

# **Mid-Year Groceries Campaign with Alliance Bank Visa Credit Cards**

## **Terms and Conditions**

1. The “**Mid-Year Groceries Campaign with Alliance Bank Visa Credit Cards**” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**Bank**”) and shall run from 15 April 2025 to 14 August 2025 (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;
  - h. Permanent and/or contract employees in the designated Credit Card department who are coordinating this campaign (“Non-eligible Employees”).
6. For the avoidance of doubt, other employees of the Bank (excluding the Non-eligible Employees) are eligible to participate in this Campaign. However, all entries earned by such employees will only be eligible for the Monthly Prize winner selection; and are **NOT** eligible to be placed in the running for and will not win the Grand Prize.

#### CAMPAIGN MECHANICS

7. To participate in this Campaign, the Eligible Customers are required to meet at least one of the following criteria (“**Qualifying Criteria**”) to earn campaign entries (“**Qualifying Entries**”) with the Bank’s Visa Credit Card(s), shown in Table 1:

**Table 1: Campaign Qualifying Criteria & Qualifying Entries**

Qualifying Criteria		No. Of Qualifying Entries
A)	<b>Every RM100</b> retail spending in a single receipt on local retail spending via in-store and/or online (“ <b>Local Retail Spending</b> ”)¹ <i>¹excludes any local retail spending incurred under Groceries (B).</i>	5 entries
B)	<b>Every RM100</b> or its equivalent retail spending in a single receipt via in-store and/or online in the Groceries Category (“ <b>Groceries</b> ”)² <i>²excludes any local retail spending incurred under Local Retail Spending (A) and Overseas Spending (C).</i>	10 entries
C)	<b>Every RM500</b> or its equivalent retail spending in a single receipt via in-store and/or online incurred in Foreign Currencies (“ <b>Overseas Spending</b> ”)³ <i>³excludes any retail spending incurred under Groceries (B).</i>	50 entries

The total spending of Principal and Supplementary Cards is combined under this Campaign.

8. Groceries are only applicable to the following Merchant Category Codes (“**Eligible MCC**”), shown in Table 2:

**Table 2: Groceries Eligible MCCs**

Category	Eligible MCC	Description
Groceries	5131, 5411, 5422, 5441, 5451, 5499, 5544, 5662, 5911, 5912, 9751	Supermarkets, Grocery Stores, Confectionery Stores, Convenience Food Stores, etc

9. Local Retail Spending refers to spending charged in local currency Ringgit Malaysia ("RM"); and shall exclude any Groceries spending performed in RM relating to Qualifying Criteria (B). Groceries refers to spending under the Eligible MCCs shown in Table 2, charged in local currency Ringgit Malaysia ("RM") and/or foreign currency which will be converted to Ringgit Malaysia by the bank for the calculation of entries/ qualifying Criteria (B). Groceries shall exclude any Local Retail Spending performed in RM relating to Qualifying Criteria (A) and Overseas Spending performed in Qualifying Criteria (C). Overseas Spending that is charged in foreign currency will be converted to Ringgit Malaysia by the bank for the calculation of entries.
10. For the avoidance of doubt, spending will only come with either "Local Retail Spending" or "Groceries" or "Overseas Spending" without overlap. Accordingly, Eligible Cardholders will only be given the entries for ONE among "Retail Spending", "Category Spending" or "Overseas Spending".
11. Retail spending excludes the following:
- 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;
  - 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;
  - Refunded, disputed, unauthorised and/or fraudulent retail transactions; and/or
  - 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
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/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.
12. 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.
13. 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 Prize. 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 entries earned as stipulated in Illustration 1 below:

### Illustration 1: Number of Entries Earned

#### Scenario A:

Customer A has the following spending on his Alliance Bank Visa Credit Card:

- RM150 on dining at a café in Kuala Lumpur;
- RM380 at a supermarket in Kuala Lumpur;
- SGD180 (approximately RM595.60) worth of transport ride in Singapore

Customer A earned a total of 85 Qualifying Entries throughout the Campaign Period; as he met all the Qualifying Criteria.

Eligible Cardholder	Transaction Date	Qualifying Criteria	Amount Spent	Meets Entries requirements	No. Of Qualifying Entries
Customer A	20 April 2025	Café in Kuala Lumpur: Qualifying Criteria (A) Local Retail Spending	RM150	Yes	5
	1 May 2025	Supermarket in Kuala Lumpur: Qualifying Criteria (B) Groceries	RM380	Yes	30
	30 June 2025	Transport ride in Singapore: Qualifying Criteria (C) Overseas Spending	RM595.60	Yes	50
<b>Total Qualifying Entries Earned</b>					<b>85</b>

Conversion based on exchange rate of S\$1.000 SGD = RM3.309 MYR as of 27 March 2025

#### Scenario B:

Customer B has the following spending on his Alliance Bank Visa Credit Card:

- RM5,300 for flight ticket and hotel stay purchase to Thailand via a travel agency in Johor Bahru;
- RM65 for dining at KLIA;
- THB800 (approximately RM104.50)\* worth at a supermarket in Thailand.

Customer B earned a total of 275 Qualifying Entries throughout the Campaign Period as he met all the Qualifying Criteria, except for the local dining spending as it did not meet the Local Retail Spending amount. Groceries spent performed in foreign currency are categorised under the Groceries MCC shown in Table 2, hence fall within Qualifying Criteria (B) Groceries.

