

Global Spend Insurance Premium Cashback with Alliance Bank Visa Credit Cards

Terms and Conditions

1. The “**Global Spend Insurance Premium Cashback with Alliance Bank Visa Credit Cards**” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**Bank**”) and shall run from 1 October 2025 to 31 March 2026 (both dates inclusive) or such other period as may be notified by the Bank from time to time (“**Campaign Period**”).
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 all new and existing Alliance Bank Visa Credit Cardholders (“**Eligible Credit Cardholders**”) whose Alliance Bank Visa Credit Card is valid and payment can be made at the point of the transaction during the Campaign Period (“**Credit Card(s)**”), as may be determined by the Bank as per the Bank’s internal policies
4. For the avoidance of doubt:
 - a. 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 account of the Principal Cardholders is active, valid and in good credit standing;
 - b. Termination of the Supplementary Card account by the Supplementary Cardholders shall not disqualify its Principal Cardholder from this Campaign.
5. The following individuals shall NOT be eligible to participate in this Campaign:
 - a. Cardholders of any Business Credit Cards and/or non-Alliance Bank Visa Credit Card;
 - b. Cardholder(s) whose account(s) with the Bank are dormant, inactive, closed, terminated and/or unsatisfactorily conducted;
 - c. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
 - d. Persons who are of unsound mind, minors or bankrupts;
 - e. Any other persons as may be determined by the Bank to exclude according to internal policy(ies);
 - f. Any other person(s) as the Bank may decide to exclude as per the Bank’s internal procedure;
 - g. Sole-proprietors, Partnerships, Charitable/Non-profit Organisations/Societies, Corporate and Commercial Customers.

CAMPAIGN CRITERIA

6. Qualifying Criteria:

To be eligible for cashback, cardholders must:

- Make a **minimum insurance premium payment of RM5,000** using **Alliance Bank Visa Credit Card**.
- Spend a **minimum of RM1,000 in overseas transactions** (or equivalent in foreign currency) using the same card **within the same calendar month**.

7. Cashback Tiers:

Table 1: Cashback Tiers

Tier	Insurance Premium Range (RM)	Cashback Rate
Tier 1	RM5,000 – RM9,999.99	0.5%
Tier 2	RM10,000 – RM14,999.99	1.0%
Tier 3	RM15,000 – RM19,999.99	2.0%
Tier 4	RM20,000 and above	3.0%

8. Cashback Capping: Cashback is capped at **RM600 per cardholder per month.**

9. Cashback will be calculated based on the premium amount of each individual policy and will not be aggregated or accumulated across multiple policies.
10. The total cashback payout for this Campaign is capped at RM293,063 throughout the Campaign Period.
11. Insurance is only applicable to the following Merchant Category Codes (“Eligible MCC”), shown in Table 2:

Table 2: Insurance Eligible MCCs

Category	Eligible MCC	Description
Insurance	6300 & 5960	5960 - Direct Marketing Insurance Services 6300 - Insurance Underwriting, Premiums

12. The following transactions are excluded from cashback eligibility:
 - a. 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;
 - b. 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;
 - c. Refunded, disputed, unauthorised and/or fraudulent retail transactions; and/or
 - d. Transactions with the below Merchant Category Code (“MCC”), as shown in Table 3:

Table 3: Excluded Transactions/Fees and Charges

Transactions/Fees and Charges	MCC Code
E-wallet top-up	6540 - Non-Financial Institutions – Stored Value Card Purchase/Load
Retail transactions performed/payments 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 Prize.	NIL

- e. Other transactions notified by the Bank from time to time.

13. The assignment of Merchant category and MCC for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular bank to assign the correct Merchant category and MCC. In the event that the Eligible Cardholders did not meet the criteria of the Eligible Transactions due to incorrect assignment of Merchant category and MCC by the acquiring bank, the Bank is not responsible for such discrepancies which are beyond the Bank's control.
14. All Eligible Transactions must bear the transaction dates (defined as the date on which transactions are charged to the Eligible Cardholders' Credit Card as per the Bank's record) within the same Campaign Month 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 in order to qualify for the Campaign Cashback. All approved transactions as recorded by the Bank are final, conclusive and binding on all 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.

