; and/ or
 - vii. Any other person(s) as ABMB may decide to exclude as per the Bank's internal procedure.
4. Permanent and/ or temporary staff or employees of ABMB (including its subsidiaries and related companies) is entitled to participate for the Register For Autobilling campaign and entitle for cashback reward as per Mechanics B.
 5. In the event an eligible participant applies for two Eligible Cards upon the same application during the Campaign Period, only the Visa Infinite Credit Card will be eligible for the campaign cashback rewards from Mechanics A and B as defined below.

CAMPAIGN MECHANICS & REWARDS

Mechanics A – Apply, Activate & Spend

1. Eligible Participant must apply for the Eligible Cards during the campaign period.
2. The application for the Eligible Cards must be submitted during the campaign period and approved on or before 30 June 2021. For applications submitted before or on 30 June 2021 and have yet to be approved (that is submitted into system on 30 June 2021), the approval period will be extended until 15 July 2021.
3. Please refer to the table below on the illustration of Mechanics A:

Card Approval Month	Campaign Eligible month	Campaign Spend Period	Cashback Cap Per Cardholder Per Month	Reward Fulfilment Date	Cashback Pool Cap Per Campaign Period (<i>first come first serve basis</i>)
1 st - 30 th Apr 2021	Month 1	by 31 st May 2021	RM100 every month	By 30 September 2021	RM300,000
	Month 2	by 30 th Jun 2021			
	Month 3	by 31 st Jul 2021			
1 st - 31 st May 2021	Month 1	by 30 th Jun 2021	RM100 every month	By 31 October 2021	
	Month 2	by 31 st Jul 2021			
	Month 3	by 31 st Aug 2021			
1 st - 30 th Jun 2021 (extended till 15 Jul 2021)	Month 1	by 31 st Jul 2021	RM100 every month	By 31 December 2021	
	Month 2	by 31 st Aug 2021			
	Month 3	by 30 th September 2021 (extended till 15 October 2021)			

- Each Eligible Participant will get RM50 cashback for every 5 consecutive spend of a minimum of RM50 (refer to Spend Criteria below)
- Total cashback capped at RM100 per cardholder per month.
- Total cashback capped at RM300 per cardholder throughout campaign period.
- Total campaign cashback capped at RM300,000 and allocated on a first come first serve basis.
- In the event an eligible participant applies for two Eligible Cards, only the Visa Infinite will be eligible for the

Spend Criteria for Mechanics A

Customer Name	Campaign Eligible month	Min. Spend Per Month	Monthly Cashback Earned	Cashback Pool Cap Per Campaign Period
A	1	1 st Transaction : ≥RM50 2 nd Transaction: ≥RM50 3 rd Transaction: ≥RM50 4 th Transaction: ≥RM50 5 th Transaction: ≥RM50	RM50	RM300,000
	2	1 st Transaction : ≥RM50 2 nd Transaction: ≥RM50 3 rd Transaction: ≥RM50 4 th Transaction: ≥RM50 5 th Transaction: ≥RM50 6th Transaction : RM20 7th Transaction: RM30 8 th Transaction: ≥RM50 9 th Transaction: ≥RM50 10 th Transaction: ≥RM50 11 th Transaction: ≥RM50 12 th Transaction: ≥RM50	RM 50 + RM50 Total RM100 as customer achieved 5 consecutive spend of a minimum RM50 twice in the month.	
B	1	1 st Transaction : ≥RM50 2 nd Transaction: ≥RM50 3rd Transaction: RM40 4 th Transaction: ≥RM50 5 th Transaction: ≥RM50 6 th Transaction : ≥RM50 7th Transaction: RM20 8 th Transaction: ≥RM50 9 th Transaction: ≥RM50 10 th Transaction: ≥RM50	RM0 as customer B did not achieve 5 consecutive spend of a minimum RM50	

