

Three-year Bonus Points (TBP) Rewards

Terms and Conditions

THREE-YEAR BONUS POINTS REWARDS – TERMS AND CONDITIONS

1. “Three-year Bonus Points” (“TBP”) means the points awarded to the Cardholder under the Alliance Bank Rewards Programme in accordance with these Terms and Conditions. TBP are awarded to the Cardholder based on the total posted Ringgit amount of retail purchases (whether transacted locally or overseas) made on the credit or payment cards, including the supplementary card(s). Retail transaction means the purchase of goods and/or services from any authorised merchants. Authorised merchants shall have the same definition as provided in clause 1.5 of the ALLIANCE BANK VISA/MASTERCARD CARD AGREEMENT. Cash advance shall have the same definition as provided in clause 1.12 of the ALLIANCE BANK VISA/MASTERCARD AGREEMENT.

TBP Earning

2. The calculation of TBP on Overseas Spend shall be made after conversion to RM at a rate to be determined by Mastercard or Visa and shall be based on Alliance Bank’s transaction records only. The TBP conversion rate is subject to change by Alliance Bank at any time and such variation or change may be notified by Alliance Bank to the Cardholder through notice in the statement of account and/or through any other manner that Alliance Bank deems fit. Such variation or change shall take effect from the date specified in the notice described therein. All retail transactions will qualify for TBP except for the following; petrol (except for Alliance Visa Platinum Card), government agencies transactions, cash advances, Balance Transfer, Fast Cash, fees and charges such as annual fees, sales & service tax (SST), interest accumulated, late payment charges, finance charges and other miscellaneous charges. Adjustment will be made to the TBP earned by the Cardholders arising from returned goods and services or reversal of billing amount due to refund or dispute.
3. Alliance Bank will not be liable for any delay in actual posting of the transaction and/or TBP during the Alliance Bank Rewards Programme. Transactions made in foreign currency shall be converted to Ringgit Malaysia at the conversion rate and charges as determined by Mastercard or Visa and shall be inclusive of 1% foreign exchange conversion spread by Alliance Bank.
4. TBP earned in the Alliance Bank Rewards Programme has no cash or monetary value. Accrued TBP cannot be redeemed for cash. Annual fee waiver cannot be converted to cash prizes.
5. TBP are accrued in the name of the Cardholder only and shall not be transferred to another Cardholder or entity nor can the Cardholder request the TBP be provided in the name of another person, including the name of the Supplementary Cardholder or immediate family members (spouse, children, grandchildren, parents, grandparents, brothers, sisters, etc.). Subject to clause 7 hereof, the TBP collected can only be redeemed during the lifetime of the Principal Cardholder. Cardholders will be notified of the TBP accumulated in the monthly card statement.
6. Subject to clause 11 hereof, where the Cardholder has more than one credit or payment card, and the Cardholder elects to close one of the Alliance Bank Credit Card accounts or all of the Alliance Bank Credit Card accounts then the TBP acquired under the closed account must be redeemed before the Alliance Bank Credit Card account is closed. Any unredeemed TBP after the closure of the Alliance Bank Credit Card account shall be automatically cancelled. For avoidance of any doubt, the date of receipt of the Cardholder’s notification in writing to close the card account(s), Alliance Bank shall be deemed to be the date the account is closed.

TBP Expiration

7. The TBP has a **three (3) years expiration period**. Any TBP accumulated prior to 1 December 2025 will expire on 30 November 2028.
TBP earned in a particular month on or after 1 December 2025 will be valid until the end of the third (3rd) year of the calendar month, as illustrated below:

Illustration 1: TBP Cumulation Period and Expiry Date

Year	TBP Cumulation Period	TBP Expiry Date
2025	1 December 2025 – 31 December 2025 (inclusive of existing TBP cumulated prior to 1 December 2025)	30 November 2028
2026	1 January 2026 – 31 January 2026	31 December 2028
	1 February 2026 – 28 February 2026	31 January 2029

8. There will be no extension period given to any expired TBP.

TBP Redemption Requests & Delivery (Goods/Vouchers/e-Vouchers)

