

**Beyond Borders Campaign
Alliance Bank Visa Credit Card
Campaign
For Eligible Credit Cardholders

Terms and Conditions**

1. This "Beyond Borders Campaign ("**Campaign**") is organised by Alliance Bank Malaysia Berhad ("**ABMB**"). This Campaign shall run from **25 September 2025 to 31 December 2025**, both dates inclusive ("**Campaign Period**"), unless otherwise specified.
2. By participating in this Campaign, the Eligible Customers (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.

Alliance Bank Visa Credit Cardholders Eligibility

3. This Campaign is open to ABMB Visa credit cardholders, including ABMB employees ("**Cardholders**") whose credit card is valid, active and in good credit standing as determined by ABMB as per the ABMB's internal policies ("**Eligible Cardholders**").
4. The following cardholders shall NOT be eligible to participate in this Campaign:
 - a. Cardholder(s) whose account(s) with the Bank are dormant, inactive, closed, terminated and/or unsatisfactorily conducted;
 - b. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
 - c. Persons who are of unsound mind, minors or bankrupts;
 - d. Any other persons as may be determined by the Bank to exclude according to internal policy(ies);
 - e. Any other person(s) as the Bank may decide to exclude as per the Bank's internal procedure;
 - f. Sole-proprietors, Partnerships, Charitable/Non-profit Organisations/Societies, Corporate and Commercial Customers;
5. For avoidance of doubt:
 - a. The benefits of all charges incurred by the Supplementary Cardholder in respect of this Campaign shall accrue to the Principal Cardholder provided that the account of the Principal Cardholder is valid, subsisting and in good credit standing;
 - b. Termination of Supplementary Cardholder's account shall not by itself disqualify the Principal Cardholder from this Campaign;

Campaign Mechanics for Campaign Prize

6. Eligible Cardholders who spend on the Eligible Transactions using any ABMB Visa Credit Cards ("**Card**") during the Campaign Period are eligible to get RM500 cashback ("**Campaign Prize**") upon achieving a cumulative minimum spend of RM5,000 worth of foreign currency spend transactions throughout the Campaign Period; as shown in Table 1:

Table 1: Campaign Spend Requirement and Campaign Prize

Campaign Spend Requirement	Campaign Prize
Minimum cumulative spend of RM5,000 equivalent in foreign currency throughout the Campaign Period	RM500 cashback

7. Each Eligible Cardholders who, subject to compliance with all requirements in these Terms and Conditions herein, will stand a chance to win the Campaign Prize, as shown in the example in Table 2 below:

Table 2: Examples of Campaign Prize Eligibility & Earned

Eligible Cardholder	During Campaign Period	Eligible Transaction Spend Amount	Campaign Prize
A	25 September 2025 to 31 December 2025	RM5,000	RM500 cashback
B	25 September 2025 to 31 December 2025	RM7,000	RM500 cashback (cashback is capped at RM500)
C	25 September 2025 to 31 December 2025	RM4,900	RM0 cashback (does not meet the minimum spend requirement)

8. The Campaign Prize is awarded based on a first come first served basis, subject to the available cashback pool of RM80,000 throughout the Campaign Period.
9. For avoidance of doubt, each Eligible Cardholder are eligible to win **one (1)** Campaign Prize only throughout the Campaign Period.
10. For avoidance of doubt, the **Eligible Transactions** to fulfill the Campaign Criteria and achieve the Campaign Prize are defined as:
 - a) Retail spending, online transactions, Instalment Payment Plan ("IPP") and Flexi Payment Plan ("FPP");

charged in foreign currency and converted to local currency Ringgit Malaysia by the bank;
IPP and FPP retail transactions are treated as one (1) transaction based on the full amount of the total retail transaction.

