



ALLIANCE BANK

# **Alliance Bank Credit Card Campaign Terms & Conditions**

## Part A: Campaign Terms & Conditions

1. The Credit Card Campaign – **Get RM188 Plus RM88 Cash Back & 0% Balance Transfer / Fast Cash for 6 months** (“Campaign”) by Alliance Bank Malaysia Berhad (“ABMB”) shall run from **1<sup>st</sup> October 2020 to 31<sup>st</sup> December 2020** (both dates inclusive) or such other time period as may be notified by ABMB from time to time (“**Campaign Period**”).
2. By participating in this Campaign, the Eligible Cardholders (as defined hereunder) shall be deemed to have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all of the Terms and Conditions.
3. This Campaign is open to newly approved Principal and Supplementary Credit Cardholder(s) during the Campaign Period for an **ABMB Visa Platinum and Visa Infinite Credit Card (s)** (“**Eligible Cards**”) and who satisfy the following criteria (“**Eligible Cardholders**”):
  - (i) Cardholder(s) holding a valid credit card issued by ABMB;
  - (ii) Cardholder(s) who apply for the ABMB credit card through ABMB internal sales channels;
  - (iii) Cardholder(s) who have cancelled their existing Principal credit cards more than six (6) months before the Campaign Period.
4. 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);
  - (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) All existing Principal Credit Cardholders are not eligible to join this Campaign;
  - (vi) Individuals below the age of 18 years;
  - (vii) Individuals who are financially insolvent or have been adjudicated a bankrupt; and/ or
  - (viii) Any other person(s) as ABMB may decide to exclude at its absolute discretion without assigning any reason thereof.
5. The Eligible Cardholders are required to apply for the Eligible Cards during the Campaign Period in order to get the Reward (as defined hereunder).

6. The application for the Eligible Cards must be submitted during the Campaign Period and approved on or before 31<sup>st</sup> December 2020 and is extended till 15<sup>th</sup> January 2021.
7. Upon fulfilment of the Campaign's Requirements as per Table 1 below, the Eligible Cardholders can get cash back of RM188.00 for the Principal Cardholders and RM88.00 for the Supplementary Cardholders ("Reward") and the Reward will be credited into the Eligible Cards by the Reward Fulfilment Date.

**Table 1 Criteria**

<b>Card Approval Month</b>	<b>Spend Period 90 days</b>	<b>Reward Fulfilment Date</b>	<b>Cash Back Capped (RM)</b>
October 2020	January 2021	28 <sup>th</sup> February 2021	RM444,000 (First come first served basis)
November 2020	February 2021	31 <sup>th</sup> March 2021	
December 2020 (extended till 15 <sup>th</sup> January 2021)	March 2021 (extended till 15 <sup>th</sup> April 2021)	31 <sup>st</sup> May 2021	

Note:

- (i) The RM188 & RM88 Cash Back campaign is capped at RM444,000 (first come first served basis).
  - (ii) Cash Back for Supplementary Card is limited to one Cardholder.
  - (iii) The first transaction includes any Point of Sale (via contactless or Chip and Pin) and e-Commerce transaction that must be posted within the Campaign Period. ABMB shall not be responsible for the transactions performed after the end of the Campaign period.
8. The Reward is neither transferable to any third party nor exchangeable for cash, credit, cheque or other items in kind.
  9. The Reward will be credited into the Eligible Card(s) by the Reward Fulfilment Date.
  10. 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.
  11. By participating in this Campaign, the Eligible Cardholders are to have read, fully understood and unequivocally accepted and agreed to bind by this Terms and Conditions. This Campaign Terms and Conditions and ABMB's decision on all matters relating to this Campaign shall be final and binding on all Eligible cardholders and no correspondences and/ or appeal in respect thereof shall be entertained.

12. ABMB shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Eligible Cardholders resulting directly or indirectly from this Campaign. ABMB shall not be liable or held responsible to the Eligible Cardholders 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.
13. 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**").
14. Eligible Cardholders 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.
15. 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 Cardholders' entitlement during the Campaign Period.
16. Eligible Cardholders 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 Cardholders.
17. The Eligible Cards and accounts of the Eligible Cardholders 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.
18. 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 Cardholders as from the date of the notification or from such other date as may be specified by ABMB in the notification. Eligible Cardholders hereby agree to access

ABMB's website at regular intervals to view this Campaign Terms and Conditions and are deemed to have agreed with and be bound by any addition, deletion, suspension or variation to this Campaign Terms and Conditions.

