



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Up to RM80 Cashback Debit Card/-i Promotion for New Debit Cardholders

Terms and Conditions

1. The **“Up to RM80 Cashback Debit Card/-i Promotion for New Debit Cardholders”** (“Campaign”) organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) shall run from **1 September 2021 to 31 December 2021** (both dates inclusive) or such other time period as may be notified by the Bank from time to time (“Campaign Period”).
2. By participating in this Campaign, the Eligible Cardholders (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.
3. This Campaign is open to the New to Alliance Bank Debit Card/ Alliance Islamic Bank Debit Card-i (“Debit Card/-i”) customer(s) (“Eligible Cardholders”) during the Campaign Period and who has not hold any Existing Debit Card/-i prior to the commencement of this Campaign.
4. For the Campaign Prerequisite, the Eligible Cardholders must hold a New Alliance Bank Debit Card/-i linked to a Current Account/-i and/or Savings Account/-i (“Participating Account”). The Debit Card/-i and Account must be valid and active, as may be determined by the Bank at its discretion.
5. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Campaign:
 - a) Whose account(s) with the Bank are dormant or inactive or who have breached any agreements with the Bank; or
 - b) Whose account(s) with the Bank are, at the Bank’s discretion, unsatisfactorily conducted; or
 - c) Any other persons as determined by the Bank to exclude according to its internal policy (ies); or
 - d) Hold any existing or new replacement of Alliance Bank Debit Card/-i; or
 - e) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) are not eligible to participate in this Campaign.
6. The Eligible Cardholder who fulfills the Campaign Prerequisite and has performed the criteria as stipulated in Table 1 and 2 below with the Debit Card/-i will be rewarded with Step Up Cashback (“Cashback”) per Campaign Month throughout the Campaign Period.

Table 1: Step Up Cashback per Campaign Month

Campaign Month	Monthly Participation Period	Step Up Cashback*	Total Cashback
September	1 st September 2021 to 30 th September 2021	RM15	Up to RM80
October	1 st October 2021 to 31 st October 2021	RM15	
November	1 st November 2021 to 30 th November 2021	RM25	
December	1 st December 2021 to 31 st December 2021	RM25	

**Subject to maximum cashback capping per Eligible Cardholder per Campaign Month.*

Table 2: Qualified Criteria and Transactions

No. of Transactions per Campaign Month	Qualified Categories
Spend a minimum of three (3) Qualified Transactions via Debit Card/-i transactions in any of the Qualified Categories.	Any Online Purchases
	Auto-Billing Payment comprise of recurring bill payments from utilities, e-Wallet Top Up and Insurance* only
	Groceries
	Dining
	Petrol
	Hotel

7. The Qualified Transactions are also subjected to the following conditions:
- Minimum spend of RM25 on each Mastercard or MyDebit transaction charged to the Debit Card-i within the Same Campaign Month throughout the Campaign Period.
 - Only applicable for transactions stipulated in Table 2 (Merchant Category and Merchant Category Code stated in Table 3).
8. The following categories of Qualified Transactions are defined as described in Table 3 below:

Table 3: Definition of the Merchant Category Code (MCC) and description of Qualified Transactions entitling Eligible Cardholder to the Cashback

