

“Sip More For Less at Starbucks with Alliance Bank Visa Credit Card Campaign”

Terms and Conditions

DEFINITIONS

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

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

“**Campaign**” shall mean “Up To 50% Off All Food and Beverages Campaign”.

“**Acquisition Campaign**” shall mean “RM100 Starbucks E-Gift Card Campaign”.

“**Campaign Reward**” shall mean “RM100 Starbucks E-Gift Card”.

“**Campaign Terms and Conditions**” shall mean Terms and Conditions for Campaign and Acquisition Campaign.

CAMPAIGN DETAILS

UP TO 50% OFF* ALL FOOD AND BEVERAGES CAMPAIGN

1. The Campaign is organised by the Bank and shall run from 15 March 2024 to 14 June 2024 (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.
3. This Campaign is open to all individual ABMB Credit Cardholders (including Supplementary Cardholders) who have a valid Credit Card and can make payment at the point of transaction throughout the Campaign Period (“**Eligible Cardholders**”).
4. For avoidance of doubt, termination of the Supplementary Card account by the Supplementary Cardholders shall not disqualify its Principal Cardholder from this Campaign.
5. The following individuals shall NOT be eligible to participate in this Campaign:
 - I. Non Alliance Bank Credit Cardholder;
 - II. Cardholders of any Visa Virtual Credit Card and/ or 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.
6. To participate in this Campaign, the Eligible Cardholders are required to meet the following criteria:

50% OFF* all food and beverages every Friday

Campaign Mechanics	Enjoy up to 50% OFF* all food and beverages when you spend a minimum of RM10 per transaction with ABMB Credit Card
Campaign Period	15 March 2024 to 14 June 2024 (every Friday)
Discount Capping	Discount is capped at RM5 per transaction on a first-come, first-served basis.

15% OFF all food and beverages everyday, except Friday

Campaign Mechanics	Enjoy 15% OFF all food and beverages with no minimum spend with ABMB Credit Card
Campaign Period	15 March 2024 to 14 June 2024 (everyday, except Friday)
Discount Capping	No capping throughout the Campaign Period.

7. This Campaign offers are non-transferable, non-cumulative, non-refundable and cannot be exchanged with cash, other products or used in conjunction with other ongoing promotions (unless otherwise specified), discounts, vouchers, Starbucks merchandise, whole beans, VIA, Grab & Go items (such as potato chips, nuts, mints, bottled drinks).
8. The offers are valid for dine-in and takeaway orders at all Starbucks stores in Malaysia except for Starbucks Reserve Bar and Starbucks Sunway Lagoon.

RM100 STARBUCKS E-GIFT CARD

1. The Acquisition Campaign is organised by the Bank and shall run from 15 March 2024 to 14 June 2024 (both dates inclusive) or such other time period as notified by the Bank from time to time ("**Card Acquisition Campaign Period**"). The Card Acquisition Campaign Period refers to the credit card approval month and not the transactions within this 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 Card Acquisition Campaign Period. The changes will be updated in our bank website.
3. This Acquisition Campaign is open to all newly approved Principal Credit Cardholder(s) during the Card Acquisition Campaign Period for an ABMB Visa Platinum (excluding Visa Virtual Credit Card) and/ or ABMB Visa Signature and/ or ABMB Visa Infinite Credit Card(s) ("**Eligible Card**") who meet the following criteria ("**Eligible Cardholders for Acquisition Campaign**"):
 - i. Cardholder(s) who has applied the Eligible Card within the Card Acquisition Campaign Period;
 - ii. Cardholder(s) holding a valid (active with no block code) Eligible Card issued by ABMB;
 - iii. Cardholder(s) who have cancelled their existing Principal credit card more than six (6) months prior to the Campaign Period.
4. For avoidance of doubt, termination of the Supplementary Card account by the Supplementary Cardholders shall not disqualify its Principal Cardholder from this Campaign.
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), representatives and/ or agents (including advertising and promotion agents and information technology vendors) of ABMB (including its subsidiaries and related companies);
 - ii. 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;
 - iii. Individuals who have cancelled their existing credit card issued by ABMB within the last six (6) months before the Card Acquisition Campaign Period;
 - iv. Individuals below the age of 21 years old;

- v. Principal cardholder(s) who are holding an existing Alliance Bank Visa or Mastercard Credit Card;
- 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.

6. To participate in this Acquisition Campaign, the Eligible Cardholders for Acquisition Campaign are required to meet the following criteria:

RM100 Starbucks e-Gift Card

Campaign Reward	RM100 Starbucks e-Gift Card
Campaign Period	15 March 2024 to 14 June 2024
Campaign Mechanics	Apply for an Eligible Card via any Starbucks stores in Malaysia (except for Starbucks Sunway Lagoon) with the invitation code "STARBUCKS" inserted OR via the promotion page at https://www.alliancebank.com.my/Promotions/Cards/Starbucks-Credit-Card-Acquisition-Campaign and activate the Eligible Card within 30 days upon card approval date
Campaign Reward Capping	Campaign Reward is capped at 330 units per month and a total of 1,980 units throughout the Card Acquisition Campaign Period, on a first-come, first-served basis.

