



ALLIANCE BANK

**Alliance Bank
Sign Up Visa Platinum Virtual Credit Card
Guess the FIFA World Cup Qatar 2022™
Champion and Stand a Chance to Win a Jersey
Terms and Conditions**

1. FIFA World Cup Guess and Win Virtual Credit Card Acquisition Campaign ("Campaign") is organised by Alliance Bank Malaysia Berhad ("ABMB") and shall run from 24 August 2022 to 31 December 2022 (both dates inclusive) or such other time period as notified by ABMB from time to time ("**Campaign Period**").
2. This Campaign is open to newly approved Principal Credit Cardholder(s) during the Campaign Period for an ABMB Visa Platinum Virtual Credit Card (s) ("**Eligible Cards**") and who satisfy the following criteria ("**Eligible Cardholders**"):
 - i. Cardholder(s) who has applied the Eligible Cards within the Campaign Period;
 - ii. Cardholder(s) holding a valid (active with no block code) Eligible Cards issued or approved by ABMB; and
 - iii. Cardholder(s) who have cancelled their existing Eligible Cards more than six (6) months before the Campaign Period.
3. The following individuals are **NOT** 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 and 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 virtual 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. The Eligible Cardholders must apply for the Eligible Cards during the Campaign Period in order to get the Reward (as defined hereunder).
5. The application for the Eligible Cards must be submitted during the Campaign Period and approved on or before 31 December 2022. For applications submitted before or on 31 December 2022 and have yet to be approved (that is submitted into system on 31 December 2022), the approval period will be extended until 15 January 2023.

(A) SIGN UP AND GET REWARD

- i. Eligible Cardholders is to sign up a virtual credit card account.
- ii. The Eligible Cards must be approved by 15 January 2023.
- iii. Eligible Cardholders will receive a mini football ("Reward"). The Reward is limited to 2,000 pieces only and allocated on first come first serve basis.
- iv. Reward will be shipped to the Eligible Cardholders' address provided in the Campaign submission page with no delivery cost charged.

- v. Any Reward which are rejected or cannot be delivered for any reason whatsoever shall be deemed to be rejected by the Eligible Cardholders and shall forthwith be forfeited by ABMB and ABMB will not entertain any request to redeliver the Reward or to allow collection of the Reward from any of ABMB's premises or anywhere else.
- vi. Images of any Reward shown in any marketing and/or advertisement collateral are for illustration purposes only and the colour/ design may vary from the actual Reward received.
- vii. The details for the fulfilment date of the Reward is as per Table below:

Eligible Cards Approval Period	Reward Fulfilment Date
24 th August – 30 th September 2022	By 31 st October 2022
1 st October – 31 st October 2022	By 30 th November 2022
1 st November – 30 th November 2022	By 31 th December 2022
1 st December – 15 th January 2023	By 28 th February 2023

(B) GUESS THE CHAMPION AND WIN CONTEST

- i. Eligible Cardholders is to sign up a virtual credit card account and the Eligible Cards must be approved by 4 December 2022.
 - ii. Eligible Cardholders is to guess the FIFA world cup champion ("Champion") thru ecosystem partners' mobile apps and the submission is to be made by 20 November 2022
 - iii. Reward will be given to nine (9) Eligible Cardholders who guess the Champion correctly based on the Eligible Cards earliest approval date ("Winners").
If there are none of the Eligible Cardholders guess/answer the right Champion, the Eligible Cardholders who answer closest to the champion (1st Runner Up, 2nd Runner Up and 3rd Runner Up) will be selected as the Winners.
 - iv. The announcement of the Winners shall be made by phone call, email and social media posting by 31 December 2022.
 - v. Winners will receive a signed jersey ("Reward"). Images of any Reward shown in any marketing and/or advertisement collateral are for illustration purposes only and the colour/ design may vary from the actual Reward received.
 - vi. The Winners are not allowed to choose or change the colour or design of the Reward.
 - vii. The Reward is not exchangeable for cash, credit, cheque or other items in kind.
 - viii. Winners are required to collect the Reward at ABMB Headquarters:
Menara Multi Purpose, Capital Square, No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur
 - ix. Reward fulfilment will be by end of January 2023.
6. By participating in this Campaign, Eligible Cardholders required to read, and understand the terms provided before agreeing to the Campaign 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.
7. 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 as per ABMB internal policies 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.

8. ABMB reserves the right to change or substitute at any times, at its own discretion as per ABMB internal policies, the Reward with other item(s) or reward(s) of similar value with prior notice via ABMB's website.
9. 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.
10. 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 due to cardholders own action. 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.
11. 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, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Cardholder's entitlement during the Campaign Period.
12. 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**").
13. The Eligible Cards and accounts of the Eligible Cardholder'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.
14. 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.
15. 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 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 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.
17. 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.
18. 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 advertising and/ or promotion limited to this Campaign only, without any compensation to the Eligible Cardholders.
19. By participating in this Campaign, the Eligible Cardholders agree that they have read the Notice and Choice Principle Statement available at ABMB'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 ABMB to disclose their particulars to any third party service provider engaged by ABMB for the purpose of this Campaign.
20. ABMB has instituted and maintains policies and procedures designed to prevent bribery and corruption by ABMB and its directors, officers, or employees; and to the best of ABMB's knowledge, neither ABMB nor any director, officer, or employee of ABMB has engaged in any activity or conduct which would violate any anti-bribery or anti-corruption law or regulation applicable to ABMB. ABMB 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.
21. By virtue of participating in this Campaign, the Eligible Cardholders hereby acknowledges that it has been made aware of ABMB'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 ABMB