19. ABMB reserves the right to disqualify the participation of any Eligible Cardholders 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.
20. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Cardholders or forfeiture of the Reward shall not entitle the Eligible Cardholders to any claim or compensation against ABMB or for any and all losses or damages suffered or incurred by the Eligible Cardholders as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
21. Eligible Cardholders 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.
22. This Campaign 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 ABMB, the Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
23. By participating in this Campaign, the Eligible Cardholders 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.

#### **Part B: Balance Transfer Terms & Conditions (TRF203)**

24. The Balance Transfer 0% for 6-Month Plan" ("**BT Flexi Plan**") is organised by Alliance Bank Malaysia Berhad ("**ABMB**") and shall run from 1 October 2020 until 30 November 2021 or such other time period as may be notified by ABMB from time to time ("**Campaign Period**"); unless as stated otherwise.
25. All New-to-Bank Alliance Bank Malaysia Berhad ("**ABMB**") Principal Credit card holder ("**NTB Cardholder**") is eligible to apply for transfer of the outstanding amount balances (including principal, accrued interest,

finance, and other charges as shown in the latest Credit card statements) (“**Outstanding Balances**”) from other banks’ credit card accounts relating to any other Credit card(s) held by them (except ABMB credit card) (“**Other Card Account**”) to any ABMB credit card account held in their name (“**ABMB Card Account**”).

26. This BT Flexi Plan is offered for eligible NTB Cardholders holding an ABMB branded You:nique, Gold, Platinum, Visa Infinite and personal liability Business credit card(s) and/or an ABMB co-branded Gold and Platinum credit card(s) who satisfy the following criteria (“**Eligible Cardholder**”):
  - (i) Cardholder(s) who have cancelled his/her principal credit card issued by ABMB more than six (6) months before the Eligible Card approval date and his/her new application for the Eligible Card thereof must be approved from 1 October 2020 until 30 September 2021 (“**Principal Card Approval Date**”).
  - (ii) Cardholder(s) not holding a valid Principal credit card issued by ABMB before Principal Card Approval Date;
27. Cardholder will be eligible for one (1) approved BT Flexi Plan only and application must be submitted within sixty (60) calendar days from the Eligible Card account open date.
28. The minimum transfer amount for this BT Flexi Plan is RM1,000. All transfer amounts should be in multiple of hundreds and up to a maximum 80% of total available credit limit; subject to a maximum of RM40,000<sup>1</sup> only.
29. The duly signed and dated Balance Transfer application form must be submitted together with the latest photocopy of Credit card statements of other banks’ credit card accounts upon request by Credit Processing unit.
30. The BT Flexi Plan will be valid from the posting date (“**Date of Posting**”) for a period of six (6) months (**the “Promotional Period**”). At the expiry of the Promotional Period, the normal finance charge at 18% per annum will be charged to any Outstanding Balances until full settlement.
31. All applications are subject to the Bank’s prior approval and the Terms and Conditions herein. The Bank reserves the right to approve or reject any application and determine the Outstanding Balances allowed to be transferred (the “**Approved Balance**”).
32. The payment to Other Card Account will be effected within five (5) working days from the approval date of the Eligible Cardholder’s BT Flexi Plan. However the Bank may defer or refuse the process of effecting balance transfer under certain circumstances which includes, but not limited to the following:
  - (i) Circumstances beyond the Bank’s control;
  - (ii) Where the balance transfer cannot be affected due to security reasons;
  - (iii) The Bank shall not be liable to the Eligible Cardholder if it defers or fails to affect the balance transfer pursuant to above clause.
33. Once a specified amount of the Outstanding Balances to be transferred has been approved, a corresponding amount of the Eligible Cardholder’s

existing Eligible Card limit will be retained for this purpose and shall not be available to the eligible Cardholder until settlement of the Approved Balance. On the Date of Posting, this specified amount will then be utilised and finance charge for Bt Flexi Plan will commence thereon. The Bank shall not be liable to the Eligible Cardholder for any transactions rejected by merchants due to unavailability of the amounts retained pursuant to this clause.

