



ALLIANCE BANK

***“Sign Up, Spend and
Earn up to RM 900 Cashback with
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 “Sign Up, Spend and Earn up to RM 900 Cashback With Visa Credit Card” Campaign.

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

CAMPAIGN PERIOD

1. The Campaign is organised by the Bank and shall run from 1 November 2021 to 31 January 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 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 January 2022. For applications submitted before or on 31 January 2022 and have yet to be approved (that is submitted into system on 31 January 2022), the approval period will be extended until 15 February 2022.

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 cashback.

CAMPAIGN MECHANICS AND REWARDS

1. Eligible Cardholder will have a total of 3 campaign spend months to achieve the spend criteria of Mechanics A and B to earn the cashback as detailed below.
2. For avoidance of doubt, the Eligible Transactions to achieve the spend criteria are defined as:
 - a) Inclusive of 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.
 - b) However, retail transactions made in relation to the following **will not** be entitled to any Cash Back:

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 in relation to payment of services related to government	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

Mechanics A – Consecutive Spend Criteria: Apply, Activate & Spend Consecutively!

1. Eligible Cardholders will get RM50 cashback for every 5 consecutive spend of a minimum of RM80.
2. Total cashback capped at RM100 per cardholder per eligible month and RM300 per cardholder throughout the campaign period.
3. Total campaign cashback capped at RM80,000 per month and RM240,000 throughout the campaign period and allocated on a first come first serve basis.
4. Please refer to the table below on the illustration of Mechanics A:

Table 1: Mechanics A Campaign Spend Months

Card Approval Month	Campaign Eligible month	Campaign Spend Period	Cashback Cap Per Cardholder Per Month	Reward Fulfilment Date	Cashback Pool Cap (first come first serve basis)
1 st – 30 th Nov 2021	Month 1	by 31 st Dec 2021	RM100 every month	By 31 st May 2022	RM80,000 per campaign month. RM240,000 throughout campaign period.
	Month 2	January 2022			
	Month 3	February 2022			
1 st – 31 st Dec 2021	Month 1	By 31 st Jan 2022	RM100 every month	By 30 th June 2022	
	Month 2	February 2022			
	Month 3	March 2022			
1 st – 31 st Jan 2022 (extended till 15 th Feb 2022)	Month 1	by 28 th Feb 2022	RM100 every month	By 31 st July 2022	
	Month 2	March 2022			
	Month 3	April 2022 (extended till 15 th May 2022)			

Table 2: Mechanics A Consecutive Spend Criteria

Customer Name	Campaign Spend month	Min. Spend Per Month	Monthly Cashback Earned	Cashback Pool Cap (first come first serve basis)
A	1	1 st Transaction : ≥RM80 2 nd Transaction: ≥RM80 3 rd Transaction: ≥RM80 4 th Transaction: ≥RM80 5 th Transaction: ≥RM80	RM50	RM80,000 per campaign month. RM240,000 throughout campaign period.
	2	1 st Transaction: ≥RM80 2 nd Transaction: ≥RM80 3 rd Transaction: ≥RM80 4 th Transaction: ≥RM80 5 th Transaction: ≥RM80 6th Transaction: RM50 7th Transaction: RM70 8 th Transaction: ≥RM80 9 th Transaction: ≥RM80 10 th Transaction: ≥RM80 11 th Transaction: ≥RM80 12 th Transaction: ≥RM80	RM 50 + RM50 (Total RM100 as customer achieved 5 consecutive spend of a minimum RM80 twice in the month.)	
B	1	1 st Transaction: ≥RM80 2 nd Transaction: ≥RM80 3rd Transaction: RM70 4 th Transaction: ≥RM80 5 th Transaction: ≥RM80 6 th Transaction: ≥RM80 7th Transaction: RM30 8 th Transaction: ≥RM80 9 th Transaction: ≥RM80 10 th Transaction: ≥RM80	RM0 as customer B did not achieve 5 consecutive spend of a minimum RM80	

Mechanics B – Minimum Spend Criteria: Achieve the minimum spend per month to enjoy even more cashback!

