



ALLIANCE BANK

***“Earn up to RM600 Cashback
Visa Credit Card
Acquisition 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 “Earn up to RM600 Cashback Visa Credit Card Acquisition Campaign”.

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

1. The Campaign is organised by the Bank and shall run from 1 August 2022 to 31 December 2022 (both dates inclusive) or such other time period as notified by the Bank from time to time (“Campaign Period”).
2. The Campaign Period refers to the credit card approval month and not the transactions within this period.
3. 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.
4. This Campaign is applicable to newly approved Principal Credit Cardholder(s) during the Campaign Period for an ABMB Visa Platinum or/ and ABMB Visa Signature or/ and ABMB Visa Infinite Credit Card (s) (“Eligible Cards”) and who satisfy the following criteria (“Eligible Cardholders”):
 - i. Cardholder(s) who has applied the ABMB credit card within the Campaign Period;
 - ii. Cardholder(s) holding a valid (active with no block code) credit card issued by ABMB
 - iii. Cardholder(s) who have cancelled their existing Principal credit cards more than six (6) months before the Campaign Period.
5. 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 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 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. Principal cardholder(s) who are holding existing Alliance Bank Visa or Mastercard Credit Card
 - 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 as per the Bank’s internal procedure.
6. The Eligible Cardholder must apply for the Eligible Cards during the campaign period.
7. 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.
8. In the event an Eligible Cardholder, applies for three Eligible Cards upon the same application during the Campaign Period, only the highest tier Visa Infinite Credit Card will be eligible for the Campaign Reward.

CAMPAIGN MECHANICS AND REWARDS

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 as per the bank internal policies and any decision made by the Bank in respect thereof shall be deemed as final.

Mechanic	Campaign Reward	Campaign Mechanics	Total Cashback Capping
A	RM150 Cashback	<ul style="list-style-type: none"> • Get RM50 cashback with a minimum five (5) times of at least RM80 spend per retail transaction per month. • Total cashback is capped at RM50 per customer per month or up to RM150 cashback per customer with spending for three (3) months consecutively when sign-up during campaign period. 	Cashback capped at RM40,000 per month and RM200,000 throughout the campaign period and allocated on a first-come first-served basis.
B	Additional RM450 Cashback	<ul style="list-style-type: none"> • Get additional RM150 cashback with a minimum accumulative spend of RM2,500 per month. • Total cashback is capped at RM150 per customer per month or up to RM450 cashback per customer with spending for three (3) months consecutively when sign-up during campaign period. 	Cashback capped at RM55,000 per month and RM275,000 throughout the campaign period and allocated on a first-come first-served basis.

Mechanics A – RM150 Cashback

- i. Eligible Cardholders will get rewarded with RM50 cashback with a minimum five (5) times of at least RM80 spend per retail transaction per month.
- ii. Total cashback is capped at RM50 per customer per month or up to RM150 cashback per customer with spending for three (3) months consecutively when sign-up during campaign period.
- iii. Total campaign cashback for Mechanics A is capped at RM40,000 per month and RM200,000 throughout the campaign period and allocated on a first-come, first-served basis.
- iv. Please refer to the table below on the details of Mechanics A:

Table 1: Mechanics A – RM150 Cashback Spend Period

Credit Card Approval Period	Campaign Spend Period	Reward Fulfilment Date (within 3 months after end of campaign spend period)	Campaign Spend Criteria	Cashback Cap Per Cardholder Per Month	Total Cashback Cap
1 – 31 August 2022	Month 1: By 30 September 2022 Month 2: October 2022 Month 3: November 2022	By 28 February 2023	Perform a minimum five (5) times of at least RM80 spend per retail transaction per month	RM50	Cashback capped at RM40,000 per month and RM200,000 throughout the campaign period and allocated on a first-come, first-served basis.
1 – 30 September 2022	Month 1: By 31 October 2022 Month 2: November 2022 Month 3: December 2022	By 31 March 2023			
1 – 31 October 2022	Month 1: By 30 November 2022 Month 2: December 2022 Month 3: January 2023	By 30 April 2023			
1 – 30 November 2022	Month 1: By 31 December 2022 Month 2: January 2023 Month 3: February 2023	By 31 May 2023			
1 – 31 December 2022 (extended to 15 January 2023)	Month 1: By 31 January 2023 Month 2: February 2023 Month 3: March 2023	By 30 June 2023			