34. Prior to notification of approval for the BT Flexi Plan, the Eligible Cardholder shall continue to be liable to make payment to their Other Card Account in accordance with the terms governing the same. The Eligible Cardholder shall be directly liable for interest on any overdue payment, including but not limited to any other finance or other charges incurred as a result of the Eligible Cardholder's and/or the Bank's failure or delay in making payment before or after the Bank's approval of the Eligible Cardholder's application for the BT Flexi Plan.
35. For the BT Flexi Plan, the eligible Cardholder shall make a minimum of 5% of the outstanding balance transfer amount, or RM50 whichever is higher due on the payment due date as specified in the statement for payment.
36. For the BT Flexi Plan, if the Eligible Cardholder fails to pay the minimum payment on the payment due date as specified in the credit card statement for payment, then the finance charge for BT Flexi Plan will be retracted and the prevailing finance charge of 18% per annum shall be levied on the outstanding balance from the due date until the date of full settlement.
37. If the Eligible Cardholder fails to pay the Minimum Payment Due by the Payment Due Date, a Late Payment Charge of 1% on the Current Balance or RM10, whichever is higher (subject to a maximum of RM100) will be levied until full settlement thereof.
38. No Exit Fee ("**Exit Fee**") will be charged if the Eligible Cardholder terminates and/or discontinues with the BT Flexi Plan within the Promotional Period. Upon early termination or in the event Eligible Cardholder cancels the Eligible Card, the total outstanding principal balance will immediately become due. The prevailing finance charge of 18% per annum shall be levied on the total outstanding principal balance from the due date until the date of full settlement.
39. In the event of default, all monies due and total outstanding balance and unbilled amount under the Balance Transfer account with applicable finance charge will be immediately due and payable by Eligible Cardholder.
40. The Terms & Conditions herein are in addition to and without prejudice to the Terms and Conditions stated in the ABMB VISA/MasterCard Card Agreement ("**Card Agreement**").

41. Eligible Cardholder confirm that none of their spouse(s), parents, children, brothers, sisters, their spouses and/or their financial dependants and/or their agents and guarantors are in the employment of ABMB or its subsidiaries or are related to a director, officer or employee of ABMB or its subsidiaries. Eligible Cardholder undertakes to inform ABMB immediately if any such relationship is established/ intended to be established.
42. The Terms and Conditions herein shall be governed by and be construed in accordance with the laws of Malaysia.
43. ABMB shall not be responsible nor shall accept any liabilities arising or suffered by the Eligible Cardholder resulting directly or indirectly from this Campaign due to the Eligible Cardholder own act. ABMB shall not be liable or held responsible to the Eligible Cardholder in any manner 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, food, storm or any event beyond the reasonable control of ABMB.
44. The Eligible Cardholder hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Customer's personal data (which includes but is not limited to contact details), by ABMB 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.

### **Part C: Fast Cash Terms & Conditions (TRF900)**

45. The FC Flexi Plan 0% for 6-Month Plan" ("**FC Flexi Plan**") is organised by Alliance Bank Malaysia Berhad ("**ABMB**") and shall run from 1 October 2020 until 30 November 2021 or such other time period as may be notified by ABMB from time to time ("**Campaign Period**"); unless as stated otherwise.
46. Each Eligible Cardholder will be eligible for one (1) approved FC Flexi Plan only and application must be submitted within sixty (60) calendar days from the Eligible Card account open date.
47. This Fast Cash Flexi 0% for 6 months Plan ("**FC Flexi Plan**") is offered for eligible NTB Cardholders holding an ABMB branded You:nique, Gold, Platinum, Visa Infinite and personal liability Business credit card(s) and/or an ABMB co-branded Gold and Platinum credit card(s) who satisfy the following criteria ("**Eligible Cardholder**"):
  - (i) Cardholder(s) not holding a valid Principal credit card issued by ABMB;
  - (ii) Cardholder(s) who have cancelled his/her principal credit card issued by ABMB more than six (6) months before the Eligible Card approval date and his/her new application for the Eligible Card thereof must be approved from 1 October 2020 until 30 September 2021 ("**Principal Card Approval Date**").