Merchant Category	Merchant Category Code ("MCC")	Example of Participating Merchants
Groceries	<ul style="list-style-type: none"> MCC 5411 Grocery Stores, Supermarkets MCC 5422 Freezer, Locker Meat Provisioners MCC 5441 Candy, Nut, Confectionery Stores MCC 5451 Dairy Products Stores MCC 5462 Bakeries MCC 5499 Food and Convenience Stores 	Jaya Grocer, Tesco, Giant, Mydin, Village Grocer, 99 Speed Mart, Mercato, NSK and other hypermarkets or supermarkets
Dining	<ul style="list-style-type: none"> MCC 5811 Caterers MCC 5812 Eating Places & Restaurants MCC 5813* Drinking Places – Bars / Taverns/ Lounges / Discos* MCC 5814 Fast Food Restaurants 	<p>McDonald's, KFC, Secret Recipe, Starbucks, Tony Roma's and other dining places</p> <p><i>*MCC 5813 is not applicable for Alliance Islamic Bank Debit Card-i</i></p>
Hotel	<ul style="list-style-type: none"> MCC 3501 to 3999 Lodging—Hotels, Motels, Resorts MCC 7011 Lodging – Hotels, Motels, Resorts, Central Reservation Services (not elsewhere classified) 	Shangri La Hotel, Hilton Hotel, Holiday Inn or other hotels.
Petrol	<ul style="list-style-type: none"> MCC 5541 Fuel Service Stations Manual MCC 5542 Fuel Dispenser Automated 	Shell, BHP, Petron or other petrol stations.
Online Purchase	<ul style="list-style-type: none"> Online Purchase MCCs under e-Commerce mode. 	Shopee, Lazada, Grab, Foodpanda, Taobao and other online platform.
Auto-Billing payment	<p>Auto-Billing payment comprises of recurring bill payments (under Recurring mode) from utilities, e-Wallet Top Up and Insurances* only.</p> <p><u>e-Wallet Top Up</u></p> <ul style="list-style-type: none"> E-Wallet Top Up (under MCC 6540, 4814, 4784, 4789, 5310, 7372) <p><u>Utilities</u></p> <ul style="list-style-type: none"> MCC 4812 Telecommunication Equipment MCC 4813 Key-entry Telecom Merchant MCC 4814 Telecommunication Services MCC 4816 Computer Network/Information Services MCC 4821 Telegraph Services Utilities MCC 4899 Cable, Satellite and Other Pay Television and Radio Services MCC 4900 Electric. Utilities <p><u>Insurances*</u></p> <ul style="list-style-type: none"> MCC 5960 Direct Marketing—Insurance Services MCC 6300 Insurance Sales, Underwriting and Premiums 	<p>Example of e-Wallet Top Up merchants including Grab, Touch'nGo eWallet, Boost Payment, BigPay, Shopee Pay and other e-Wallet Top Up merchants.</p> <p>Example of utilities Auto-Billing payments including Netflix, Spotify, Astro and other utilities auto-billers.</p> <p>Example of AIA, Great Eastern Life, Manulife and other insurance providers.</p> <p><i>*Auto-billing Insurances payment is not applicable for Alliance Islamic Bank Debit Card-i.</i></p>

9. The assignment of Merchant category and MCC for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular bank to assign the correct Merchant category and MCC. In the event that the Cashback is not credited to Your Participating account due to the incorrect assignment of Merchant category and MCC by the acquiring bank, please take note that the Bank is not responsible for such discrepancies which are beyond the Bank's control.
10. All Qualified Transactions must bear the posting dates (defined as the date of which Debit Card/-i transactions is charged to the linked Participating Account as per Bank's record) within the same Campaign Month will be aggregated for the same month. The approved transactions made during the Campaign Period must be captured and posted in the Bank's system within the Campaign Period in order to qualify for the Cashback. All Approved Transactions as recorded by the Bank are final, conclusive and binding on all the Eligible Cardholders. Please note that posting transactions may be posted by the merchant as late as 30 days after the transaction date. The Bank will not be held responsible for late posting. Any Debit Card/-i Transaction amount which is not posted within the same month of the transaction will not be aggregated for the month.
e.g. if the transaction was made on 30 September 2021 but the posting date of the transaction amount was on 2 October 2021, the transaction will be aggregated for the month of October 2021 instead of September 2021.
11. Amounts incurred through the use of Debit Card/-i Transactions that are excluded from computation of transactions count are as follows:
- Transaction amount which are subsequently cancelled, voided or reversed at any time;
 - Quasi Cash transactions (Example: Betting, Gaming transactions) under MCC 7995;
 - Mail order/telephone order transactions ("MOTO") under MOTO mode;
 - Payment to charity/Social service organisations under MCC 8398;
 - Any government related payments under designated MCC as below:
- | MCC Code | Descriptions |
|----------|--|
| 9211 | Court Costs including Alimony and Child |
| 9222 | Fines |
| 9223 | Bail and Bond payments |
| 9311 | Tax payments |
| 9399 | Government Services |
| 9402 | Postal services- Government only |
| 9405 | Intra-Government Purchases-Government only |
- JomPay transactions;
 - Such other amounts notified by the Bank from time to time.
12. The Step Up Cashback per Campaign Month is based on total cumulative count of Qualified transactions posted to the Eligible Cardholders' Participating Account within the same Campaign Month (Approved Transactions as recorded by the Bank's system).

Illustration

Eligible Cardholder	Participation Period	Qualified Transaction (Minimum spend of RM25 on each Debit Card/-i Transaction)	Step Up Cashback
Eligible Cardholder A	September 2021	Spent 3 Debit Card/-i Transactions with total amount of RM100	Cashback Amount in September 2021 will be RM15.
	October 2021	Spent 5 Debit Card/-i Transactions with total amount of RM200	Cashback Amount in October 2021 will be RM15.
	November 2021	Spent 10 Debit Card/-i Transactions with total amount of RM800	Cashback Amount in November 2021 will be RM25.
	December 2021	Spent 6 Debit Card/-i Transactions with total amount of RM500	Cashback Amount in December 2021 will be RM25.

