

**“Alliance Bank Visa Virtual Credit Card  
Activate to Travel: Spend &  
Get a Luggage Bag”**

**Terms and Conditions**

1. Alliance Bank Visa Virtual Credit Card Activate to Travel: Spend & Get a Luggage Bag ("Campaign") is organised by Alliance Bank Malaysia Berhad ("ABMB") and shall run from **1 October 2025 to 31 December 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 September 2025**.
  - ii. The Eligible Card must be activated within the campaign period, by **31 December 2025**.
  - iii. Eligible Card must spend a minimum of RM500 cumulatively within 30 days upon card activation, by **31 January 2026**.
5. The following individuals are NOT eligible to participate in this Campaign:
  - i. Individuals who apply only for the Eligible Card as their first credit card in September 2025;
  - ii. Individuals who have cancelled off their existing credit card(s) issued by the Bank within the last six (6) months before the Campaign Period;
  - iii. Individuals below the age of 21 years old;
  - iv. Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
  - v. Any other person(s) as ABMB may decide to exclude as per the Bank's internal procedure.
  - vi. 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 Eligible Cardholders must apply for the Eligible Cards to get the Reward (as defined hereunder).

## Luggage Bag Campaign Mechanics

7. Eligible Cardholders must spend a minimum of RM500 cumulatively within 30 days upon card activation by using the one-time card number or subscription payment on the allianceonline mobile app or any participating partners app (if any) to participate in the Campaign ("Campaign Criteria"), by following these simple steps: -
  - i. Click "Create Card Number" feature and choose either "One-time" or "Subscription".
  - ii. Copy the card number into the e-billing service provider platform after successfully creating the Dynamic Card Number (DCN).
  - iii. The luggage bag – Oxwhite Luggage Set 20" + 13" ("Campaign Reward") is only given to a maximum of **1,000** Eligible Cardholders throughout the Campaign Period and is given out on a first-come, first-served basis.
  - iv. Eligible Cardholders are only entitled to one (1) Luggage Bag.

8. For this Campaign, the monthly Eligible Retail Spend to fulfil the campaign mechanics is defined as the total amount of monthly retail spending made at any retail outlets or e-commerce platforms in local or foreign currency posted to the Eligible Cardmember's Card Account(s).

i. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Retail Spend.

Transactions Fees and Charges	MCC Code
Instalment Payment Plan ("IPP") and Flexi Payment Plan ("FPP") transactions	NIL
e-Wallet reload transactions	6540 – Non-Financial Institutions – Stored Value Card Purchase/Load  7372 – Computer Programming, Data Processing, and Integrated Systems Design Services  4784 – Tolls and Bridge Fees
Insurance transactions	5960 - Direct Marketing – Insurance Services  6300 – Insurance Sales, Underwriting, and Premiums
Retail transactions performed/payments	4900 Utilities – Electric, Gas, Water, Sanitary and DuitNow QR
Retail transactions performed / payment made to any Government Agencies/ Bodies for services	9211 – Court Costs, Including Alimony and Child Support - Courts of Law  9222 – Fines -Government Administrative Entities,  9223 – Bail, Bond Payments,  9311 – Tax Payments - Government Agencies,  9399 – Government Services (Not Elsewhere Classified)  9402 – Postal Services - Government Only and

	9405 – U.S. Federal Government Agencies or Departments)
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 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.	NIL

### Rewards Fulfilment Process

9. Eligible Cardholder(s) who fulfil the Campaign Criteria will be eligible to receive the Oxwhite Unbreakable PP Hardcase Luggage Set 20"+13" worth up to RM799 in the manner/example explained below:

**Table 1: Campaign Period: 1 October 2025 – 31 December 2025**

Eligible Cardholder	Card Approved (before 1 Sept 2025)	Card Activation (1 Oct - 31 Dec 2025)	Spend RM500 cumulatively within 30 days after activation	Eligible for Luggage Bag
A	Yes	Yes	Yes	Yes
B	Yes	Yes	No	N/A
C	Yes	No	Yes	N/A
D	No	Yes	Yes	N/A
E	No	No	Yes	N/A

**Table 2: Campaign Fulfilment Period**

Activation Period		Eligible Spending Period* (within 30 days after card activation)		Fulfilment Period
Start Date	End Date	Start Date	End Date*	
01-Oct-25	31-Oct-25	01-Oct-25	30-Nov-25	By Feb 2026
01-Nov-25	30-Nov-25	01-Nov-25	31-Dec-25	By Mar 2026
01-Dec-25	31-Dec-25	01-Dec-25	31-Jan-26	By Apr 2026

10. The Campaign Reward will be delivered to the Eligible Cardholder's mailing address (based on the Bank's system record) within three (3) months after the Campaign Spend Period as detailed in the clause (9) Table 2, by April 2026.

11. The Bank shall not entertain any request to deliver the Campaign Reward to an overseas address, a third party and/or Post Office Box address.
12. The fulfilment and delivery of the Campaign Reward are provided and supported by the Bank's appointed agent. Eligible Cardholders consent to and authorise the Bank to disclose their particulars to the appointed agent engaged by the Bank for purposes of this Campaign. The appointed agent shall arrange for delivery of the Campaign Reward to Eligible Cardholder's mailing address maintained in the Bank's record.
13. 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.
14. This Campaign is not applicable in conjunction with any other on-going promotions or campaigns of the Bank unless otherwise stated.
15. The Campaign Reward featured in all promotional materials, advertisement, 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.
16. 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.
17. The title of the Campaign Reward and any risk of loss and damage to the Campaign Reward will be passed to the Eligible Cardholder upon delivery of the Campaign Reward to the Eligible Cardholder.
18. 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 to replace any lost, stolen or damaged Campaign Reward). Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Campaign Reward and neither represent the quality or fitness for any purpose of the Campaign Reward.
19. The recommended retail value of the Campaign Reward provided above is for reference purposes only and is subject to change by the appointed agent, over which the Bank has no control.
20. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Campaign Reward. Please refer to the warranty card / box / notification attached with the Campaign Reward.
21. 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 30 June 2026. No enquiries will be entertained after 30 June 2026.
22. Campaign Reward cannot be exchanged with cash or other products.
23. The Eligible Cardholders shall be responsible to pay any tax, incidental cost 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.

24. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Cardholder when unauthorised use of the Campaign Reward by any person(s) that was not approved by the Eligible Cardholder.

## General

25. 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.
26. By participating in this Campaign, Eligible Cardholders 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 correspondences and/or appeal in respect thereof shall be entertained.
27. 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.
28. ABMB reserves the right to change or substitute at any times, 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.
29. 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.
30. 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.
31. 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.

32. 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").
33. 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.
34. 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.
35. 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.
36. 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.
37. 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.
38. 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.
39. 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/Notice-and-Choice-Principle-Statement-Personal-Data-Protection-Act-2010>) 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.
40. 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.

41. 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.