48. The minimum apply amount for this FC Flexi Plan is RM1,000. All apply amounts should be in multiple of hundreds and up to a maximum 40% of total available credit limit; subject to a maximum of RM40,000<sup>1</sup> only.
49. The duly signed and dated Fast Cash application form must be submitted together with the latest photocopy of Credit card statements of other banks' credit card accounts upon request by Credit Processing unit.
50. The FC Flexi Plan will be valid from the posting date ("**Date of Posting**") for a period of six (6) months (the "**Promotional Period**"). At the expiry of the Promotional Period, the normal finance charge at 18% per annum will be charged to any Outstanding Balances until full settlement.
51. All Fast Cash application(s) are subject to the Bank's final approval and the Terms and Conditions herein. The Bank reserves the right to approve or reject any application and determine the Fast Cash amount allowed to be disbursed at its discretion.
52. Once the Fast Cash amount has been approved, a corresponding amount of the Cardholder's existing Credit Card limit will be reserved for this purpose and shall not be available to the Cardholder until settlement of the Fast Cash amount. The Bank shall not be liable to the Cardholder for any transactions rejected by merchants due to the unavailability of the amount reserved under the Cardholder's Credit Card limit. On the Date of Posting, the Fast Cash amount will then be utilised and finance charges will be charged thereon according to the Fast Cash plan selected from the Date of Posting thereon. For the avoidance of doubt, "Date of Posting" is the date the charges are billed to the Cardholder's participating Alliance Bank Card Account.
53. For the FC Flexi Plan, the eligible Cardholder shall make a minimum of 5% of the outstanding balance amount, or RM50 whichever is higher due on the payment due date as specified in the statement for payment.
54. For the FC Flexi Plan, if the Eligible Cardholder fails to pay the minimum payment on the payment due date as specified in the credit card statement for payment, then the finance charge for FC Flexi Plan will be retracted and the prevailing finance charge of 18% per annum shall be levied on the outstanding balance from the due date until the date of full settlement.
55. If the Eligible Cardholder fails to pay the Minimum Payment Due by the Payment Due Date, a Late Payment Charge of 1% on the Current Balance or RM10, whichever is higher (subject to a maximum of RM100) will be levied until full settlement thereof.

<sup>1</sup> Total apply amount for both BT Flexi Plan and FC Flexi Plan is capped at RM40,000.

#### **Part D: 0% Local Cash Advance Fee Promotion Terms & Conditions**

56. This "0% Local Cash Advance Fee Promotion" ("Campaign") is organised by Alliance Bank Malaysia Berhad ("ABMB") and shall run from 21 September 2020 to 31 December 2020 (inclusive of both dates) or such other time periods as may be notified by ABMB ("Campaign Period").

57. This Campaign is open to Principal ABMB Credit Cardholders whose account(s) are valid, active and in good credit standing as determined by ABMB at its discretion for the below definitions of Campaign Eligible Cardholders ("Eligible Cardholders"):
- (i) Existing Cardholders with Credit Card(s) approved before 1<sup>st</sup> October 2020 ("Existing Eligible Cardholders") who have received a short message service ("SMS") notification on this Campaign from ABMB;
  - (ii) New Cardholders with Credit Card(s) approved on and after 1<sup>st</sup> October 2020 ("New Eligible Cardholders").
58. One- time SMS Registration:
- a. Is required for Existing Eligible Cardholders and subject to fulfilment of the Terms and Conditions herein. The SMS registration must be sent from the same ABMB registered mobile number that initially received the Campaign SMS and shall be the consent to participate in this Campaign;
  - b. Is NOT required for New Eligible Cardholders. Campaign participation is automatic and subject to fulfilment of the Terms and Conditions.
59. To be entitled for the 0% Cash Advance Fee Waiver ("CA Fee Waiver"), Eligible Cardholders are required to make one time Cash Advance withdrawal of RM1,500 and above ('Eligible CA') from any local Automated Teller Machines ("ATM") during the Campaign Period.
60. The one-time CA Fee Waiver for each Eligible CA will be credited into the Principal Cardholders' participating ABMB Credit Card account in the form of Cash Back within twelve (12) weeks after the Campaign Period has ended. Each Eligible Cardholder can enjoy the fee-waiver with multiple Eligible CA withdrawals subject to the available cash balance.
61. The following persons shall however not be eligible to participate in this Campaign:
- (i) Existing Cardholder(s) who did not receive the SMS invitation to participate;
  - (ii) Cardholder(s) whose account(s) are terminated within the Campaign Period
  - (iii) Cardholder(s) who are in breach of any of the Terms and Conditions of the ABMB Eligible Cardholders Agreement;
  - (iv) Any accounts held with ABMB that are delinquent or unsatisfactorily conducted;
  - (v) Person(s) who are deceased or have become insane, insolvent or have legal proceedings of any nature instituted against them.
62. For avoidance of doubt:
- (i) The benefits of all withdrawals made by the Eligible Cardholders who are Supplementary Credit Cardholders of the Credit Card in respect of this Campaign shall accrue to the respective Principal Credit Cardholders of the same provided that the respective accounts of the