- i. The Eligible Cardholders for Acquisition Campaign must apply for the Eligible Card during the Card Acquisition Campaign Period at any Starbucks stores in Malaysia except for Starbucks Sunway Lagoon.
 - ii. The application for the Eligible Card must be submitted during the Card Acquisition Campaign Period by scanning the QR Code shown at Starbucks stores and the Eligible Cardholders must enter the invitation code "STARBUCKS" in the application OR by applying at the promotion page at <https://www.alliancebank.com.my/Promotions/Cards/Starbucks-Credit-Card-Acquisition-Campaign>
 - iii. The Eligible Card must be approved by 30 June 2024. For applications submitted before or on 14 June 2024 and have yet to be approved (that is submitted into system on 14 June 2024), the approval period will be extended until 14 July 2024.
 - iv. Each Eligible Cardholders for Acquisition Campaign will only be eligible for one (1) unit of RM100 Starbucks e-Gift Card regardless of the number of Eligible Card applied during the Card Acquisition Campaign Period.
7. This Acquisition Campaign offer is non-transferable, non-cumulative, non-refundable and cannot be exchanged with cash, other products or used in conjunction with other ongoing promotions (unless otherwise specified), discounts, vouchers, Starbucks merchandise, whole beans, VIA, Grab & Go items (such as potato chips, nuts, mints, bottled drinks).
8. The Campaign Reward given for this Acquisition Campaign shall be as per the bank internal policies and any decision made by the Bank in respect thereof shall be deemed as final.
9. The Campaign Reward will be emailed to the Eligible Cardholders for Acquisition Campaign email addresses within THREE (3 months) after the Campaign Activation Period ends as shown in the table below.

Credit Card Approval Period	Campaign Activation Period	Reward Fulfilment Date (within 3 months after end of campaign spend period)
15 March 2024 – 31 March 2024	30 days from the date of approval of the Eligible Cards or until 30 April 2024	By 31 July 2024

1 April 2024 – 30 April 2024	30 days from the date of approval of the Eligible Cards or until 31 May 2024	By 31 August 2024
1 May 2024 – 31 May 2024	30 days from the date of approval of the Eligible Cards or until 30 June 2024	By 30 September 2024
1 June 2024 – 30 June* 2024	30 days from the date of approval of the Eligible Cards or until 31 July 2024	By 31 October 2024

*For applications submitted before or on 14 June 2024 and have yet to be approved (that is submitted into system on 14 June 2024), the approval period will be extended until 14 July 2024.

10. The Bank is not obligated to assist Eligible Cardholders for Acquisition Campaign in registering as members of the Starbucks Rewards programme, which is owned and operated by Berjaya Starbucks Coffee Company Sendirian Berhad. To use the Campaign Reward, Eligible Cardholders for Acquisition Campaign must complete the registration process.

GENERAL TERMS AND CONDITIONS

1. By participating in this Campaign and Acquisition Campaign, Eligible Cardholders and Eligible Cardholders for Acquisition Campaign 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 and Acquisition 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, Acquisition 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 and Eligible Cardholders For Acquisition Campaign as from the date of the notification or from such other date as may be specified by ABMB in the notification. Eligible Cardholders and Eligible Cardholders for Acquisition Campaign 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 and Acquisition Campaign shall be final and binding on all Eligible Cardholders, Eligible Cardholders for Acquisition Campaign 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 or Eligible Cardholders for Acquisition Campaign resulting directly or indirectly from this Campaign due to cardholders own action. ABMB shall not be liable or held responsible to the Eligible Cardholders or Eligible Cardholders For Acquisition Campaign in any manner whatsoever if ABMB is unable to perform any of its obligations under this Campaign and Acquisition 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

Incorporated, Mastercard Incorporated, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign 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 and Eligible Cardholders for Acquisition Campaign 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 and Eligible Cardholders for Acquisition Campaign 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 and Acquisition Campaign or disqualification of the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign or forfeiture of the Campaign Reward shall not entitle the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign to any claim or compensation against ABMB or for any and all losses or damages suffered by the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture due to the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign own act.
12. Eligible Cardholders and Eligible Cardholders for Acquisition Campaign 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 and Eligible Cardholders for Acquisition Campaign 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 and Eligible Cardholders for Acquisition Campaign.
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/Notice-and-Choice-Principle-Statement-Personal-Data-Protection-Act-2010>) 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> 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.

17. The Cardholder shall keep in safe custody of all banking instruments, for example security tokens, VISA/MASTERCARD CARD, PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Cardholder shall notify the Bank immediately when the Cardholder becomes aware that any of the above is lost or used without authority or proper authorisation. The Customer shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Customer had notified the Bank in accordance with these Terms and Conditions that the Customer's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
18. Where any loss or damage suffered by the Customer is solely attributed to the wilful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Customer in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable for any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.
19. Upon being notified by the Cardholder of such incident, the Bank shall conduct an investigation and the Cardholder is required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measure(s) upon detection of such incident (with/without prior consent from the Cardholder) in order to prevent, stop or mitigate further financial loss while the Bank is performing its investigation and the Cardholder will be notified once the following measure(s) has been operated:
 - a. suspend or freeze the affected VISA/MASTERCARD CARD Account
 - b. revoke or reset the Cardholder's internet or mobile banking access; and/or
 - c. revoke the validity of banking instruments

and the Customer will be notified once the above has been operated.