Mechanics B – Register for Auto Billing

1. Applicable for Existing-to-Bank (ETB) and New-to-Bank (NTB) visa cardholders who register for auto billing during the campaign period.
2. Eligible Participant must have an activated Credit Card in order to participate in Mechanics B.
3. Eligible Participant will get up to RM100 cashback for registered auto billing:
 - 1 biller = RM25;
 - 2 biller = RM60;
 - ≥ 3 biller = RM100.
4. Illustration for Mechanics B is as follow:

Customer Name	Month	# of Auto Billing Registered	Total Cashback Earned During Campaign Period	Cashback Pool Cap Per Campaign Period
A	April	1	RM60	RM100,000
	May	1		
	June	0		
	Total	2		
B	April	4	RM100	
	May	0		
	June	0		
	Total	4		
C	April	0	RM25	
	May	0		
	June	1		
	Total	1		

- Total cashback capped at RM100 per cardholder during the campaign period.
- Total campaign cashback capped at RM100,000 and allocated on a first come first serve basis.

Mechanics C – Member Get Member

1. Eligible Participant must have an active Alliance Bank Credit Card in order to participate in Mechanics C.
2. Applicable for ETB and NTB Visa cardholders who refer during the campaign period.
3. Eligible Participant must submit their referrals via the Credit Card Member Get Member referral page at <https://www.alliancebank.com.my/cards/personal/cc-member-get-member.aspx>
4. Eligible Participant will get up to RM100 Shopee Vouchers per successful Credit Card referral:

Successful Referral	Reward Per Referral
1	RM25
2	RM60
≥ 3	RM100

5. Total Shopee Vouchers capped at RM10,000 during the campaign period and allocated on a first come first serve basis.
6. Eligible participant must provide their email address when submitting their referrals.
7. The Shopee Voucher code will be emailed to the eligible participant's email address that was provided during the submission of referrals via the Credit Card Member Get Member referral page at <https://www.alliancebank.com.my/cards/personal/cc-member-get-member.aspx>
8. Illustration for Mechanics C is as follow:

Customer Name	Month	# of Successful Credit Card Referrals	Total Shopee Vouchers Earned During Campaign Period	Shopee Vouchers Per Campaign Period
A	April	1	RM120	RM10,000
	May	1		
	June	0		
	Total	2		
B	April	1	RM400	
	May	1		
	June	2		
	Total	4		
C	April	1	RM25	
	May	0		
	June	0		
	Total	1		

CAMPAIGN FULFILMENT OF REWARDS

For Fulfilment of Cashback for Mechanics A and B

Mechanics	Description	Campaign Fulfilment
A	Apply, Activate & Spend	<p>The cashback will be credited to the eligible participant's credit card within TWO (2 months) after the end of the campaign spend period.</p> <p>For example:</p> <ol style="list-style-type: none"> Eligible participant credit card approved in April. Eligible participant campaign spend period will be from May – July 2021. Eligible participant achieved consecutive 10 times spend of a min. RM50 in May 2021. Campaign participant will receive RM100 cashback to his/her credit card by 30 September 2021.
B	Register for Auto Billing	<p>The cashback will be credited to the eligible participant's credit card within TWO (2 months) after the end of the campaign period.</p> <p>For example:</p> <ol style="list-style-type: none"> Eligible participant registered for 3 auto billing in May 2021. Eligible participant will receive RM100 cashback to his/her credit card by 31 August 2021.

For Fulfilment of Shopee Vouchers for Mechanics C

Mechanics	Description	Campaign Fulfilment
C	Member Get Member	<p>The Shopee Voucher code will be emailed to the eligible participant's email address (provided upon referral submission) with Alliance Bank within TWO (2 months) after the end of the campaign period.</p> <p>For example:</p> <ol style="list-style-type: none"> Eligible participant successfully referred 3 credit card customers in June 2021. Eligible participant will receive RM300 Shopee Voucher Code in his/her email by 31 August 2021. Eligible participant will need to input the Shopee Voucher Code in the Shopee voucher wallet, 'My Vouchers', to add the e-voucher into his/her account for future redemption.