Mechanics B – Additional RM450 Cashback

- i. Eligible Cardholders will get additional RM150 cashback with a minimum accumulative spend of RM2,500 per month.
- ii. Total cashback is capped at RM150 per customer per month or up to RM450 cashback per customer with spending for three (3) months consecutively when sign-up during campaign period.
- iii. Total campaign cashback for Mechanics B is capped at RM55,000 per month and RM275,000 throughout the campaign period and allocated on a first-come, first-served basis.
- iv. Please refer to the table below on the details of Mechanics B:

Table 2: Mechanics B – Additional RM450 Cashback Spend Period

Credit Card Approval Period	Campaign Spend Period	Reward Fulfilment Date (within 3 months after end of campaign spend period)	Campaign Spend Criteria	Cashback Cap Per Cardholder Per Month	Total Cashback Cap
1 – 31 August 2022	Month 1: By 30 September 2022 Month 2: October 2022 Month 3: November 2022	By 28 February 2023	Perform a minimum accumulative spend of RM2,500 per month	RM150	Cashback capped at RM55,000 per month and RM275,000 throughout the campaign period and allocated on a first-come, first-served basis.
1 – 30 September 2022	Month 1: By 31 October 2022 Month 2: November 2022 Month 3: December 2022	By 31 March 2023			
1 – 31 October 2022	Month 1: By 30 November 2022 Month 2: December 2022 Month 3: January 2022	By 30 April 2023			
1 – 30 November 2022	Month 1: By 31 December 2022 Month 2: January 2022 Month 3: February 2022	By 31 May 2023			
1 – 31 December 2022 (extended to 15 January 2023)	Month 1: By 31 January 2023 Month 2: February 2022 Month 3: March 2022	By 30 June 2023			

3. For avoidance of doubt, the **Retail Spend** to fulfil the campaign mechanics and achieve the campaign reward are defined as:
 - a) Retail transactions spend in local/foreign currency, online transactions, Instalment Payment Plan (“IPP”) and Flexi Payment Plan (“FPP”). IPP and FPP retail transactions are treated as one (1) transaction based on the full amount of the total retail transaction.

Example: In month 1 of the campaign spend period, Customer A performs a 3 months 0% IPP/FPP for a Retail Transaction of RM1,000. Customer A’s Retail Spend recognition is as follows:

Campaign Spend Period	Campaign Retail Spend Recognition	Remark
Month 1	Month 1: RM1,000 Month 2: RM0 Month 3: RM0	IPP and FPP retail transactions are treated as one (1) transaction based on the full amount of the total retail transaction.

- b) However, retail transactions made in relation to the following **will be excluded** from Retail Spend:

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	921-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 cashback.	NIL

CAMPAIGN FULFILMENT OF REWARDS

The campaign cashback rewards will be credited to the credit card within THREE (3 months) after the campaign spend month end as detailed in the campaign mechanics above.

Mechanics	Campaign Reward	Campaign Fulfilment Period
A	RM150 Cashback	The cashback will be credited to the eligible cardholder's credit card within THREE (3 months) after the end of the campaign spend period. For example: a. Eligible cardholder credit card approved in August 2022.
B	Additional RM450 Cashback	b. Eligible participant campaign spend period will be from August 2022 – November 2022. Campaign participant will receive cashback to his/her credit card by 28 February 2023.

GENERAL

- 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 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.
- 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 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 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.
10. 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 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 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, 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.

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.