

Activate Alliance Bank Visa Virtual Credit Card & Get Rewarded: RM68 Cashback

Terms and Conditions

1. Alliance Bank Visa Virtual Credit Card Activate & Reward: Get RM68 Cashback or ("**Campaign**") is organised by Alliance Bank Malaysia Berhad ("**ABMB**") and shall run from **1 August 2025 to 30 September 2025** (both dates inclusive) or such other time period as notified by ABMB 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 on the Bank's website.
3. By participating in this Campaign, the Eligible Cardholders (as defined hereunder) shall be deemed to have read thoroughly and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

ELIGIBILITY

4. This Campaign is applicable to customers who activate ABMB Visa Virtual Credit Card ("**Eligible Card**") and who meet the conditions listed below ("**Eligible Cardholders**"):
 - i. The Eligible Card must be approved before **1 April 2025**.
 - ii. The Eligible Card must be activated within the campaign period, by **30 September 2025**.
 - iii. Eligible Card must spend a minimum of RM500 to get RM68 Cashback during the Eligible Spend Period as set out in Clause 7.
5. The following individuals are NOT eligible to participate in this Campaign:
 - i. Individuals who have cancelled any of their existing Alliance Bank Visa Virtual Credit Cards issued by the Bank;
 - ii. Individuals below the age of 21 years old;
 - iii. Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
 - iv. Any other person(s) as ABMB may decide to exclude as per the Bank's internal procedure.
 - v. Transactions made by the Eligible Cardholders with any merchant associated with or controlled by him/her (whether as an employee, employer, proprietor, partner, shareholder or director), i.e. transactions by an Eligible cardholder with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.
6. The winner's selection as set out below shall be done by the Bank at its absolute discretion. Please refer to Table 1 below for details on the Activation Period, Eligible Spending Period, and Qualifying Criteria for Reward.

Campaign Mechanics

7. Eligible Cardholders must spend a minimum of RM500 cumulatively within 30 days after the Eligible Card activated on the allianceonline mobile app or any participating partners' app (if any) to participate in the Campaign ("**Campaign Criteria**"):

Table 1: Qualifying Criteria

Activation Period		Eligible Spending Period* (within 30 days after card activation)		Qualifying Criteria for Reward*
Start Date	End Date	Start Date	End Date	
1 August 2025	31 August 2025	1 August 2025	30 September 2025	RM68 Cashback Spend a minimum of RM500 cumulatively within the Eligible Spending Period. Fulfilment: <ul style="list-style-type: none"> • August activation - by 31 December 2025. • September activation - by 31 January 2026.
1 September 2025	30 September 2025	1 September 2025	31 October 2025	

*Eligible Spending Period: Eligible Cardholders must meet the spending requirements within 30 days from the date of Eligible Card activation.

8. Details of the Campaign Reward are as follows:

Campaign Reward (RM68 Cashback)

- (i) Campaign Reward will be awarded to winners who fulfil the criteria as stated in Table 1.
 - (ii) Campaign Reward will be credited by the Bank to the winner's Eligible Card account as stated in Table 1.
 - (iii) Winners who have cancelled any Alliance Bank Visa Virtual credit card issued by the Bank will be excluded from the Campaign Reward fulfilment.
 - (iv) Campaign Reward is capped at Three Thousand and Four Hundred (3,400) winners based on a first-come, first-served basis throughout the Campaign Period.
9. For avoidance of doubt, the Retail Spend to fulfil the campaign mechanics and achieve the Campaign Reward is defined as:
- i. Retail transactions spend in local/foreign currency, online transactions, Flexi Payment Plan ("**FPP**"). FPP retail transactions are treated as one (1) transaction based on the full amount of the total retail transaction.
 - ii. However, retail transactions made in relation to the following **will be excluded** from Retail Spend:

Transactions/Fees and Charges	MCC Code
e-Wallet reload transactions	<p>6540 - Non-Financial Institutions – Stored Value Card Purchase/Load</p> <p>7372 – Computer Programming, Data Processing, and Integrated Systems Design Services</p> <p>4784 – Tolls and Bridge Fees</p>
Retail transactions performed/payments made to any Government Agencies/ Bodies for services	<p>9211-Court Costs, Including Alimony and Child Support - Courts of Law</p> <p>9222-Fines -Government Administrative Entities,</p> <p>9223-Bail, Bond Payments,</p> <p>9311-Tax Payments - Government Agencies,</p> <p>9399-Government Services (Not Elsewhere Classified)</p> <p>9402- Postal Services - Government Only and</p> <p>9405-U.S. Federal Government Agencies or Departments)</p>
Cash Advance, any fees and charges such as Finance Charges, Late Charges, Annual Fee, Balance Transfer or Fast Cash will not be entitled to any Campaign Reward.	NIL
Transactions made by the Eligible Cardholder with any merchant associated with or controlled by him/her (whether as employee, employer, shareholder or director), i.e. transactions by an Eligible Cardholder with any corporation or	NIL

business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.	
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Rewards Fulfilment Process

10. 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.
11. The Campaign Reward featured in all promotional materials, advertisements, Bank's website and/or other related materials relating to this Campaign are for illustration purposes only. Any props, accessories or equipment featured with the Campaign Reward in any pictorial materials are for decorative purposes and shall not form part of the Campaign Reward.
12. The item, design and/or the colour of the Campaign Reward are subject to availability. In the event of unforeseen circumstances, the Bank reserves the right to substitute an alternative item of equivalent or greater value.
13. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Campaign Reward (including but not limited to the validity and/or usage of the Campaign Reward and shall not be responsible for replacing any lost, stolen or damaged Campaign Reward. The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Campaign Reward, and neither represents the quality or fitness for any purpose of the Campaign Reward.
14. If there is any dispute or non-receipt of the Campaign Reward, the Eligible Cardholder is required to contact the Bank's Contact Centre (03-5516 9988) latest by February 2026. No enquiries will be entertained after February 2026.
15. Campaign Reward cannot be exchanged for cash or other products.
16. The Eligible Cardholders shall be responsible for paying any tax, incidental costs and/or charges relating to any of the Campaign Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Campaign Reward and/or non-fulfilment by any of its agents/suppliers/distributors.

General

17. Any one or more transactions posted under the credit card account of the Eligible Cardholders may be disqualified by ABMB under the following circumstances:
 - i. Payment for the Virtual Credit Card has been due for thirty (30) days or more and/or
 - ii. The account in respect of the Virtual Credit Card is suspected to have been operated fraudulently and/or;
 - iii. The account in respect of the Virtual Credit Card is closed or suspended by ABMB

- iv. The transactions performed on the account related to the virtual credit card were reversed.
- 18. 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 ABMB's decision on all matters relating to this Campaign shall be final and binding on all Eligible Cardholders and no correspondence and/or appeal in respect thereof shall be entertained.
- 19. 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 as per ABMB internal policies 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.
- 20. ABMB reserves the right to change or substitute at any time, at its own discretion as per ABMB internal policies, the Reward with other item(s) or reward(s) of similar value, with prior notice via ABMB's website.
- 21. 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 correspondence and/ or appeal in respect thereof shall be entertained.
- 22. ABMB shall not be responsible nor shall it 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.
- 23. 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, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Cardholder's entitlement during the Campaign Period.
- 24. 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**").
- 25. The Eligible Cards and accounts of the Eligible Cardholder's 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 Reward.

26. ABMB reserves the right to disqualify the participation of any Eligible Cardholders or forfeit the 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 at its discretion. All records of ABMB on the transaction(s) made shall be conclusive and final.
27. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Cardholders or forfeiture of the 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.
28. 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.
29. This Campaign 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 ABMB, the Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
30. 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.
31. By participating in this Campaign, the Eligible Cardholders agree that they have read the Notice and Choice Principle Statement available at ABMB's website (<https://www.alliancebank.com.my/Alliance/media/Pdf/Personal Data Protection Act 2010/NCP-for-website-ENG.pdf>) and hereby give their consent and authorise ABMB to disclose their particulars to any third party service provider engaged by ABMB for the purpose of this Campaign.
32. ABMB has instituted and maintains policies and procedures designed to prevent bribery and corruption by ABMB and its directors, officers, or employees; and to the best of ABMB's knowledge, neither ABMB nor any director, officer, or employee of ABMB has engaged in any activity or conduct which would violate any anti-bribery or anti-corruption law or regulation applicable to ABMB. ABMB 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.
33. By virtue of participating in this Campaign, the Eligible Cardholders hereby acknowledges that it has been made aware of ABMB'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 ABMB.