Principal Credit Cardholders thereof are valid, active and in good credit standing;

- (ii) Termination of the account in respect of the Credit Card held by the Eligible Cardholders who are Supplementary Credit Cardholders shall not by itself disqualify the Principal Credit Cardholders thereof from this Campaign.
63. The Eligible Existing Cardholders who are required to register via SMS shall be responsible to:
- (i) Check and ensure that their respective telecommunication service providers (“Telcos”) are able to support sending SMS to the Designated Number under this Campaign; Pay the standard SMS charges as levied by their Telcos for each SMS sent under this Campaign to the Designated Number. Currently, the Telcos which are able to support sending SMS to the Designated Number are Celcom, Maxis, Digi and uMobile. ABMB shall not be held liable or responsible if the Telcos of the Eligible Cardholders are unable to support sending any SMS to the Designated Number; and
  - (ii) Ensure that the details in the SMS Registration sent to the Designated Number are accurate, complete, in accordance with the specified format and within the Campaign Period, failing which, the Eligible Cardholders’ SMS Registration will not be processed and the Eligible Cardholders will not be qualified for this Campaign.
64. The Eligible Existing Cardholders will receive a SMS confirmation from the Designated Number for the SMS Registration sent successfully to the Designated Number (“Confirmation SMS”), subject to any SMS traffic at the respective Telcos’ network. The Confirmation SMS is automatically generated to confirm the receipt of a transmitted SMS Registration and shall NOT be a notification that the Eligible Existing Cardholders will receive the CA Fee Waiver.
65. Proof of SMS Registration sent to the Designated Number of the Eligible Existing Cardholders shall not be a confirmation of receipt by ABMB unless the Eligible Existing Cardholders receive a confirmation SMS at the same mobile phone used by the Eligible Existing Cardholders. Eligible Cardholders will not be considered successfully registered in the event that the Eligible Cardholders do not receive the Confirmation SMS.
66. ABMB shall not be liable and reserves the right to disqualify any invalid SMS Registration sent to the Designated Number due to any reason including, but not limited to, duplicate SMS Registration, incorrect SMS Registration format, unsuccessful or delayed transmission of SMS Registration during the Campaign Period at its discretion without assigning any reason thereof.
67. ABMB is neither responsible for nor does ABMB have any control on any SMS traffic congestion. Network failure, interruptions and/or congestion on the part of the respective Telcos or for any other reason during the process of the SMS Registration that may result in the delay of the SMS Registration and SMS confirmation being transmitted during the Campaign Period.

68. The Eligible Cardholders must successfully perform a CA Withdrawal ("Successful CA Withdrawal") at any local ATM with their ABMB Credit Card during the Campaign Period.
69. For the avoidance of any doubt, a Successful CA Withdrawal refers to the approval of the CA facility by ABMB to the Eligible Cardholders by authorising the dispensing of bank notes amounted to the amount as requested by the Eligible Cardholders from the ATM where the Successful CA Withdrawal is performed.
70. Eligible Cardholders is allowed to perform multiple Successful CA Withdrawal subjected to 80% of the credit limit within the Campaign Period.
71. A one-time CA Withdrawal fee of 5% of the amount withdrawn or RM15.00, whichever is higher, will be charged to the ABMB Credit Card account on the date the CA is made. The fee waiver will be returned to Eligible Cardholders' card account as cash back after the end of the Campaign.
72. Any other fee and charges for using the ATM for withdrawal will not be reimbursed by ABMB.
73. CA is subject to finance charges of 18% per annum (p.a.) in accordance with the Terms and Conditions of the Card Agreement. In the case where the customer has met the clause(s) above, they will receive CA Interest Waiver once the Campaign has ended.
74. The Eligible Cardholders' ABMB Credit Card account in respect of the Card must be valid, active, in good credit standing as determined by ABMB at its discretion and must not be in breach of any of the Campaign Terms and Conditions at all times and at the point the CA Interest Waiver is rewarded.
75. The CA Interest Waiver is non-transferable and non-exchangeable for cash or in kind. ABMB will not entertain any request from any of the Eligible Cardholders or any other persons to credit the CA Interest Waiver to any third party's account or other accounts of the Eligible Cardholders which are not related to the Card.
76. Eligible Cardholders participating in this Campaign shall personally bear and be responsible for costs relating to the CA Interest Waiver including but not limited to any applicable taxes, insurance payments and other expenses in respect thereof.
77. By participating in this Campaign, the Eligible Cardholders are to have accepted and agreed to be bound by the Terms and Conditions herein including any amendments or variations to it with prior notice and accept the same in their entirety.
78. This Campaign Terms and Conditions and ABMB's decision on all matters relating to this Campaign shall be final and binding on all the Eligible Cardholders and no appeal, correspondences, or attempt to dispute the same would be entertained.

