



ALLIANCE BANK

“Fly High with Alliance Bank Visa Credit Card Campaign”

Terms and Conditions

DEFINITIONS

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

“the Bank” or “ABMB” shall mean Alliance Bank Malaysia Berhad.

“Campaign” shall mean “Fly High with Alliance Bank Visa Credit Card Campaign”.

“Product” shall mean ABMB Visa Credit Cards i.e. Visa Platinum or/ and Virtual Credit Card or/ and Visa Signature or/ and Visa Infinite.

CAMPAIGN PERIOD

1. The Campaign is organised by the Bank and shall run from 1 April 2023 to 30 September 2023 (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 open to all individual ABMB Visa Credit Cardholders whose Credit Card is valid and payment can be made at the point of transaction during the Campaign Period (**“Eligible Cardholders”**).
2. For avoidance of doubt:
 - i. The 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.
3. The following individuals shall NOT be eligible to participate in this Campaign:
 - i. Non Alliance Bank Visa Credit Cardholder
 - ii. Cardholders of any Business Credit Cards;
 - iii. Cardholder(s) whose account(s) with ABMB are dormant, inactive, closed, terminated and/or unsatisfactorily conducted;
 - iv. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
 - v. Persons who are of unsound mind, minors or bankrupts;
 - vi. Any other persons as may be determined by ABMB to exclude according to internal policy(ies).
 - vii. Any other person(s) as ABMB may decide to exclude as per the Bank’s internal procedure.
4. Permanent and/or contract employees of ABMB (including its subsidiaries and related companies), including their respective immediate family members are eligible to participate in the Campaign.
5. To participate in this Campaign, the Eligible Cardholders are required to make a minimum cumulative spend of at least RM500 per month on retail, travel-related or foreign transactions with their ABMB Visa Credit Cards (the total spend of Principal and Supplementary Cards are combined).
6. The Eligible Monthly Spend are excluding the below:
 - i. Cash advance fees or cash withdrawals, Balance Transfer Program, Quick Cash, Cash Instalment Plan, bill payments through internet banking, JomPay transactions, FPX transactions; quasi-cash transactions, annual fees, late payment fees, interest, finance charges; and/or any special partnership program;
 - ii. Transactions made by the Eligible Cardholders with any merchant associated with or controlled by him/her (whether as an employee, employer, proprietor, partner, shareholder or director), i.e. transactions by an Eligible Cardholders with any corporation or business

- entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of;
- iii. Refunded, disputed, unauthorised and/or fraudulent retail transactions; and/or
- iv. Transactions with the below Merchant Category Code ("MCC"), as shown in Table 1:

Table 1: Excluded Transactions / Fees and Charges

Transactions / Fees and Charges	MCC Code
Insurance Payment	5960-Direct Marketing Insurance Services 6300-Insurance Underwriting, Premiums
E-wallet top up	6540-Non-Financial Institutions – Stored Value Card Purchase/Load
Retail transactions performed / payment made to any Government Agencies/ Bodies for services	9211-Court Costs, Including Alimony and Child Support - Courts of Law 9222-Fines -Government Administrative Entities, 9223-Bail, Bond Payments, 9311-Tax Payments - Government Agencies, 9399-Government Services (Not Elsewhere Classified) 9402- Postal Services -Government Only and 9405-U.S. Federal Government Agencies or Departments)
Cash Advance, any fees and charges such as Finance Charges, Late Charges, Annual Fee, Balance Transfer or Fast Cash will not be entitled to any Campaign Reward.	NIL

CAMPAIGN MECHANICS AND REWARDS

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

Tier	Campaign Reward	Mechanics	Number of Winners
1	150,000 Enrich Points (sufficient for return flight such as: UK, Australia, Japan, Korea and so on)	Earn 1x entry with a minimum accumulative spend amount of RM500 in a month on retail transactions Earn 3x entries with a minimum accumulative spend amount of RM500 in a month on travel-related (MCC 3000-3299, 3500-3999, 4511, 4722, 7011) or overseas transactions (any foreign currency) (Minimum of 8x entries in a month are required to be	Tier 1 is capped at 3 winners per month and a total of 18 winners throughout the Campaign Period, on a first-come, first-served basis. Each winner can only receive one (1) Tier 1 Prize throughout the Campaign Period.
2	RM100 Touch 'n Go eWallet Reload PIN		Tier 2 is capped at 500 winners per month and a total of 3,000 winners throughout the Campaign Period, on a first-come, first-served basis.

		eligible to participate in Tier 1 Prize)	Each winner can receive up to six (6) Tier 2 Prize (Total RM600 Touch 'N Go eWallet Reload PIN) throughout the Campaign Period.
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Campaign Mechanics – Fly High with Alliance Bank Visa Credit Cards Campaign