Refer to the illustration for cashback earned as stipulated in Illustration 1 below:

Illustration 1: Cashback Tiers Earned

Scenario A:

Customer A spent a total of RM 1000.62 in overseas transactions (or equivalent in foreign currency) using Alliance Bank Visa Credit Card in the same month (October25)

- SGD165 (approximately RM 539.55) on dining at Singapore.
- SGD141 (approximately RM 461.07) at a supermarket in Singapore.
- Customer A made an insurance premium payment of RM5,000 on October 25 using his Alliance Bank Visa Credit Card.

Eligible Cardholder	Transaction Date	Amount Spent	Meets requirements	Cashback Tiers
Customer A	8 October 2025	SGD165 (approximately RM539.55)	Yes	0.5% of Insurance Premium (RM5,000) = RM25
	20 October 2025	SGD141 (approximately RM461.07)		

Conversion based on exchange rate of S\$1.000 SGD = RM3.27 MYR as of 23 September 2025

Customer A has met the campaign requirements by making an insurance premium payment of RM5,000 as well as spending RM1,000.62 in overseas transactions within the same month (October 2025), using his Alliance Bank Visa Credit Card.

Scenario B:

Customer B spent a total of RM 3318 in overseas transactions (or equivalent in foreign currency) using Alliance Bank Visa Credit Card in the same month (November 2025)

- USD110 (approximately RM 462) at a supermarket in USA
- USD230 (approximately RM 966) at Premium Outlet in USA
- USD450 (approximately RM 1890) on dining in USA
- Customer B made an insurance premium payment of RM15,000 on November 25 using his Alliance Bank Master Credit Card.

Eligible Cardholder	Transaction Date	Amount Spent	Meets requirements	Cashback Tiers
Customer B	1 November 2025	USD110 (approximately RM 462)	No. Using Master Credit Card.	NIL
	11 November 2025	USD230 (approximately RM 966)		
	30 November 2025	USD450 (approximately RM 1890)		

Conversion based on exchange rate of S\$1.000 USD = RM4.20 MYR as of 23 September 2025

Customer B did not meet the campaign requirements as using Alliance Bank Mastercard Credit Card for insurance payment instead of an Alliance Bank Visa Credit Card.

Scenario C:

Customer C spent a total of RM 4670.40 on overseas transactions (or equivalent in foreign currency) using Alliance Bank Visa Credit Card in the same month (December 25)

- AUD 600 (approximately RM1668) at Shopping Mall
- AUD 700 (approximately RM1946) on dining in Australia
- AUD 380 (approximately RM1056.4) at Fish Market
- Customer C made an insurance premium payment of RM11,000 on December 25 using his Alliance Bank Visa Credit Card.

Eligible Cardholder	Transaction Date	Amount Spent	Meets requirements	Cashback Tiers
Customer C	2 December 2025	AUD600 (approximately RM 1668)	Yes	1% of Insurance Premium (RM11,000) = RM110
	8 December 2025	AUD700 (approximately RM 1946)		
	10 December 2025	AUD380 (approximately RM 1056.4)		

Conversion based on the exchange rate of AUD1.000 = RM2.78 MYR as of 23 September 2025.

Customer C has met the campaign requirements by making an insurance premium payment of RM11,000 as well as spending RM4,670.4 in overseas transactions within the same month (December 2025), using Alliance Bank Visa Credit Card.

