



ALLIANCE BANK

VISA CREDIT CARD SPEND AND WIN CAMPAIGN

March 2022 to August 2022

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 Visa Credit Card Spend and Win Campaign 1st March 2022 to 31st August 2022

“Product” shall mean Credit Card

CAMPAIGN PERIOD

1. The Campaign is organised by the Bank and shall run from 1 March 2022 to 31 August 2022 (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:
 - a) 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;
 - b) 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:
 - a) Non Visa credit cardholder
 - b) Cardholders of any Business Credit Cards;
 - c) Cardholder(s) whose account(s) with ABMB are dormant, inactive, closed, terminated and/or unsatisfactorily conducted;
 - d) Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
 - e) Persons who are of unsound mind, minors or bankrupts;
 - f) Any other persons as may be determined by ABMB to exclude according to internal policy(ies).
3. 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.
4. To participate in this Campaign, the Eligible Cardholders are required to make a minimum cumulative retail spend of RM500 per month with their Credit Cards (Principal and Supplementary Cards total spends combined).
5. The Eligible Minimum Monthly Spend are excluding below:
 - a) 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;
 - b) Refunded, disputed, unauthorized and/or fraudulent retail transactions; and/or
 - c) Transactions with the below Merchant Category Code (“MCC”), as shown in Table 1:

Table 1: Excluded Transactions / Spend

Transaction Category	Merchant Category Code (MCC)
E-Wallet Top Up	6540
Insurance Payment	5960, 6300
Payment at any Government Agencies (Example: Police summons, tax payments,	9402, 7800, 7801, 7802, 9399, 9222, 9311, 9399, 9406

Department of Motor Vehicles, Postal Services, etc)	
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CAMPAIGN MECHANICS AND PRIZES

Campaign Mechanics

1. Eligible Visa credit cardholders are eligible to receive lucky draw entries as per below:
 - a) Eligible Visa credit cardholders who spend above RM500 on cumulative retail spend will be eligible to earn normal lucky draw entries
 - b) Eligible Visa credit cardholders who spend above RM500 on travel spend will be eligible to earn bonus lucky draw entries
 - c) For the avoidance of doubt, transactions on travel category are transactions with the following Merchant Category Codes:-

Category	Merchant Category Codes ("MCC")
Travel (Travel Agencies and Tour Operators / Airlines / Lodging – Hotels, Motels, Resorts)	3000-3299; 3500-3999; 4722; 7011

- d) Applicable for cardholders spend during the campaign period only.
- e) Monthly spend criteria excludes e-wallet top ups, insurance payment, and government transactions

Please refer to the table below on the illustration for the mechanics.

Min Spend	Normal Lucky Draw Entries – For Cumulative Retail Spend
RM501 – RM1,000	1
RM1,001 – RM1,500	2
RM1,501 – RM2,000	3
Where every RM500 spent shall be eligible for 1 entry	

Min Spend	Bonus Lucky Draw Entries – For Travel Spend
RM501 – RM1,000	+1
RM1,001 – RM1,500	+2
RM1,501 – RM2,000	+3
Where every RM500 spent shall be eligible for 1 entry	

**Monthly spend criteria excludes e-wallet top ups, insurance payment, and government transactions*

Example:-

John spent a total of RM2,300 in April, of which RM1,400 is on travel. John will be eligible to receive total of 6 entries (4 entries from cumulative retail spend, and 2 entries from travel spend)

Lucky Draw Prizes	Prize	No. of Winners
Grand Prizes	Samsung S22+	5
	Samsung S22	5
Monthly Winners – Mar 2022	Shopee e-voucher worth RM100	10
	Lazada e-voucher worth RM100	10
Monthly Winners – Apr 2022	Shopee e-voucher worth RM100	10
	Lazada e-voucher worth RM100	10
Monthly Winners – May 2022	Shopee e-voucher worth RM100	10

	Lazada e-voucher worth RM100	10
Monthly Winners – Jun 2022	Shopee e-voucher worth RM100	10
	Lazada e-voucher worth RM100	10
Monthly Winners – Jul 2022	Shopee e-voucher worth RM100	10
	Lazada e-voucher worth RM100	10
Monthly Winners – Aug 2022	Shopee e-voucher worth RM100	10
	Lazada e-voucher worth RM100	10
	Total	130

CAMPAIGN TERMS AND CONDITIONS

1. The Campaign Prizes given for this Campaign and any decision made by the Bank in respect thereof shall be deemed as final.
2. Rewards fulfilment will be done within 3 months after each eligible spend month.
3. ABMB reserves the right to disqualify any one or more transactions posted under the Eligible Cardholders' Credit Card account where:
 - a) Payment for the Credit Card has been due for thirty (30) days or more and/or;
 - b) The account in respect of the Credit Card is suspected to have been operated fraudulently and/or;
 - c) The account in respect of the Credit Card is closed or suspended by ABMB

GENERAL

1. 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.
2. 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").
3. ABMB reserves the right to change or substitute at any times, the Prizes with other item(s) or prize(s) of similar value with prior notice.
4. 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.
5. 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.
6. 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**").
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, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Participant's entitlement during the Campaign Period.
8. 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 current and future advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Participants.

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 Prize.
10. 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.
11. ABMB reserves the right to disqualify the participation of any Eligible Participants or forfeit the Prizes 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.
12. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Participant or forfeiture of the Prizes 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.
13. 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.
14. By participating in this Campaign, the Eligible Participants agree that they have read the Notice & 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.