9. The Cardholder may request to redeem the TBP in one of the following manner: i) by telephone, or ii) sending the request by mail, or iii) by completing the Alliance Bank Rewards Redemption Form available online, or iv) any other methods as may be announced by Alliance Bank from time to time.
10. Once the accumulated TBP in a Cardholder's account have been redeemed under the Alliance Bank Rewards Programme, such TBP shall be extinguished.
11. Each redemption request from the Rewards Catalogue ("Rewards Catalogue") shall be accompanied by a redemption form duly completed by the Cardholder and sent to Alliance Bank in accordance with the procedure as laid down in the catalogue. The redemption request cannot be revoked, cancelled, returned or exchanged upon acceptance by Alliance Bank. Request for redemption of rewards with insufficient TBP shall be rejected. Cardholders shall provide an address in Malaysia to Alliance Bank for delivery of goods and/or vouchers/certificates. E-voucher(s) will be delivered to the Cardholders' e-mail address registered with Alliance Bank. Cardholders shall be responsible for ensuring that the details entered in the Alliance Bank Rewards Redemption Form online are accurate; and/or the email address(es) are current and updated with the Bank.
12. The rewards will be delivered within thirty (30) working days upon receipt by Alliance Bank of the Cardholder's request for redemption. A redirection postage fee of RM10 for West Malaysia or RM15 for East Malaysia (to be billed to or debited from the Cardholder's account) will be charged to the Cardholder who requests for a change of the delivery address pertaining to delivery of goods and/or vouchers/certificates. No delivery shall be made to an address bearing a P.O Box or W.D.T No. or locked Bag No. or an address of similar nature and addresses outside of Malaysia. Reward vouchers or items will be deemed delivered upon acknowledgement of receipt of the reward vouchers or items by the occupant at the address for delivery and where such address is an office address, by any member of the office. Such acknowledgement shall be deemed to be the acknowledgement of the Cardholder.
13. If a Cardholder does not receive the reward upon the expiry of thirty (30) working days from the date of notification of the redemption, the Cardholder shall within seven (7) working days from the expiry of thirty (30) working days, inform Alliance Bank of non-receipt of the reward item. Alliance Bank shall arrange for delivery of the reward item upon receipt of proof of non-delivery from its appointed 3rd party redemption service provider. Upon expiry of the said seven (7) working days, the Cardholder shall be deemed to have received the rewards item. Thereafter, the Cardholder shall have no right or recourse against Alliance Bank for the redemption of the said reward.
14. The Cardholder or his authorised representative is advised to examine all reward items upon delivery to the Cardholder. If the reward item is damaged or defective, the Cardholder must report to Alliance Bank Customer Service within two (2) working days from the date of receipt. A replacement will be delivered within thirty (30) working days from the return date. The damaged or defective reward item must be returned in its original condition for a replacement. The right for replacement of the reward item shall be extinguished in the event the Cardholder or his authorised representative fails to comply with the terms and conditions herein including but not limited to condition no.14 above.
15. In the event the Cardholder is unavailable to receive the reward at the delivery address, the Cardholder should liaise directly with the courier service company at the specified time frame stated in the "attempt notice" to rearrange for redelivery within three (3) working days from the date of attempted delivery.

