AirAsia HYROX Kuala Lumpur 2026
Usage Cashback Campaign

Terms and Conditions

1. The **“AirAsia HYROX Kuala Lumpur 2026 Usage Cashback Campaign” (“Campaign”)** is organised by Alliance Bank Malaysia Berhad (“Bank”) and shall run from **21 July 2026 to 22 July 2026** (both dates inclusive) or such other time period as may be notified by the Bank from time to time **(“Campaign Period”)**. By participating in this Campaign, the Eligible Cardholders (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

CAMPAIGN DETAILS

2. This Campaign is open to all new and existing Alliance Bank Visa Infinite, Visa Platinum and Visa Virtual Credit Cardholders **(“Eligible Cardholders”)** whose Credit Card is valid and payment can be made at the point of transaction during the Campaign Period **(“Credit Card(s)”)**, as may be determined by the Bank as per the Bank’s internal policies.

3. 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 accounts 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 the Principal Cardholder from this Campaign.

4. The following individuals shall NOT be eligible to participate in this Campaign:
   i. Non-Alliance Bank Visa Credit Cardholders
   ii. Cardholders of the Visa Signature and Visa Signature Credit Card for Alliance Privilege
   iii. Cardholders of any Business Credit Cards;
   iv. Cardholder(s) whose account(s) with the Bank are dormant, inactive, closed, terminated and/or unsatisfactorily conducted;
   v. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
   vi. Persons who are of unsound mind, minors or bankrupts;
   vii. Any other persons as may be determined by the Bank to be excluded according to internal policy(ies).

5. Campaign participation is automatic for the Eligible Cardholders subject to the fulfilment of the Terms and Conditions herein. No pre-registration, SMS or entry forms are required.

6. Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies), including their respective immediate family members, are eligible to participate in the Campaign.

CAMPAIGN MECHANICS

7. Participation in this Campaign requires Eligible Cardholders to achieve a minimum spend of RM700 (“Eligible Transactions”) on AirAsia HYROX Kuala Lumpur 2026 ticket purchases via the Eligible Alliance Bank Visa Credit Cards during the Campaign Period, to be entitled to a RM50 Cashback Reward.

   The Campaign Spend Criteria and Cashback Reward are stipulated in Table 1 below:

Table 1: Campaign Spend Criteria and Cashback Reward

Cashback Reward
RM50 Cashback Reward upon a minimum purchase of RM700 worth of AirAsia HYROX Kuala Lumpur 2026 ticket(s)

8. Eligible Cardholders must purchase a minimum of RM700 worth of AirAsia HYROX Kuala Lumpur 2026 ticket(s) in a single transaction using an Eligible Alliance Bank Visa Credit Card as stipulated in clause 2.

9. Each Eligible Cardholder is entitled to a maximum of one (1) Cashback Reward during the Campaign Period regardless of the number of credit cards that the cardholder holds or the number of purchases made.

10. Eligible Cardholders are required to purchase the AirAsia HYROX Kuala Lumpur 2026 tickets via the official HYROX website.

11. The total Campaign Cashback pool is capped at 200 units on a first-come, first-served basis. The Bank reserves the right to increase the Cashback allocation during the Campaign Period at its sole discretion, and any such increase shall be communicated through the Bank's official communication channels.

12. Eligibility for the Cashback Reward shall be determined based on the transaction posting date and time recorded in the Bank's system.

13. Only successful purchases of AirAsia HYROX Kuala Lumpur 2026 tickets made through the designated official ticketing channel will qualify for the Cashback Reward. Transactions subsequently refunded, cancelled or reversed will not qualify for the Cashback Reward.

14. All Eligible Transactions must bear the transaction dates (defined as the dates on which transactions are charged to the Eligible Cardholders' Credit Card as per Bank's records) within the Campaign Month(s) and will be aggregated for the same Campaign Month. The approved transactions made throughout the Campaign Period must be captured and posted in the Bank's system within the Campaign Period to qualify for the Cashback Reward. All approved transactions as recorded by the Bank are final, conclusive and binding on all the Eligible Cardholders. The Bank will not be held responsible for late, cancelled, reversed/refunded, disputed, unauthorised and/or fraudulent retail posting. Any Transaction amount which is not posted within the same month of the transaction will not be aggregated for the month. This Campaign is not applicable in conjunction with any other ongoing promotions or campaigns of the Bank unless otherwise stated.

15. Unless otherwise stated, this Campaign cannot be combined with any other promotions, campaigns, discounts, vouchers, special offers, privileges, discount cards, or membership/loyalty programmes offered by the Bank and/or the participating merchant.

16. 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.

17. The Management of HYROX and Alliance Bank Malaysia Berhad reserves the right to modify the terms and conditions of this promotion with prior notice via the official website/Alliance Bank Malaysia Berhad's communication channels.

