



ALLIANCE BANK ALLIANCE ISLAMIC BANK

Cherrific Cashback Giveaway Campaign Terms and Conditions

1. The “**Cherrific Cashback Giveaway Campaign**” (“Campaign”) organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) shall run from **1 August 2022 to 31 December 2022** (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 whose account(s) with the Bank are dormant or inactive or who have breached any agreements with the Bank; or
 - b) Customers whose account(s) with the Bank are, as per the Bank’s internal policies, unsatisfactorily conducted; or
 - c) Any other persons as determined by the Bank to exclude according to its internal policy (ies); or
 - d) Sole-proprietors, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers; or
 - e) 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. To participate in this Campaign, Eligible Customers required to fulfil the criteria as following:
 - a) Every RM30 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.
7. Eligible Customers require to perform Eligible Transactions within the same Campaign Month throughout the Campaign Period to earn Entries (“Eligible Entries”) as stipulated in Table A.

Table A: Campaign Eligible Transactions and Entries

Spend Categories	Eligible Transactions	Eligible Entries
Card Present Transactions	Any eligible Debit Card/-i retail spend made via Point-of-Sale Terminal (“POS”)	5 entries
Card Not Present Transactions	Any eligible Debit Card/-i retail spend made via <ul style="list-style-type: none"> • E-commerce/Online Spend; or • Mail Order/Telephone Order (“MOTO”); or • Recurring/Auto-billing 	10 entries
New Debit Card/-i	Activated new Debit Card/-i	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

8. The Campaign Cashback Prizes (“Prizes”) and Campaign Participating Month as stipulated in Table B and Table C:

Table B: Campaign Prizes

Categories	Prizes	Total Winners	Total Cashback
Grand Prizes	RM2,500 x 10 winners	10	RM100,000
Monthly Prizes	RM500 x 10 winners per Campaign Month	50	
	RM100 x 50 winners per Campaign Month	250	
	RM50 x 100 winners per Campaign Month	500	

The Total Cashback Prizes allocated under this Campaign is Ringgit Malaysia One Hundred Thousand (RM100,000).

Table C: Campaign Participation Period

Categories	Campaign Participation Month	Campaign Participating Period
Grand Prizes	August to December	1 August 2022 – 31 December 2022
Monthly Prizes	August	1 August 2022 – 31 August 2022
	September	1 September 2022 – 30 September 2022
	October	1 October 2022 – 31 October 2022
	November	1 November 2022 – 31 November 2022
	December	1 December 2022 – 31 December 2022

9. Eligible Customers who qualified for spend on 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 Prize.
10. The Campaign entry(ies) earned as stipulated in Table A shall be given to the primary Participating account holder only.

Illustration**Scenario for Eligible Entries to stand to win Monthly Prizes**

	Number of Transactions within the Campaign Month	Spend Categories & Eligible Transactions	Number of Entry(ies) Earned
Scenario A	2	Debit Card/-i retail spend made via POS	10 entries
	3	DuitNow QR Transactions	45 entries
	Total Entries		55 entries
Scenario B	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
	Total Entries		35 entries

Scenario for Eligible Entries to stand to win Grand Prizes

	Campaign Participation Month	Any Eligible Debit Card/-i Transaction and/or DuitNow QR Pay	Eligibility to participate Grand Prizes
Scenario C	August	Yes	Not eligible to stand to win grand prize
	September	No	
	October	Yes	
	November	Yes	
	December	No	
Scenario D	August	Yes	Yes, eligible to stand to win grand prize
	September	Yes	
	October	Yes	
	November	Yes	
	December	Yes	

11. Eligible 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) Alliance Islamic Bank Debit Card/-i will be excluded Shariah non-compliant transaction under designated MCC as below:

MCC Code	Descriptions
MCC 5960	Direct Marketing—Insurance Services
MCC 6300	Insurance Sales, Underwriting and Premiums
MCC 5813	Drinking Places – Bars / Taverns/ Lounges / Discos

- (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) Such other amounts notified by the Bank from time to time.

12. 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 Prizes 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.

13. 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 month as stipulated in Table C. 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 Campaign 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 August 2022 but the posting date of the transaction amount was on 1 September 2022, the transaction will be aggregated for the Entries earned in month of September 2022 instead of August 2022.

Winners Selection and Prizes Fulfillment

14. The **Winners Selection Process for Monthly Prizes** are as follows:

- a) The selection of Winners will be done on a monthly basis in accordance to the Campaign Participating Period for each of the Campaign Month.
- b) Eligible Customers shall be shortlisted by a computerized random selection for the Monthly Prizes.
- c) The Monthly Prizes 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 D ("Fulfillment Period").

15. The **Winners Selection Process for Grand Prizes** are as follows:
- The selection of Winners will be done after the ended of the Campaign Period.
 - Based on the cumulative spend on any Eligible transactions spend for 5 consecutive Campaign Months (as defined under clause 7 & 8), Eligible Customers shall be shortlisted by computerized random selection for the Grand Prizes.
 - The Grand Prizes will be credited into the Eligible Customers' Participating Account after that Campaign end as stipulated in Table D ("Fulfillment Period").
 - The shortlisted winner for Grand Prizes will be contacted by Bank's representatives via call using the information recorded in bank's system within 12 weeks after the end of campaign period.
 - The shortlisted winners will be required to answer a simple question relating to the Campaign in order to receive the prize. Winners who fail to answer the question correctly will be disqualified and the Bank will draw on the next winner.
 - 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.
 - The Bank may disclose or publish the Grand Prize winners' names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign.

Table D: Prizes Fulfillment Period

Categories	Campaign Participation Month	Fulfillment Period
Grand Prizes	August – December	By 30 April 2023
Monthly Prizes	August	By 22 October 2022
	September	By 19 November 2022
	October	By 24 December 2022
	November	By 21 January 2023
	December	By 18 February 2023

16. Each Eligible Customers will be eligible to win one (1) Monthly Prizes for each of the Campaign Month throughout the Campaign Period. The Monthly Winner also will be in the running to win the Grand Prize if fulfilled criterias as defined in clause 14.
17. The Winners will be notified by the Bank either in by Short Message Service ("SMS"), Electronic Direct Mailer ("EDM") or allianceonline mobile app push notification at their latest mobile numbers or email addresses duly captured by and reflected in the Bank's system and/or records once the Prizes 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 Winners 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.
19. Participating Account must be valid and active (not dormant, closed or terminated) as determined by the Bank, to be eligible for participation and to qualify for the Prizes. 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 Prize(s) 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 Prize credited.

22. The Prize 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 Prize 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 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 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.
27. 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.
28. 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.
29. 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.
30. 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.
31. 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.
32. 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.

33. 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.
34. 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.
35. Current Account/-i and Savings Account/-i is protected by PIDM up to RM250,000 for each depositor.
36. Eligible Current Account-i and Savings Account-i are based on Shariah concept of Tawarruq.