Please refer to Table 3 for the example of IPP and FPP recognition:

Example: In Month 1 of the Qualifying Month, Customer A contacts the Bank to request a 12-month 0% IPP/FPP for a single retail transaction worth RM 1,200. Customer A's Retail Spend Recognition is as follows:

Table 3: Example of IPP and FPP Recognition as Eligible Transaction(s)

Qualifying Month	Campaign Retail Spend Recognition	Remark
Month 1	Month 1: RM1,200 Month 2 – Month 12: RM0	IPP and FPP retail transactions are recognised as one (1) transaction based on the full amount of the total retail transaction.

- b) However, retail spending excludes the following:
- i) Any spending charged in local currency Ringgit Malaysia;
 - ii) Cash advance fees or cash withdrawals, Balance Transfer Program, Quick Cash, Cash Instalment Plan, bill payments through Internet banking, JomPay transactions, FPX transactions; quasi-cash transactions, annual fees, late payment fees, interest, finance charges; and/or any special partnership programme;
 - iii) 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 Cardholders 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;
 - iv) Refunded, disputed, unauthorised and/or fraudulent retail transactions;
 - v) Void transactions and transactions that have been reversed; and/or
 - vi) Transactions with the below Merchant Category Code ("MCC"), as shown in Table 4:

Table 4: Excluded Transactions/Fees and Charges

Transactions/Fees and Charges	MCC Code
Insurance Payment	5960 - Direct Marketing Insurance Services 6300 - Insurance Underwriting, Premiums
E-wallet top up	6540 - Non-Financial Institutions – Stored Value Card Purchase/Load
Retail transactions performed/payment made to any Government Agencies/ Bodies for services	9211 - Court Costs, Including Alimony and Child Support 9222 - Fines 9223 - Bail, Bond Payments 9311 - Tax Payments 9399 - Government Services (Not Elsewhere Classified) 9402 - Postal Services -Government Only 9405 - Intra-Government Purchases-Government only
Charity/Social service organisations' payments	8398 - Organisations, Charitable and Social Service
Quasi Cash Transactions	7995 - Gambling Transactions
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

- vii) Other transactions notified by the Bank from time to time.

Campaign Fulfilment

11. The Campaign Prize will be credited into the Principal Cardholders' participating Alliance Bank Credit Card ("**Campaign Winners**") account within three (3) months after the Campaign Period has ended.
12. All Eligible Transactions made by the Eligible Cardholders (whether they are principal or supplementary cardholders of the Card) will be taken into account for purposes of qualifying for the Campaign Prize. The Campaign Prize will only be awarded to the Principal Cardholders.
13. The Eligible Cardholders' Alliance Bank Credit Card account in respect of the Card must be valid, active, in good credit standing as determined by ABMB as per the ABMB's internal and must not be in breach of any of the Campaign Terms and Conditions at all times and at the point the Campaign Prize is rewarded.
14. The Campaign Winners will be notified by the Bank by Short Message Service ("**SMS**") and/or Electronic Direct Mailer ("**EDM**") and/or **allianceonline mobile app push notification** at their latest mobile numbers or email address duly captured by and reflected in the Bank's system and/or records.

15. The Campaign Winners shall be responsible for ensuring that their telephone numbers and/or email addresses are current and updated with the Bank. The fulfilment and/or notification of the Campaign Prize shall be based on each Campaign Winner(s)' telephone number and/or email address maintained with the Bank.
16. The Campaign Prize is non-transferable and non-exchangeable for cash or in kind. ABMB will not entertain any request from any of the Campaign Winners or any other persons whosoever to credit the cashback to any third party's account or other accounts of the Campaign Winners which are not related to the Card.
17. Eligible Cardholders who participate during this Campaign shall personally bear and be responsible for costs relating to the cashback including but not limited to any applicable taxes, insurance payments and other expenses whatsoever in respect thereof.