	Total Cashback earned by Eligible Cardholder A during the Campaign Period		RM80
Eligible Cardholder B	September 2021	Spent 2 Debit Card/-i Transactions with total amount of RM100	Not entitled for Cashback in September 2021.
	October 2021	Spent 3 Debit Card/-i Transactions with total amount of RM200	Cashback Amount in October 2021 will be RM15.
	November 2021	No transaction performed	Not entitled for Cashback in November 2021.
	December 2021	Spent 6 Debit Card/-i Transactions with total amount of RM500	Cashback Amount in December 2021 will be RM25.
	Total Cashback earned by Eligible Cardholder B during the Campaign Period		RM40

13. Each Eligible Cardholder is only entitled to ONE (1) time of Step Up Cash Back per Campaign Month throughout the Campaign Period.
14. The Step Up Cashback for the Campaign Month will be credited into the Eligible Cardholders' Participating Account within six (6) weeks after that Campaign Month ("Fulfillment Period") and is communicated to the Eligible Cardholders in the qualifying Push Notification, EDM or SMS (based on the Bank's system record).
15. The Eligible Cardholders' Participating Account must be valid and active (not dormant, closed or terminated) as determined by the Bank, to be eligible for participation and to qualify for the Cashback. If during the Campaign Period or Fulfillment Period, the Eligible Cardholders closes the Participating Account or any reason, his/her participation in this Campaign becomes null and void with immediate effect.
16. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period upon giving prior notice.
17. For Eligible Cardholders who hold accounts jointly with other parties, all such accounts shall be considered as one single account only based on the name of the primary account holder. In the event of joint account holders, the Cashback(s) shall be given to the primary account holder only.
18. For any Debit Card/-i Transactions or payments that are subsequently cancelled, voided or reversed within the same Campaign Month, relevant adjustment(s) will be made. In the event that adjustments are not made, the Bank reserves the right to claw back the amount of Cashback credited.
19. If for any reason, the Eligible Cardholders have changed the Primary Account within the Campaign Period which is eligible for the Cashback within the same Campaign Month, only ONE (1) Participating Account will be paid based on the highest amount of Debit Card/-i Transaction. Meanwhile, other Participating Account will only not be entitled to earn additional Cashback during the Campaign Period.
20. The Cashback is non-transferable and non-exchangeable for cash, cheque, credit and/or in kind. The Bank's decision on all matters relating to this Campaign shall be final and binding and no correspondences, appeal or attempt to dispute the same would be entertained. The Bank shall not entertain any request from any of the Eligible Cardholders or any other persons to credit the Cashback entitlement to any third party's Account.
21. Campaign participation is automatic for the Eligible Cardholders subject to the fulfillment of the Terms and Conditions herein. No pre-registration, SMS or entry forms are required.
22. This Terms and Conditions shall be supplemental to and not be in exemption of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the accounts or otherwise.

23. The Eligible Cardholders understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Eligible Cardholders' personal data (which includes but is not limited to contact details), by the Bank to its affiliates and service providers, for the purpose of organising, promoting and conducting of this Campaign.
24. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, at its discretion with prior notice to the Eligible Cardholders. For the updated version of the Terms and Conditions, please visit www.alliancebank.com.my from time to time. In the event of any inconsistency or repugnancy between the Terms and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency or repugnancy thereof.
25. For the avoidance of doubt, any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Cardholders to any claims or compensations whatsoever against the Bank for any losses, damages, costs or expenses whatsoever as may be sustained, suffered or incurred by the Eligible Cardholders as a direct or indirect result of the said cancellation, termination, suspension or extension.
26. The Bank shall not be responsible nor shall accept any liabilities whatsoever (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive, or special damages or proceedings brought by any party including third parties) howsoever arising or suffered by the Eligible Cardholders or other parties whosoever, resulting directly or indirectly from this Campaign due to Eligible Cardholders own act.
27. The 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 to this Campaign.
28. All the Terms and Conditions including the additions, deletions, variations and/or amendments as may be made in respect thereof from time to time shall be governed by and construed in accordance with the laws of Malaysia and unless as agreed otherwise by the Bank, the parties hereby agree to submit to the exclusive jurisdiction of the competent Courts of Malaysia.
29. 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 authorize the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign only.
30. The Eligible Cardholders hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Eligible Cardholders' personal data (which includes but is not limited to contact details), by the Bank to its affiliates, service providers as required and necessary, for the purposes of effecting and discharging the services of this campaign. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data you had disclosed.

31. 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.
32. 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.
33. Current Account/-i and Savings Account/-i is protected by PIDM up to RM250,000 for each depositor.