79. ABMB reserves the right at any time to amend, terminate, delete and/or add the Campaign Terms, wholly or in part, at its discretion with prior notice. For the updated Campaign Terms and Conditions, please visit our website at [www.alliancebank.com.my](http://www.alliancebank.com.my) from time to time.
80. ABMB shall not be responsible for any delay in transmission of evidence of transactions by Visa International Incorporated, Mastercard Incorporated or any merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Cardholders being omitted from converting the transaction(s) during the Campaign Period.
81. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Cardholders to any claims, demands or compensations against ABMB for any losses or damages suffered or incurred by the Eligible Cardholders and whether arising as a direct or indirect result of such act of cancellation, termination, suspension or extension.
82. ABMB shall not be responsible nor shall accept any liabilities arising or suffered by the Eligible Cardholders resulting directly or indirectly from this Campaign.
83. 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 ABMB, the Eligible Cardholders hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
84. The Eligible Cardholders hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Customer's personal data (which includes but is not limited to contact details), by ABMB 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.
85. By participating in this Campaign, the Eligible Cardholders 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.

#### **Part E: 3-Months 0% Interest Flexi Payment Plan Terms and Conditions**

86. This "3-Months 0% Interest Flexi Payment Plan ("**FPP**") Campaign" ("**Campaign**") is organised by Alliance Bank Malaysia Berhad ("**ABMB**") and shall run from 28 September 2020 to 31 December 2020, both dates inclusive ("Campaign Period"), unless otherwise specified.

87. ABMB reserves the right at any time with prior notice to change the duration and/or commencement and/or the expiry date of the Campaign Period.
88. This Campaign is open for all Eligible Cardholders who meet all the requirements as set out by ABMB for the Campaign. Eligible Cardholders are required to contact ABMB Customer Service at 03-5516 9988 to convert the retail transaction to FPP at 0% fees.
89. For avoidance of doubt:
- (i) The benefits of all transactions made by the Supplementary Cardholders in respect of this Campaign shall accrue to the Principal Cardholders of the same provided that the respective account of the Principal Cardholders are active, valid and in good credit standing;
  - (ii) Termination of the Supplementary Card account by the Supplementary Cardholders shall not disqualify its Principal Cardholder from this Campaign.
90. Only selected Cardholders with good conduct of their Credit Card accounts are eligible to apply for the FPP. Eligible Cardholders whose Credit Card account are in default or who are in breach of the ABMB Card Agreement or whose Credit Card account balances are in excess of the limit at the point of application are not eligible to apply for the FPP.
91. The following individuals shall not be eligible to participate in this Campaign:
- (i) Cardholder(s) whose Account(s) with ABMB are dormant, inactive, closed, terminated and/or unsatisfactorily conducted at ABMB's discretion during the Campaign Period and at the time of fulfilment;
  - (ii) Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
  - (iii) Persons who are of unsound mind, minors or bankrupts;
  - (iv) Any other persons as may be determined by ABMB to exclude according to internal policy(ies).
92. ABMB reserves the right to reject the FPP application that does not meet the FPP and the Campaign Terms and Conditions.
93. During this Campaign Period, the FPP is made available to the Eligible Cardholders that has sufficient available credit limit for the execution of the FPP.
94. When applying to convert a purchase(s) to FPP, the Eligible Cardholders must inform ABMB the details of the purchase(s) which the Eligible Cardholders intend to pay by instalments under the FPP before the transaction is posted into Cardholder's account. ABMB reserves the right to reject or approve the FPP application with prior notice to the customers at its discretion without having to assign any reason to the Cardholder.
95. FPP is not available in cash and is not applicable to cash transactions, balance transfer, cash advance, transactions directly convertible to cash such as purchases of casino gaming chips, payment of instalments under any payment schemes under ABMB or any other bank, payment of instalments under other programmes and settlement of any annual fee,

outstanding balances or charges imposed by ABMB under and/or pursuant to the terms of the Card agreement.

