

**“Alliance Bank Visa Credit Cards
Let’s Gold, Paris! Campaign”
Terms and Conditions**

1. The **Alliance Bank Visa Credit Cards Let's Gold, Paris! Campaign ("Campaign")** is organized by Alliance Bank Malaysia Berhad ("**the Bank**") and shall run from 1 February 2024 – 30 June 2024 (both dates inclusive) or such other time period as notified by the Bank from time to time ("**Campaign Period**").
2. In order to participate in this Campaign, the Eligible Cardholders (as defined hereunder) must submit the application for the Eligible Cards during the Campaign Period.
3. 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.
4. 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

5. This Campaign is applicable to the existing Principal Credit Cardholder(s) ("**Existing Cardholder**") and the newly approved Principal Credit Cardholder(s) ("**New Cardholder**") who applied for a minimum of one (1) new Principal credit card of the following credit cards ("**Eligible Card(s)**"):
 - i. Alliance Bank Visa Virtual Credit Card;
 - ii. Alliance Bank Visa Platinum Credit Card;
 - iii. Alliance Bank Visa Signature Credit Card;
 - iv. Alliance Bank Visa Infinite Credit Card;
 - v. Alliance Privilege Visa Signature Credit Card;

and who meet the following criteria ("**Eligible Cardholder**"):


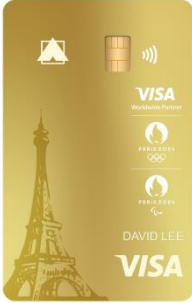

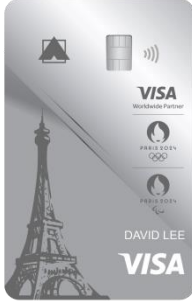


- i. The application for the Eligible Cards must be submitted during the Campaign Period and approved by 15 July 2024.
6. The following individuals are NOT eligible to participate in this Campaign:
 - i. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) including their respective family members, meaning parents, spouses, children and siblings;
 - ii. Representatives and/or agents (including advertising and promotion agents and information technology vendors) of the Bank (including its subsidiaries and related companies);
 - iii. Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;
 - iv. Individuals who have cancelled all of their existing credit card(s) issued by the Bank within the last six (6) months before the Campaign Period;
 - v. Individuals below the age of 21 years old;
 - vi. Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
 - vii. Any other person(s) as the Bank may decide to exclude as per the Bank's internal procedure/policy.

CAMPAIGN MECHANICS – GRAND PRIZE

7. Upon approval of the Eligible Card, the Bank will issue the Eligible Card to the respective Eligible Cardholder.
8. The Grand Prize Winner (as defined hereunder) will be selected based on the Card Design of the Eligible Card issued to the respective Eligible Cardholder by the embossing vendor appointed by the Bank.
9. The selection of Grand Prize Winner for Alliance Bank Visa Virtual Credit Card will be determined by the

algorithm code set in the allianceonline mobile app system. The Card Design will be randomly assigned to eligible Alliance Bank Visa Virtual Credit Card inside the allianceonline mobile app by the algorithm code.

The selection of Grand Prize Winner for Other Eligible Cards will be carried out by the embossing vendor appointed by the Bank. The embossing vendor will slot in the special Card Design plastic randomly in the embossing machine throughout the duration of the Campaign Period.

Grand Prize	Card Design		Total Grand Prize Winners	Prize
	Alliance Bank Visa Virtual Credit Card	Other Eligible Cards		
Gold			2 Winners Note: 1 winner each for Alliance Bank Visa Virtual Credit Card and Other Eligible Cards	1x Return Trip to watch Paris 2024 Olympic for 2 pax
Silver			2 Winners Note: 1 winner each for Alliance Bank Visa Virtual Credit Card and Other Eligible Cards	RM10,000 Cashback
Bronze			2 Winners Note: 1 winner each for Alliance Bank Visa Virtual Credit Card and Other Eligible Cards	RM5,000 Cashback

The images above depict the Card Design for the Grand Prize, which will be issued to the Eligible Cardholder by the embossing vendor appointed by the Bank or the algorithm code set in the allianceonline mobile app system. The name shown on the card in the Card Design is purely for illustrative purposes and does not represent the actual name to be printed on the Eligible Cardholder's Eligible Card.

