

***99 Bulksales by 99 Speedmart***  
***5% Cashback***  
***Visa Credit Card***  
***Usage Campaign***

**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 “99 Bulksales by 99 Speedmart 5% Cashback Visa Credit Card Usage Campaign”.

## CAMPAIGN PERIOD

1. The Campaign is organised by the Bank and shall run from 13 January 2024 to 30 April 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.

## 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:
  - i. 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;
  - ii. 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:
  - i. Non Alliance Bank Visa Credit Cardholder
  - ii. Cardholders of any 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.

4. 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.
5. To participate in this Campaign, the Eligible Cardholders are required to make a one (1) time purchase of minimum RM500 per campaign month at 99 Bulksales online platform by 99 Speedmart at <https://www.99bulksales.my/> with their ABMB Visa Credit Cards.
6. The Campaign Spend Period and Eligible Spend at 99 Bulksales by 99 Speedmart are as detailed below:

Campaign Spend Month	Campaign Spend Period	Eligible Spend
1	13 January 2024 to 31 January 2024	RM500 min. spend on 99 Bulksales by 99 Speedmart
2	1 February 2024 to 29 February 2024	
3	1 March 2024 to 31 March 2024	
4	1 April 2024 to 30 April 2024	

#### CAMPAIGN MECHANICS AND REWARDS

1. This Campaign is not applicable in conjunction with any other on-going promotions or campaigns of the Bank unless otherwise stated.
2. The Campaign Reward given for this Campaign shall be as per the Bank's internal policies and any decision made by the Bank in respect thereof shall be deemed as final.

Mechanics	Cashback
<b>Spend Category</b>	99 Bulksales Online Platform by 99 Speedmart
<b>Campaign Mechanics</b>	Enjoy 5% Cashback when you spend a minimum of RM500 at 99 Bulksales by 99 Speedmart with your ABMB Visa Credit Card.  Cashback is capped at RM25 per Cardholder per month or up to RM100 Cashback per Cardholder throughout the Campaign Period.

<b>Total Cashback Capping</b>	<p>Cashback capped for the first 200 cardholders per Campaign Spend Month.</p> <p>Cashback capped at RM5,000 per Campaign Spend Month and RM20,000 throughout the Campaign Period.</p>
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#### **CAMPAIGN FULFILMENT OF REWARDS**

The Campaign Reward will be credited to the Eligible Cardholders' credit card within three (3 months) after the end of the Campaign Spend Period as detailed in the campaign mechanics above.

<b>Mechanics</b>	<b>Campaign Reward</b>	<b>Campaign Fulfilment Period</b>
Cashback	RM25 Cashback	<p>The Campaign Reward will be credited to the Eligible Cardholder's credit card within three (3 months) after the end of the Campaign Period.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>a. Eligible Cardholders spent on 15 January 2024.</li> <li>b. Eligible Cardholders who fulfilled the Campaign Mechanics will receive the Campaign Reward by 31 July 2024</li> </ul>

#### **GENERAL TERMS AND CONDITIONS**

1. By participating in this Campaign, Eligible Cardholders 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 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 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 as from the date of the notification or from such other date as may be specified by ABMB in the notification. Eligible Cardholders 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 shall be final and binding on all Eligible Cardholders 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 resulting directly or indirectly from this Campaign due to cardholders own action. ABMB shall not be liable or held responsible to the Eligible Cardholders 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.
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, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Cardholder's 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' 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 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 or disqualification of the Eligible Cardholders or forfeiture of the Campaign Reward shall

not entitle the Eligible Cardholders 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.

12. 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 of this Campaign.
13. Eligible Cardholders 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.
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/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 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.

17. For Visa Cardholders with card types shown in the Table A below, Visa is offering E-Commerce Purchase Protection & Extended warranty as a benefit to provide added protection and peace of mind to cardholders when shopping online.

**Table A:**

<b>Program Date:</b>	1 October 2023 – 30 September 2024	
<b>Card Types</b>	Visa Signature & Visa Infinite (Consumer Credit only)	
<b>Benefits</b>	eCommerce Purchase Protection	Extended Warranty
<b>Offer Details:</b>	<p>eCommerce Purchase Protection will provide different coverage per annum for different product tiers:</p> <ul style="list-style-type: none"> <li>• Visa Signature cardholders are covered up to USD 200 per claim, up to a limit of USD 200 per annum</li> <li>• Visa Infinite cardholders are covered up to USD 200 per claim, up to a limit of USD 200 per annum</li> </ul> <p>eCommerce Purchase Protection provides coverage for possible losses from online purchases, which includes:</p> <ul style="list-style-type: none"> <li>• Non-delivery and/or incomplete delivery of purchased items</li> <li>• Malfunctioning of delivered item due to physical damage at time of delivery</li> </ul>	<p>Extended Warranty duplicates the terms of the original Manufacturer’s Warranty up to 1 full year and covers repair or replacement of products due to mechanical breakdown that renders the article unfit for its intended purpose after the initial warranty of the product has expired, conditions include:</p> <ul style="list-style-type: none"> <li>• Purchases must have a minimum of 12 months manufacturer’s warranty</li> <li>• Purchases given as gifts are covered</li> <li>• Covered Purchases include internet purchases</li> <li>• Covered Purchases do not have to be registered</li> </ul>

18. For more details on the Visa E-Commerce Purchase Protection and Extended Warranty, please refer to the [https://www.visa.com.my/en\\_my/visa-offers-and-perks/aig-asia-pacific-insurance-pteltd/156444](https://www.visa.com.my/en_my/visa-offers-and-perks/aig-asia-pacific-insurance-pteltd/156444)