16. Subject to clause 16 above, if any of the goods and/or vouchers/certificates are returned as “unclaimed”, Alliance Bank’s appointed 3rd party redemption service provider will notify the Cardholder. All charges for subsequent delivery requests/redirection due to unsuccessful delivery by the courier agent will be borne by the Cardmembers. Alliance Bank reserves the right to debit the Cardholder’s account at the prevailing courier charges rate for the subsequent delivery attempts to the requested delivery address by the Cardholder.
17. Alliance Bank does not accept any liability whatsoever however arising with respect to the reward item supplied or in connection with any supplier’s refusal to accept Alliance Bank Rewards Programme Redemption Confirmation Letter or voucher/certificate and/or e-voucher submitted for redemption by the Cardholder. The rights if any, which the Cardholder may have in connection with a reward item, are solely against the supplier of the reward.
18. By conducting the Alliance Bank Rewards Programme, Alliance Bank does not accept any liability, including death or injury or consequential losses or damages of whatever nature howsoever arising from the redemption, supply or usage of the reward or from the losses, theft or destruction of a reward.
19. Alliance Bank gives no representation or warranty with respect to any products or services supplied/provided under the Alliance Bank Rewards Programme. In particular, Alliance Bank gives no warranty to Cardholder with respect to the quality or the Reward(s), their suitability or purpose.
20. Notwithstanding any provisions to the contrary herein contained, any dispute concerning goods or services received, the rewards under the Alliance Bank Rewards Programme shall be resolved by the Cardholder with the participating merchant/supplier/establishment. Alliance Bank will bear no responsibility whatsoever to resolve or intercede in such disputes.
21. The rewards are in the form of goods, gift certificates/vouchers or e-vouchers that can be redeemed, in respect of certain services, discounts, magazines, holiday packages, insurance policies and any other privileges as outlined in the Rewards Catalogue.
22. Rewards, which consist of certificates/vouchers and/or e-vouchers issued by participating merchants or suppliers under the Alliance Bank Rewards Programme cannot be encased and cannot be used in conjunction with any other promotional offer. The rewards certificates/vouchers and/or e-vouchers are valid for use as per the date specified on the rewards certificates/vouchers. If the rewards remain unutilised after the specified date, it will not be replaced. The use of the rewards certificates/vouchers and/or e-vouchers are subject to the terms and conditions contained therein and is valid for use at the participating merchants or suppliers outlets under the Alliance Bank Rewards Programme.
23. In the case where the Rewards certificates/vouchers and/or e-vouchers state a specified amount (Ringgit), and if such rewards are used for value less than the amount stated, the difference cannot be encashed. In the case where the value of the Rewards certificates/vouchers and/or e-vouchers is less than the value of the item(s) purchased, the Cardholder is to pay the difference in cash or by Alliance Bank credit/debit card to the participating merchants or suppliers.
24. Alliance Bank shall not be liable for any cancellation of the holiday packages, delay or cancellation of the transportation facilities (where applicable) or for any losses or damages suffered by the Cardholder in relation to the holiday packages.

TBP Redemption Requests & Conversion of Air Miles

25. A Cardholder may choose to convert his TBP to a frequent flyer programme(s) or an affiliated programme (subject to availability) provided that he registers for the programme(s) prior to redemption of the TBP pursuant to clause 11 hereof and that he informs Alliance Bank of his own account number for any one or more of the programmes at the point of redemption of the TBP.
26. The conversion of TBP to the frequent flyer programme(s) or an affiliated programme is shown in Table 1 below, and must be in **multiples of 5,000** frequent flyer points.

Table 1: Redemption in Multiples of 5,000 frequent flyer points

Frequent Flyer Points	Redemption in Multiples of 5,000 frequent flyer points ¹
Enrich	75,000 TBP : 5,000 Enrich Points
Air Asia	30,000 TBP : 5,000 Air Asia Points

¹Every 5,000 Enrich Points or Air Asia points is equivalent to 1 unit of redemption.

27. The collective total of frequent flyer points conversion from TBP is **capped at 20,000 frequent flyer points per Cardholder per month, based on the limit shown in Table 2 below:**

Table 2: Capping of Frequent Flyer Points per Cardholder per Month

Frequent Flyer Points	Frequent Flyer Points Capping per Cardholder per Month	TBP Redemption Capping per Cardholder per Month
Enrich	Up to 20,000 Enrich Points (equivalent to a maximum of 4 units redemption)	Up to 300,000 TBP redemption
Air Asia	Up to 20,000 Air Asia Points (equivalent to a maximum of 4 units redemption)	Up to 120,000 TBP redemption

28. The capping for Cardholders will be refreshed on the 1st day of every calendar month. Any unutilised capping of the frequent flyer points from the preceding month shall not be carried forward into the following calendar month.
29. For various illustrations relating to clause 27 to clause 29, please refer to the Illustration 2 below:

Illustration 2: Various Scenarios

	Redemption Scenario	Redemption Allowed? (Yes/No)	Remarks
a)	Redeeming 5,000 Enrich Points (equivalent to 75,000 TBP)	Yes	Within the permitted monthly redemption capping
b)	Redeeming 10,000 AirAsia Points (equivalent to 60,000 TBP)	Yes	Valid multiples of 5,000 AirAsia points
c)	Redeeming 300,000 TBP for Enrich points	Yes	Within the permitted monthly TBP capping
d)	Redeeming 20,000 Enrich Points (equivalent to 300,000 TBP)	Yes	Within the permitted monthly redemption capping
e)	Redeeming 20,000 AirAsia Points (equivalent to 120,000 TBP)	Yes	Within the permitted monthly redemption capping
f)	Redeeming 3,000 Enrich Points	No	Not in multiples of 5,000
g)	Redeeming 25,000 AirAsia Points	No	Exceeds the permitted monthly capping of 20,000 points
h)	Redeeming 150,000 TBP for AirAsia	No	Exceeds the permitted monthly TBP cap of 120,000