General Terms and Conditions

18. By participating in this Campaign, the Eligible Cardholders are deemed to have unequivocally accepted and agreed to be bound by the Terms and Conditions herein including any amendments or variations to it with prior notice and unequivocally accept the same in their entirety. This Campaign Terms and Conditions and ABMB's decision on all matters relating to this Campaign shall be final and binding on all the Eligible Cardholders and no correspondence and/or appeal in respect thereof shall be entertained.
19. This Campaign Terms and Conditions shall be in addition and without prejudice to any one or more of the existing terms and conditions ("Existing Terms") governing the Eligible Cardholders' Account and other banking accounts maintained with ABMB. In the event of any conflict, inconsistency or discrepancy between the Campaign Terms and Conditions and the Existing Terms, the Campaign Terms and Conditions shall prevail but to the extent of such conflict, inconsistency or discrepancy thereof only.
20. ABMB reserves the right at any time to amend, terminate, delete and/or add the Campaign Terms, wholly or in part, as per the ABMB's internal policies with prior notice. For the updated Campaign Terms and Conditions, please visit ABMB's website at www.alliancebank.com.my from time to time.
21. ABMB shall not be responsible for any delay in transmission of evidence of transactions by Visa International Incorporated, MasterCard Incorporated or any merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Cardholders being omitted from converting the transaction(s) during the Campaign Period.
22. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Cardholders to any claims, demands or compensations against ABMB for any losses or damages suffered or incurred by the Eligible Cardholders and whether arising as a direct or indirect result of such act of cancellation, termination, suspension or extension.
23. ABMB shall not be responsible, nor shall it accept any liabilities arising or suffered by the Eligible Cardholders resulting directly or indirectly from this Campaign that is not caused by ABMB.
24. The Eligible Cardholders shall be personally responsible for any charge that may be levied against them under applicable laws, if any, in relation to this Campaign.
25. All the 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 hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
26. The Eligible Cardholders hereby understand and consent to the collection of personal data, processing, storing, usage and disclosure of the Eligible Cardholders personal data (which includes but is not limited to contact details), by ABMB. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data Eligible Cardholders had disclosed.
27. 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.
28. 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 by the Bank for the purpose of this Campaign.

29. By virtue of participating in this Campaign, Eligible Cardholders hereby acknowledge 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 covenant/undertake 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.
30. These Terms & Conditions shall be governed by the laws of Malaysia, and all Eligible Customers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.
31. For Visa Cardholders with card types shown in Table 5 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 5: Visa E-Commerce Purchase Protection & Extended Warranty

Program Date:	1 October 2024 – 30 September 2025 (1 year)	
Card Types:	Visa Signature & Visa Infinite (Consumer Credit Card only)	
Benefits:	eCommerce Purchase Protection	Extended Warranty
Offer Details:	<p>eCommerce Purchase Protection is a benefit now available to you as a Visa Infinite and Visa Signature Credit Cardholders, giving you added protection and peace of mind when shopping online. As long as you make your online purchases using your Visa card, you are now covered for possible losses up to USD \$200 per claim per annum respectively for any of the following instances:</p> <ul style="list-style-type: none"> • Non-delivery and/or incomplete delivery of Goods and shipping charges, that are purchased on the internet • Improper functioning of the Goods due to damage to delivered Goods. 	<p>Upon the expiration of the Manufacturer's Warranty, the Extended Warranty Benefit duplicates the terms of the original Manufacturer's Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily and require repairs during the Policy Period. Benefits are provided to pay for the repair or replacement of a Covered Purchase, up to the amount charged for the item or Per Occurrence Limit, whichever is less, subject to the Annual Aggregate Limit (\$500 USD).</p> <ul style="list-style-type: none"> • Covered Purchases given as gifts are covered. • Covered Purchases include internet purchases. • Covered Purchases do not have to be registered.

32. For more details on the Visa E-Commerce Purchase Protection and Extended Warranty, please refer to www.aig.com/visa/apac.

Prevention and Mitigation of Banking Fraud and Scam

33. The Bank may from time to time provide the latest update or content to educate the Eligible Cardholders and create awareness that help prevent or mitigate fraud and scam risk. These may include but not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
34. The Eligible Cardholders shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, debit card, 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.
35. Where any loss or damage suffered by the Eligible Cardholders is solely attributed to the wilful 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 for 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.
36. 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 measures upon detection (with/without prior

consent from Eligible Cardholders) 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 Customer's 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.