10. In order to claim the Grand Prize upon receiving the above Card Design, the Eligible Cardholder is required to perform the following in order to be declared as the Grand Prize Winner:-
 - i. Activate the Eligible Card and perform a minimum of one (1) Retail Spend (refer to Clause 23) worth RM100 within sixty (60) days from the Eligible Cards approval date ("Campaign Spend Period").
 - ii. Contact the Bank at 03 5516 9988 to register your confirmation as the Grand Prize Winner ("Notification").

11. It is the Eligible Cardholder's responsibility to claim his/her Grand Prize from the Bank within sixty (60) days from the Eligible Cards approval date ("Claim Period"). The Bank reserves the right to not entertain any claim received

after the Claim Period.

12. The Grand Prize Winner will be confirmed by the Bank via phone call, social media post and/or the Bank's website within sixty (60) days upon receiving the Notification from the Eligible Cardholder.
13. The Grand Prize Winners are required to attend the prize giving ceremony organized by the Bank at his/her own cost to collect the Grand Prize. The prize giving ceremony will be held in Menara Multi-Purpose, Capital Square, No.8, Jalan Munshi Abdullah, 50100 Kuala Lumpur. Failure to attend the prize giving ceremony will result in the Grand Prize to be forfeited.
14. In the event if there are no claims being made by the Eligible Cardholder, the Grand Prize will be forfeited.

GRAND PRIZE - GOLD

15. The Gold Grand Prize consists of the following:-

5 Days 4 Nights trip to watch Paris 2024 Olympic for 2 pax

- i. 5 Days 4 Nights' accommodation at a 4-star hotel in Paris (including daily breakfast and light snacks)
 - ii. Return flight tickets from Kuala Lumpur to Paris
 - iii. 3x pre-selected sport events (Category B tickets)
 - iv. Other facilities included in the package:
 - Airport/Train Station Transfers in Paris (via Motorcoach)
 - Paris Metro Card for transport to/From Olympic events
 - Paris Tourist Pass (e.g. Hop-on, Hop-off)
 - Gifts/Amenities - \$400 value
 - Access to Visa Everywhere Lounge at the hotel.
16. For avoidance of doubt, the following will be excluded from the Gold Grand Prize:-
 - i. Any meal, event and/or any activity outside of the scheduled program itinerary;
 - ii. Hotel incidentals (including but not limited to phone, mini bar, room service, wifi charges, laundry services);
 - iii. Passports and/or travel visas;
 - iv. Transportation to and from Kuala Lumpur International Airport (KLIA);
 - v. Travel insurance;
 - vi. On-site translation services; and/or
 - vii. Any and all applicable taxes
 17. In the event if there is a travel restriction such as closing of border, flight limitation imposed by either Government of Malaysia and/or the Government of Paris during the travel period, the Bank has the right to replace the Gold Grand Prize with a one-off cash back arrangement to the Eligible Cardholder's valid credit card account. The cash back amount will be determined by the Bank at its discretion.
 18. The Bank will NOT provide any replacement or substitute Gold Grand Prize for the following reasons:
 - i. The Eligible Cardholder and/or their accompanying partner fails to obtain necessary travel documents;
 - ii. The Eligible Cardholder rejects the Gold Grand Prize due to any reason whatsoever and requests for alternative package/product(s); or
 - iii. The Paris 2024 Olympic is cancelled and/or postponed.
 19. The Bank gives no assurance or satisfaction guarantee in regards to the Gold Grand Prize. The Bank has no control over any arrangement and the organization of the event, program and schedules, and therefore accepts no responsibility for any change or cancellation of any event, program and schedules.

CAMPAIGN MECHANICS – CONSOLATION PRIZE

20. New Cardholder who meets the criteria in clause 5 and did not receive the Card Design as listed in clause 9 is eligible to receive the following Consolation Prize subject to meeting the following Criteria.