30. Once the TBP are converted into points under one of the programmes mentioned in clause 10 to clause 29 hereof, the points cannot be reconverted into TBP. For the avoidance of doubt, the conversion of the TBP into points under one of the frequent flyer/affiliated programmes applicable to the Alliance Bank Rewards Programme shall take within twenty-one (21) working days for the completion of the conversion.

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31. Alliance Bank reserves the right to revoke and to withdraw these programmes to convert the points under any one or more of the frequent flyer/affiliated programmes offered under this Rewards Catalogue; by giving notice and such variation or change may be notified by Alliance Bank to the Cardholder through notice in the

- statement of account and/or through any other manner that Alliance Bank deems fit. Such variation or change shall take effect from the date specified in the notice described therein
32. If any or all of a Cardholder's acquired TBP are given by employers as a benefit, the redemption of the TBP for Rewards may be subject to tax by the relevant authorities.
 33. Alliance Bank shall not be responsible to pay for any costs whatsoever in connection with or including but not limited to tax the taxation of the business-related rewards.
 34. The Rewards set out in the Rewards Catalogue are valid for redemption according to the period as stated in the catalogue or as agreed by the participating redemption merchants or while stock lasts, whichever is applicable. Upon termination/cancellation of the Alliance Bank VISA and/or Mastercard for any reason whatsoever and regardless of whether the termination/cancellation is effected by Alliance Bank or the Cardholder, all accumulated TBP will be forthwith extinguished.
 35. Alliance Bank reserves the right to charge the full amount to the Cardholder's account for any redemption made by a Cardholder who is in breach of any of the Terms and Conditions outlined herein or the terms of the ALLIANCE BANK VISA/MASTERCARD CARD AGREEMENT between Alliance Bank and the Cardholder.
 36. Unless otherwise specified herein, the Bank's charges exclude any current taxes and future taxes that may be imposed under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank will be entitled to recover such taxes from the Cardmember.
 37. Alliance Bank reserves the right to revise the TBP by giving notice and such variation or change may be notified by Alliance Bank to the Cardholder through notice in the statement of account and/or through any other manner that Alliance Bank deems fit. Such variation or change shall take effect from the date specified in the notice described therein.
 38. Alliance Bank reserves the right to substitute or replace any of the merchandise listed in the catalogue at the Bank rewards centre at any time All items are subject to availability of stock. Items accepted in good condition are not returnable nor can it be exchanged for any other goods. In the event the item is found to have any manufacturing defect at such time where it is still within the valid warranty period (if applicable), the Cardholder shall liaise directly with the manufacturer of the item, its authorised dealer or the merchant/supplier from whom the Cardholder obtained the said item.
 39. Items/vouchers and/or e-vouchers are not exchangeable for other rewards or transferable for cash or credit under any circumstances.
 40. Alliance Bank is not responsible for lost or stolen Reward Vouchers/Letter of Redemption. Reward Vouchers/Letter of Redemption are only valid at the participating outlets listed in this programme.
 41. Alliance Bank reserves the right to withdraw or vary in part or in full, from time to time, the Alliance Bank Rewards Programme's Terms and Conditions at any time; by giving notice and such variation or change may be notified by Alliance Bank to the Cardholder through notice in the statement of account and/or through any other manner that Alliance Bank deems fit. Such variation or change shall take effect from the date specified in the notice described therein.
 42. Any notice required to be given under these Terms and Conditions shall be made through the statement of account and/or through any other manner as deemed fit by Alliance Bank and such notice and/or any change, variation and amendments therein shall take effect from the date as specified in the notice.
 43. In these terms and conditions, unless the context otherwise provides, reference to Alliance Bank shall refer to Alliance Bank Malaysia Berhad.
 44. For products with colour options: If the Cardholder failed to state their preference, Alliance Bank reserves the right to decide on the Cardholder's order and its decision is final, no appeal shall be entertained.