Scenario D:

Customer D consistently met the campaign requirements throughout the three months:

- **Insurance Premium Payment:** Making an insurance premium payment minimum RM5,000 using an Alliance Bank Visa Credit Card.
- **Foreign Spend:** Spent over RM1,000 in overseas transactions in October, November, and December.
- **Insurance Premiums & Cashback Earned:**

Campaign Month	Insurance Premium (RM)	Foreign Spend (RM)	Cashback Tier	Cashback Rate	Cashback Amount (RM)
October	5,000	1,000.62	Tier 1	0.5%	25.00
November	11,000	1,050.75	Tier 2	1%	110.00
December	25,000	1,100.80	Tier 4	3.0%	600.00 (Capped at RM600 p.m.)
Total	41,000	3,152.17			735.00

Customer D qualifies for cashback in all three months, earning a total of RM735.00.

CAMPAIGN CASHBACK & FULFILLMENT

15. Eligible Cardmembers who fulfil the Qualifying Spend Criteria stipulated in Clauses 6 to 14 shall be awarded with the Cashback (“**Campaign Winners**”).
16. The Cashback will be credited to the Campaign Winners’ principal Card account within three (3) months after the end of each Campaign Participating Month, as stipulated in Table 3 (“**Fulfilment Period**”).
17. The Campaign Participating Period and Campaign Cashback Fulfilment Date is stipulated in Table 5 below:

Table 5: Campaign Fulfilment Period

Campaign Participation Month (“Campaign Month”)	Fulfilment Date (Campaign Cashback)
1 October 2025 – 31 October 2025	By 31 January 2026
1 November 2025 – 30 November 2025	By 28 February 2026
1 December 2025 – 31 December 2025	By 31 March 2026
1 January 2026 – 31 January 2026	By 30 April 2026
1 February 2026 – 28 February 2026	By 31 May 2026
1 March 2026 – 31 March 2026	By 30 June 2026

18. 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;

19. All Campaign Winners shall be responsible for ensuring that their telephone numbers and/or email addresses are current and updated with the Bank. The notification of the Cashback shall be based on each Campaign Winner(s)' telephone number and/or email address maintained with the Bank;
20. If there is a non-receipt of the Cashback, the Campaign Winner is required to contact the Bank's Contact Centre (03-5516 9988) by 30 September 2026. No inquiry will be entertained after this date.
21. The Bank reserves the right to disqualify the participation of any Eligible Customers or forfeit the Campaign Cashback 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 Bank's internal policies. All records of The Bank on the transaction(s) made shall be conclusive and final.
22. For the avoidance of doubt, it is essentially the obligation of Eligible Cardholders to provide their latest and accurate telephone numbers and email addresses to the Bank. The Bank will not be held responsible/liable in the event that the Bank is unable to contact the Eligible Cardholder due to the inaccurate/invalid telephone number and/or email address provided by the Eligible Cardholder, or the Notification is unable to be sent/delivered due to any reason whatsoever not caused by the Bank.
23. The Campaign Cashback are non-transferable to any 3rd party and are non-exchangeable for cash, cheque, credit and/or in kind. 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 Monthly Cashback Earners to transfer or exchange the Campaign Cashback entitlement to any 3rd party's Account.

GENERAL TERMS AND CONDITIONS

24. 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.
25. 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.
26. 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 Prize with another item (s) or reward(s) of similar value with prior notice via the bank's website.
27. 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").
28. 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.
29. 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 includes but is 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.

30. 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.
31. The Credit Card account(s) and account 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 to the Campaign Prizes.
32. The Bank reserves the right to disqualify the participation of any Eligible Cardholders or forfeit the Campaign Prizes 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.
33. 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 Prizes 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.
34. 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.
35. 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.
36. 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.
37. 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.
38. 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.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.

39. 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.

PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM

40. The Bank may from time to time provide the latest updates 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.
41. The Eligible Cardholders shall keep in the safe custody of all banking instruments, for example, chequebooks/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 Cardholder's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
42. 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 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.
43. 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 the customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
 - a. Suspend or freeze the affected account;
 - b. Revoke or reset the Eligible Cardholders' internet or mobile banking access; and/or;
 - c. Revoke the validity of banking instruments, and the Eligible Cardholders will be notified once the above has been operated.