1. Eligible cardholder will earn RM200 cashback per month upon achieving the minimum spend criteria of RM5,000 per month or RM80 per month upon achieving the minimum spend criteria of RM2,500 per month respectively.
2. Total cashback capped at RM200 per cardholder per month and RM600 throughout campaign period.

3. Total campaign cashback capped at RM20,000 per month and RM60,000 throughout the campaign period and allocated on a first come first serve basis.

Table 3: Mechanics B Campaign Spending Tiers

Tier	Min. Spend Per Month	Cashback Earn Per Month	Cashback Pool Cap (first come first serve basis)
1	RM2,500	RM80	RM20,000 per campaign month for 3 months. (a total of RM60,000 throughout campaign period)
2	RM5,000	RM200	

4. Please refer to the table below on the illustration of Mechanics B:

Table 4: Mechanics B Campaign Spend Months (as per Mechanics A)

Card Approval Month	Campaign Eligible month	Campaign Spend Period	Cashback Cap Per Cardholder Per Month	Reward Fulfilment Date	Cashback Pool Cap (first come first serve basis)
1 st – 30 th Nov 2021	Month 1	by 31 st Dec 2021	RM200 every month	By 31 st May 2022	RM20,000 per each campaign month. RM60,000 throughout campaign period.
	Month 2	January 2022			
	Month 3	February 2022			
1 st – 31 st Dec 2021	Month 1	By 31 st Jan 2022	RM200 every month	By 30 th June 2022	
	Month 2	February 2022			
	Month 3	March 2022			
1 st – 31 st Jan 2022 (extended till 15 th Feb 2022)	Month 1	by 28 th Feb 2022	RM200 every month	By 31 st July 2022	
	Month 2	March 2022			
	Month 3	April 2022 (extended till 15 th May 2022)			

- Eligible cardholder will earn RM80 cashback per month (Tier 1) or RM200 cashback per month (Tier 2) upon achieving the minimum spend criteria of RM2,500 per month or upon achieving the minimum spend criteria of RM5,000 per month respectively.
- Eligible cardholder will earn RM240 cashback throughout the entire campaign period (Tier 1) upon achieving the minimum spend criteria of RM2,500 per month or RM600 cashback throughout the entire campaign period (Tier 2) upon achieving the minimum spend criteria of RM5,000 per month respectively.

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	Description	Campaign Fulfilment
A	Consecutive Spend Criteria	<p>The cashback will be credited to the eligible cardholder's credit card within THREE (3 months) after the end of the campaign spend period.</p> <p>For example:</p> <ol style="list-style-type: none"> Eligible cardholder credit card approved in November 2021. Eligible participant campaign spend period will be from December 2021 – February 2022. Campaign participant will receive cashback to his/her credit card by 31st May 2022.
B	Minimum Spend Criteria	<p>The cashback will be credited to the eligible cardholder's credit card at the same time as mechanics A i.e. within THREE (3 months) after the end of the campaign spend period.</p> <p>For example:</p> <ol style="list-style-type: none"> Eligible cardholder credit card approved in November 2021. Eligible participant campaign spend period will be from December 2021 – February 2022. Campaign participant will receive cashback to his/her credit card by 31st May 2022.

- 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 at the Bank's discretion and any decision made by the Bank in respect thereof shall be deemed as final.

GENERAL

- By participating in this Campaign, Eligible Participants 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 Participants 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 participants as from the date of the notification or from such other date as may be specified by ABMB in the notification. Eligible Participants hereby agree to access ABMB's website at regular intervals to view this Campaign Terms and Conditions.
- 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 via the bank's website.
- The Campaign Terms and Conditions shall be supplemental to the existing terms and conditions governing the Participant'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 Participants 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 Participants resulting directly or indirectly from this Campaign due to cardholders own action. ABMB shall not be liable or held responsible to the Eligible Participants 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/ MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Participant'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 Participant'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 Participants 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.
11. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Participant or forfeiture of the Reward shall not entitle the Eligible Participants 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 Participants 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 Participants 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 Participants.
14. By participating in this Campaign, the Eligible Participants 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 Participants 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.