



ALLIANCE BANK

**Frequently Asked Questions  
(FAQ)**  
*Fixed Deposit Pledge Credit Card  
Acquisition Campaign*

## **Frequently Asked Questions**

### ***Fixed Deposit pledge Credit Card Acquisition Campaign***

**1. When is the Campaign Period?**

- 1<sup>st</sup> April 2021 to 31<sup>st</sup> March 2022.

**2. Who is Eligible to participate in this campaign?**

- This Campaign is open to newly approved Principal Visa & MasterCard Classic, Visa & MasterCard Gold, Visa & MasterCard Platinum or Visa Infinite Credit Cardholder with pledged Fixed Deposit within the campaign period;
- This campaign is not applicable to any existing ABMB cardholders nor Staffs;
- Cardholders who have cancelled their existing Principal credit cards more than six (6) months before the Campaign Period.

**3. What is the Campaign Reward & Mechanics?**

- To qualify for the 1% Cash Back Reward, the Eligible Cardholders are required to apply for the Eligible Credit Cards with pledged Fixed Deposit as per Table 1 below during the Campaign period.

**Table 1**

Period	Fixed Deposit Pledged Credit Limit Ratio 1:1		
1 <sup>st</sup> April 2021 to 31 <sup>st</sup> March 2022  (approval period until 15 <sup>th</sup> April 2022)	Credit Card Product	Minimum FD pledge (RM)	FD Reward
	Visa & MasterCard Classic/ Gold/ Platinum	RM6,000	Additional 1% cash back on FD pledge amount (capped at RM500 per Eligible Cardholder)
	Visa Infinite	RM15,000	

**4. How does this campaign work?**

- For example, if Fixed Deposit placement of RM10k, the Cardholder will get 1% Cash Back of RM100 per Cardholder. However, if the Fixed Deposit placement is RM60k, the 1% Cash Back is then capped at RM500 per Cardholder.
- The RM100 reward is credited into Eligible Cardholders' credit card account.

**5. How long must I hold the Credit Card and FD account?**

- In order to be eligible for the Reward, the Eligible Cardholders must own both valid Credit Card and Fixed Deposit Account for a minimum period of three (3) months from the Eligible Card's approval date.
- The maximum Reward payable is RM500 per Cardholder.

#### 6. When and how will I receive my 1% Cash back?

- The Reward will be credited into the Eligible Cardholders' Credit Card account as per the Reward Fulfilment Month stated in Table 2 below.

**Table 2**

<b>Card Approval month</b>	<b>Reward Fulfilment Month</b>
Apr-21	Aug-21
May-21	Sept-21
Jun-21	Oct-21
Jul-21	Nov-21
Aug-21	Dec-21
Sept-21	Jan-22
Oct-21	Feb-22
Nov-21	Mar-22
Dec-21	Apr-22
Jan-22	May-22
Feb-22	Jun-22
Mar-22 (approval period until 15 <sup>th</sup> April 2022)	Aug-22

Note: This Campaign is capped at RM500 per Eligible Cardholder.

#### 4. Am I still eligible for Cash back reward if my application is submitted yet approved after 31<sup>st</sup> March 2022?

- Yes. For any application submitted on 31<sup>st</sup> March 2022 and have yet to be approved, the processing period will be extended until 15<sup>th</sup> April 2022. Refer Table 2 for full details.

#### 5. Can I top-up my Fixed Deposit upon credit card approval later?

- Yes, however the 1% Cash Back is only applicable once upon approval within the campaign period.

#### 6. How would I know if my application has been approved or rejected?

- You will receive an SMS once your application has been approved (or rejected).

#### 7. Is the Cash back campaign applicable to Staff?

- Permanent and/ or temporary employees of ABMB are not applicable for this campaign.