96. Eligible Cardholders are required to spend a minimum amount of RM500 up to a maximum amount of RM40,000 in a single local or overseas transaction to qualify for the 0% Interest 3-month FPP ("Qualified FPP") during the Campaign Period.
97. Local or overseas transactions shall mean total transactions in Ringgit Malaysia (RM) including online purchases shall be qualified for the Campaign and shall be calculated based on ABMB posted transactions only.
98. The Eligible Cardholders are allowed to perform multiple Qualified FPPs within the Campaign Period.
99. Eligible Cardholders will be eligible to convert the local spend into 0% 3-month FPP upon ABMB's approval of the Qualified FPP(s).
100. The FPP monthly instalment is computed based on the following formula:  
FPP Monthly Instalment = Transaction Amount/ Flexi Payment Plan Tenure.
101. Void transactions and/or transactions that have been reversed shall not be qualified for this Campaign.
102. ABMB reserves the right to cancel any one or more transactions posted under the Eligible Cardholders' Credit Card account where:
  - (i) Payment for the Credit Card has been due for thirty (30) days or more and/or;
  - (ii) The account in respect of the Card is suspected to have been operated fraudulently and/or;
  - (iii) The account in respect of the Card is closed or suspended by ABMB.
103. Upon ABMB's approval of the Eligible Cardholders' FPP application, the Eligible Cardholders' Credit Card limit will be reduced by the aggregated amount of the outstanding FPP Monthly Instalments due. As each FPP Monthly Instalment being paid by the Eligible Cardholders, the amount equivalent to the FPP Monthly Instalment that has been paid shall be restored to the Eligible Cardholders' credit limit on monthly basis.
104. Eligible Cardholders is required to pay the Monthly Instalments via ABMB Credit Card account for the purpose of servicing their FPP Monthly Instalments.
105. The FPP Monthly Instalment shall be billed to the Eligible Cardholders on the following month statement upon ABMB's approval of the FPP application and every month thereafter until full settlement of all the FPP Monthly Instalments
106. Should the FPP Monthly Instalment be not paid in full after the payment due date, it will be subject to finance charges of 18% p.a. in accordance to the Terms and Conditions of the Card Agreement.
107. Cash Back will not be awarded for purchase(s) converted to FPP.

108. This Campaign Terms and Conditions (“Campaign Terms”) shall be in addition and without prejudice to any one or more of the existing terms and conditions (“Existing Terms”) governing the Eligible Cardholders’ Account and other Accounts maintained with ABMB. In the event of any conflict, inconsistency or discrepancy between the Campaign Terms and the Existing Terms, then the Campaign Terms shall prevail but to the extent of such conflict, inconsistency or discrepancy thereof only.
107. The Eligible Cardholders shall, by virtue of their participation in this Campaign, have agreed to be bounded by the Campaign Terms and accept the same in their entirety.
108. All decisions made by ABMB in respect of this Campaign shall be final and no appeal, correspondences, or attempt to dispute the same would be entertained.
109. ABMB reserves the right at any time to amend, terminate, delete and/or add the Campaign Terms, wholly or in part, at its discretion with prior notice. For the updated Campaign Terms, please visit our website at [www.alliancebank.com.my](http://www.alliancebank.com.my) from time to time.
110. ABMB shall not be responsible for any delay in transmission of evidence of transactions by Visa International Incorporated, Mastercard Incorporated or any merchant establishments, postal or telecommunication authorities or any other party whosoever which may result in the Eligible Cardholders being omitted from converting the transaction(s) during the Campaign Period.
111. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Cardholders to any claims, demands or compensations against ABMB for any losses or damages suffered or incurred by the Eligible Cardholders and whether arising as a direct or indirect result of such act of cancellation, termination, suspension or extension.
112. ABMB shall not be responsible nor shall accept any liabilities arising or suffered by the Eligible Cardholders resulting directly or indirectly from this Campaign due to Eligible Cardholders own act.
113. 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 ABMB, the Eligible Cardholders hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
114. The Eligible Cardholders hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Customer’s personal data (which includes but is not limited to contact details), by ABMB 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.



115. By participating in this Campaign, the Eligible Cardholders 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.