Consolation Prize	Criteria
1x RM30 Cashback	Eligible Cardholder is required to perform 1 Retail Spend (refer to Clause 23) worth RM100 per transaction within sixty (60) days upon card approval date.

21. The Consolation Prize will be capped at 1,500 units per month throughout the Campaign Period. To determine the Consolation Prize Winners, the Eligible Cards will be grouped according to the Eligible Card approval month and the Consolation Prize will be awarded on a first come first serve basis based on the Retail Spend transaction date recorded by the Bank's internal system.

OTHER CAMPAIGN TERMS & CONDITIONS

22. The Silver Grand Prize, Bronze Grand Prize and Consolation Prize will be credited into the Eligible Cardholder(s) valid Credit Card account within three (3) months after the end of the Campaign Period and it will be reflected on the credit card statements that follow the date of the Cashback crediting.
23. For avoidance of doubt, Retail Spend to fulfil the Campaign Mechanics is defined as spending in local/foreign currency, online transactions, Instalment Payment Plan ("IPP") and Flexi Payment Plan ("FPP"). IPP and FPP retail transactions are regarded as one (1) transaction based on the full amount of the total retail transaction.

However, spending made in relation to the following will be excluded from the Retail Spend:

Description	MCC Code
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, Balance Transfers and/or Balance Conversion, Auto Balance Conversion, Credit Card fees and charges (i.e. finance charges, late charges, annual fee, etc.), any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions and/or any taxes or levies.	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

24. All Retail Spend record captured by the Bank's system within the Campaign Period based on the local date and time shall be accurate, conclusive and final.
25. The Grand Prize and Consolation Prize ("**Campaign Reward**") cannot be transferred to other parties, is not refundable and not exchangeable for cash, credit, or other goods.
26. Each Eligible Cardholder will only receive one (1) unit of Campaign Reward regardless of the number of Eligible Cards approved during the Campaign Period.
27. The inclusion of the Grand Prize in this Campaign cannot be construed as an endorsement or recommendation of the Grand Prize by the Bank. For any dispute in relation to quality of the Grand Prize or any Terms and Conditions in respect thereof, the winner shall deal with the travel agency appointed by Visa International directly without any recourse to the Bank.
28. The Campaign Reward given in 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.
29. The Consolation Prize is not applicable for individuals who applied for the Eligible Cards through Bank's third party sales agents or aggregators and/or is not applicable in conjunction with any other on-going promotions e.g. Flash Deals, Campaigns by aggregators and partners, or campaigns of the Bank unless otherwise stated.
30. 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.
31. 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 September 2024. No enquiries will be entertained after this date.

GENERAL TERMS AND CONDITIONS

32. By participating in this Campaign, Eligible Cardholder 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 Eligible Cardholder and no correspondences and/or appeal in respect thereof shall be entertained.
33. 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 Cardholder as from the date of the notification or from such other date as may be specified by the Bank in the notification. The Eligible Cardholder hereby agrees to access the Bank's website at regular intervals to view this Campaign Terms and Conditions.
34. In the event of unforeseen circumstances, the Bank 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 or higher value with prior notice via the Bank's website.
35. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Eligible Cardholder and no correspondences and/or appeal in respect thereof shall be entertained.

36. 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 Cardholder 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.
37. 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.
38. 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 the Bank ("Existing Terms").
39. 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 the Bank in order to be entitled for the Campaign Reward.
40. The Bank reserves the right to disqualify the participation of any Eligible Cardholder 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 the Bank's internal policies. All records of the Bank on the transaction(s) made shall be conclusive and final.
41. 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.
42. Eligible Cardholder 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.
43. Eligible Cardholder hereby give their unequivocal and irrevocable consent and authorise the Bank 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 Cardholder.
44. By participating in this Campaign, the Eligible Cardholder 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.
45. 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, Campaign Reward, reimbursement or other transfer of anything of value, or any solicitation, directly or indirectly to any individual.

46. By virtue of participating in this Campaign, the Eligible Cardholder 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> 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.