CASHBACK REWARD FULFILMENT

18. The **Campaign Fulfilment details are as follows:**

    a. Eligible Cardholders who fulfil the terms and conditions of this Campaign shall be eligible to receive the Cashback Reward of RM50. The Eligible Credit Card(s) must be valid, active (not dormant, closed or terminated) and in good credit standing as determined by the Bank as per the Bank's internal policies, to be eligible for participation and to qualify for the Cashback Reward. If during the Campaign Period or Fulfilment Period the Eligible Credit Cardholder closes the Credit Card(s) or does not meet the requirements of the Bank's internal policies and procedures for any reason, his/her participation and Reward eligibility in this Campaign become null and void with immediate effect.

    b. The Cashback Reward will be credited into the Eligible Cardholder's highest-tier credit card account and the Cashback Reward awarded is non-transferable to any 3rd party and is non-exchangeable for cash, cheque, credit and/or in kind.

    c. The Cashback Reward will be credited into Eligible Cardholders' Credit Card within two (2) months after the end of the Campaign Month as stipulated in Table 2 **("Fulfilment Period")**;

    d. The Credit Card must be valid, active (not dormant, closed or terminated) and in good credit standing as determined by the Bank as per the Bank's internal policies, to be eligible for participation and to qualify for the Cashback Reward. If during the Campaign Period or Fulfilment Period, the Eligible Cardholder closes the Credit Card(s) for any reason, his/her participation in this Campaign becomes null and void with immediate effect;

    e. The Eligible Cardholders will be notified by the Bank by Short Message Service **("SMS")** or allianceonline mobile app push notification at their latest mobile numbers duly captured by and reflected in the Bank's system and/or records once the Cashback Reward is credited into the Eligible Cardholders' Credit Card(s) account;

f. For any Transactions or payments that are subsequently cancelled, voided or reversed within the same Campaign Month, relevant adjustment(s) will be made. In the event that adjustments are not made, the Bank reserves the right to claw back the amount of Cashback Reward credited.

g. If there is any dispute or non-receipt of the Cashback Reward, the Eligible Cardholder is required to contact the Bank's Contact Centre (03-5516 9988) by 20 October 2026. No inquiry will be entertained after 20 October 2026.

h. The Cashback Reward is non-transferable to any other party or parties and is not exchangeable for different prizes or rewards of similar value or any other alternatives in any circumstances.

i. The Campaign Participating Period and Cashback Reward Fulfilment Date are stipulated in Table 2 below:

Table 2: Cashback Reward Fulfilment Period

Campaign Participation Month ("Campaign Month")	Fulfilment Date
21 July 2026 – 22 July 2026	20 October 2026

j. The Bank reserves the right to disqualify the participation of any Eligible Credit Cardholders or forfeit the Rewards 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 the Bank's internal policies. All records of The Bank on the transaction(s) made shall be conclusive and final;

k. The Bank's decision on all matters relating to this Campaign shall be final and binding and no correspondence, appeal or attempt to dispute the same would be entertained. The Bank shall not entertain any request from any of the Winners or any other persons to transfer or exchange the Rewards entitlement to any 3rd party's Account.

l. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the suitability of the Rewards (including, but not limited to the validity and/or usage of the Rewards and shall not be responsible for replacing any forfeited Rewards). The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Rewards and neither represents the quality or fitness for any purpose of the Rewards.

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 correspondence and/or appeal in respect thereof shall be entertained.

2. The Bank 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 The Bank's website, display at branch premises or advertisements or by any other means of notification which The Bank 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 The Bank in the notification. Eligible Cardholders hereby agree to access The Bank's website at regular intervals to view this Campaign Terms and Conditions.

3. The Bank reserves the right to change or substitute at any time, 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. The Campaign Terms and Conditions and The Bank'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.

6. The Bank 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. The Bank shall not be liable or held responsible to the Eligible Cardholders in any manner whatsoever if The Bank 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 The Bank.

7. The Bank 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. 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 The Bank in order to be entitled for the Campaign Reward.

9. The Bank 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 The Bank on the transaction(s) made shall be conclusive and final.

10. 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 The Bank 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.

11. 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.

12. 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.

13. 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/Notice-and-Choice-Principle-Statement-Personal-Data-Protection-Act-2010) 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.

14. 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, 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.

15. 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.

PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM

16. The Bank may from time to time provide the latest update or content to educate the Eligible Cardholders and create awareness that helps prevent or mitigate fraud and scam risk. These may include but not limited to security tips, software/operating system/application/version updates, and regulation requirements from any relevant governing bodies.

17. The Eligible Cardholders shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, debit cards, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Eligible Cardholders shall notify the Bank immediately when the Eligible Cardholders become aware that any of the above is lost or used without authority or proper authorisation. The Eligible Cardholders shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Cardholders had notified the Bank in accordance with these Terms and Conditions that the Eligible Cardholders' banking instruments mentioned above have been lost, misused, stolen, compromised or breached.

18. Where any loss or damage suffered by the Eligible Cardholders is solely attributed to the willful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Eligible Cardholders in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable or any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to or could have reasonably been foreseen by the Bank.

19. Upon being notified by the Eligible Cardholders of such incident, the Bank shall conduct an investigation and the Eligible Cardholders are required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measure~~s~~ upon detection (with/without prior consent from the customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
    i. Suspend or freeze the affected account;
    ii. Revoke or reset the Eligible Cardholders' internet or mobile banking access; and/or;
    iii. Revoke the validity of banking instruments; and the Eligible Cardholders will be notified once the above has been operated