- i. Eligible Cardholders will be rewarded with one (1) time 150,000 Enrich Points per Cardholder throughout the Campaign Period with a minimum cumulative spend of at least RM500 on retail, travel-related or overseas transactions per month during the Campaign Period.
- ii. Eligible Cardholders will be rewarded with one (1) unit of RM100 Touch 'N Go eWallet Reload PIN per Cardholder per month with a minimum cumulative spend of at least RM500 on retail, travel-related or overseas transactions per month during the Campaign Period.
- iii. Every cumulative spend of RM500 in a month on retail transactions during Campaign Period will be eligible to earn one (1) entry for participating in the Campaign.
- iv. Every cumulative spend of RM500 in a month on travel-related (MCC 3000-3299, 3500-3999, 4511, 4722, 7011) or overseas transactions (any foreign currency) during the Campaign Period will be eligible to earn three (3) entries for participating in the Campaign.
- v. Campaign Prize for Tier 1 (150,000 Enrich Points) is capped at three (3) winners per month and a total of eighteen (18) winners throughout the Campaign Period, on a first-come, first-served basis.
- vi. Each winner can only receive one (1) Tier 1 Prize throughout the Campaign Period.
- v. Campaign Prize for Tier 2 (RM100 Touch 'N Go eWallet Reload PIN) is capped at five hundred (500) winners per month and a total of three thousand (3,000) winners throughout the Campaign Period, on a first-come, first-served basis.
- vi. Each winner can receive up to six (6) Tier 2 Prize (Total RM600 Touch 'N Go eWallet Reload PIN) throughout the Campaign Period.
- vii. The Campaign Reward is non-transferable to any 3rd party and is non-exchangeable for up-front cash or kind.
- vii. Please refer to the table below on the Campaign Spend Period and Reward Fulfilment Date of the Campaign Mechanics:

Table 2: Campaign Spend Period and Reward Fulfilment Date

Campaign Spend Period	Reward Fulfilment Date (within 3 months after the end of Campaign Spend Period)
1 April 2023 to 30 April 2023	By 31 July 2023
1 May 2023 to 31 May 2023	By 31 August 2023
1 June 2023 to 30 June 2023	By 30 September 2023
1 July 2023 to 31 July 2023	By 31 October 2023
1 August 2023 to 31 August 2023	By 30 November 2023
1 September 2023 to 30 September 2023	By 31 December 2023

CAMPAIGN FULFILMENT OF REWARDS

1. The Campaign Reward will be fulfilled within THREE (3 months) after the end of the Campaign Spend Period as detailed in the respective Reward Fulfilment Dates above.

Tier	Campaign Reward	Campaign Fulfilment Period
1	150,000 Enrich Points	<p>The Campaign Reward will be fulfilled THREE (3 months) after the end of the Campaign Spend Period as detailed in the respective Reward Fulfilment Dates above</p> <p>For example:</p> <p>a. Eligible Cardholder spent and fulfilled the Campaign Mechanics in May 2023 will receive the Campaign Reward by 31 August 2023.</p>
2	RM100 Touch 'n Go eWallet Reload PIN	

2. The winner for Tier 1 of the Campaign Reward must be an Enrich Member and the Enrich Account must be an active account at time of Enrich Points awarding process.
3. The Campaign Reward for Tier 2 will be emailed to the Eligible Cardholder's valid email address (based on the Bank's system record).

GENERAL TERMS AND CONDITIONS

1. By participating in this Campaign, Eligible Cardholders are 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 Cardholders and no correspondences and/or appeal in respect thereof shall be entertained.
2. 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.
3. ABMB reserves the right to change or substitute at any times, at its own discretion as per the bank's internal policies, the Campaign Reward with other item(s) or reward(s) of similar value with prior notice via the bank's website.
4. The Campaign Terms and Conditions shall be supplemental to the existing terms and conditions governing the Cardholder's Product and banking accounts maintained with the Bank ("the Existing Terms").
5. 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.
6. 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.
7. 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 International, merchant establishments, postal or telecommunication authorities

- or any other party which may affect the Eligible Cardholder's entitlement during the Campaign Period.
8. 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**").
 9. 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 Campaign Reward.
 10. ABMB reserves the right to disqualify the participation of any Eligible Cardholders or forfeit the Campaign 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 as per ABMB internal policies. All records of ABMB on the transaction(s) made shall be conclusive and final.
 11. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Cardholders or forfeiture of the Campaign 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.
 12. 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.
 13. 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.
 14. By participating in this Campaign, the Eligible Cardholders 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 authorise the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
 15. 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, authorise, 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.
 16. By virtue of participating in this campaign, Eligible Cardholders 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.