CAMPAIGN TERMS AND CONDITIONS

1. This Campaign is not applicable in conjunction with any other on-going promotions or campaigns of the Bank unless otherwise stated.
2. The Campaign Reward given for this Campaign shall be at the Bank's discretion and any decision made by the Bank in respect thereof shall be deemed as final.

GENERAL

1. By participating in this Campaign, Eligible Participants required to read, and understand the terms provided before agreeing to the Campaign Terms and Conditions. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Participants and no correspondences and/or appeal in respect thereof shall be entertained.
2. The Campaign Terms and Conditions shall be supplemental to the existing terms and conditions governing the Participant's Product and banking accounts maintained with the Bank ("the Existing Terms").
3. ABMB reserves the right to change or substitute at any times, at its own discretion, the Reward with other item(s) or reward(s) of similar value with prior notice.
4. This Campaign Terms and Conditions and ABMB's decision on all matters relating to this Campaign shall be final and binding on all Eligible Participants and no correspondences and/ or appeal in respect thereof shall be entertained.
5. ABMB shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Eligible Participants resulting directly or indirectly from this Campaign due to cardholders own action. ABMB shall not be liable or held responsible to the Eligible Participants in any manner whatsoever if ABMB is unable to perform any of its obligations under this Campaign directly or indirectly due to any force majeure event which include but not limited to any act of God, war, strike, riot, industrial dispute, lockout, fire, drought, flood, storm or any event beyond the reasonable control of ABMB.
6. This Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Cardholders' Credit Card and banking accounts maintained with ABMB ("**Existing Terms**").
7. Eligible Participants hereby give their unequivocal and irrevocable consent and authorise ABMB to disclose their particulars to any third party service provider engaged by ABMB for the purpose of this Campaign only.
8. ABMB shall not be responsible for any technical failures of any kind, whatsoever intervention, interruption, electronic error and/ or any failure or delay in the transmission of evidence of transactions by Visa/ MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Participant's entitlement during the Campaign Period.
9. Eligible Participants hereby give their unequivocal and irrevocable consent and authorise ABMB to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for current and future advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Participants.
10. ABMB shall not be responsible for any technical failures of any kind, whatsoever intervention, interruption, electronic error and/ or any failure or delay in the transmission of evidence of transactions by Visa/ MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Participant's entitlement during the Campaign Period.
11. Eligible Participants hereby give their unequivocal and irrevocable consent and authorise ABMB to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for current and future advertising and/ or promotion for the purpose of this Campaign only, without any compensation to the Eligible Participants.

12. The Eligible Cards and accounts of the Eligible Participant's must at all times (i) be valid, in good credit standing and not be in breach of any terms of this Campaign 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 the Reward.
13. ABMB reserves the right to withdraw/ cancel, terminate, suspend or extend this Campaign and to add, delete, suspend and/ or vary this Campaign 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 participants as from the date of the notification or from such other date as may be specified by ABMB in the notification. Eligible Participants hereby agree to access ABMB's website at regular intervals to view this Campaign Terms and Conditions.
14. ABMB reserves the right to disqualify the participation of any Eligible Participants or forfeit the Reward in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of these Campaign Terms and Conditions at its discretion. All records of ABMB on the transaction(s) made shall be conclusive and final.
15. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Participant or forfeiture of the Reward shall not entitle the Eligible Participants to any claim or compensation against ABMB or for any and all losses or damages suffered by the Eligible Cardholders as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture due to the Eligible Cardholders own act.
16. Eligible Participants 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 of this Campaign.
17. By participating in this Campaign, the Eligible Participants agree that they have read the Notice & 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 authorise the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
18. 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.
19. By virtue of participating in this campaign, Eligible Participants 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-Summaryof-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.