Eligible Cardholder	Transaction Date	Qualifying Criteria	Amount Spent	Meets Entries requirements	No. Of Qualifying Entries
Customer B	1 May 2025	Travel agency in Johor Bahru: Qualifying Criteria (A) Local Retail Spending	RM5,300	Yes	265
	5 July 2025	Dining in KLIA: Does not meet Qualifying Criteria (A) Local Retail Spending	RM65	No	0
	6 July 2025	Supermarket in Thailand: Qualifying Criteria (B) Groceries	RM104.50	Yes	10
<b>Total Qualifying Entries Earned</b>					<b>275</b>

Conversion based on the exchange rate of ฿1.000 THB = RM0.1306 MYR as of 27 March 2025.

#### Scenario C:

Customer C has the following spending on his Alliance Bank Visa Credit Card:

- RM3,600 for insurance premium payment;
- USD\$70 (approximately RM310.21) worth of attraction tickets in the USA;
- USD\$25 (approximately RM110.79) worth of groceries at a grocery store in the USA;

- RM400 at a supermarket in Penang.

Customer C earned a total of 50 Qualifying Entries throughout the Campaign Period as he only met the Qualifying Criteria for the Groceries.

Eligible Cardholder	Transaction Date	Qualifying Criteria	Amount Spent	Meets Entries requirements	No. Of Qualifying Entries
Customer C	15 May 2025	Insurance premium payment: Not eligible per Clause 10d - <b>Table 2: Excluded Transactions/Fees and Charges</b>	RM3,600	No	0
	8 June 2025	Attraction tickets in the USA: Does not meet Qualifying Criteria (C) Overseas Spending	RM310.21	No	0
	10 June 2025	Grocery store in the USA: Qualifying Criteria (C) Overseas Spending	RM110.79	Yes	10
	3 July 2025	Supermarket in Penang: Qualifying Criteria (B) Local Retail Spending.	RM400	Yes	40
<b>Total Qualifying Entries Earned</b>					<b>50</b>

Conversion based on the exchange rate of USD 1.000 = RM4.432 MYR as of 27 March 2025.

14. This Campaign is not applicable in conjunction with any other ongoing promotions or campaigns of the Bank unless otherwise stated.

## CAMPAIGN PRIZES

15. The Campaign Prizes 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.
16. Subject always to the Campaign Winner's selection terms and conditions, the Bank is giving away the following Campaign Prizes to the Campaign Winners during the respective Campaign Months:
- The Monthly Prize of RM500 Cashback is capped at sixty (60) winners per month at RM30,000 cashback per month; and a total of two hundred forty (240) winners throughout the Campaign Period at RM120,000 Cashback.
  - The Grand Prize of RM12,000 cashback is capped at ten (10) winners throughout the Campaign Period.
- The breakdown of the Campaign Prizes is shown in Table 4:

**Table 4: Campaign Participation Period, Campaign prizes and Campaign winners**

Campaign Prize Categories	Campaign Participation Month ("Campaign Month")	Campaign Participating Period	Campaign Prize	No. of Campaign Winners	Total Prize
a) Monthly Prize	Month 1	15 April 2025 – 14 May 2025	RM500 cashback	60	RM30,000
	Month 2	15 May 2025 – 14 June 2025	RM500 cashback	60	RM30,000
	Month 3	15 June 2025 – 14 July 2025	RM500 cashback	60	RM30,000
	Month 4	15 July 2025 – 14 August 2025	RM500 cashback	60	RM30,000
<b>Total Monthly Prize</b>				<b>240</b>	<b>RM120,000</b>
Campaign Prize Categories	Campaign Participation Month ("Campaign Month")	Campaign Participating Period	Campaign Prize	No. of Campaign Winners	Total Prize
b) Grand Prize	Month 1 – Month 4	15 April 2025 – 14 August 2025	RM12,000 cashback	10	RM120,000

17. An Eligible Cardholder is eligible to win a maximum of four (4) Monthly Prize and one (1) Grand Prize throughout the Campaign Period.

## CAMPAIGN FULFILLMENT & WINNERS SELECTION

18. The Campaign Fulfillment and Campaign Winners Selection Process for the Monthly Prize (RM500 cashback) are as follows:
- Eligible Cardholders who fulfil all the Campaign conditions herein shall be shortlisted based on the top sixty (60) highest cumulated Qualifying Entries each Campaign Month for the Monthly Prize (**"Shortlisted Winners"**).
  - In the event of a tie, the Bank will determine the winner based on the Shortlisted Winner's earliest transaction date and timestamp to achieve the highest spend;
  - The 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 Monthly Prize. If during the Campaign Period or Fulfillment 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;
  - The Shortlisted Winners will be awarded the Monthly Prize in accordance with the terms and conditions herein (**"Monthly Winners"**); within three (3) months after the end of each Campaign Month as stipulated in Table 5 (**"Fulfillment Period"**).
  - The Monthly 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;
  - All Monthly 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 Monthly Prize shall be based on each Monthly Winner(s)' telephone number and/or email address maintained with the Bank;
  - The Bank may disclose or publish the Monthly winners' names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign (**"Winners Announcement"**);
  - If there is a non-receipt of the Monthly Prize, the Monthly Winner is required to contact the Bank's Contact Centre (03-5516 9988) by 14 November 2025. No inquiry will be entertained after 14 November 2025;
  - Each Monthly Winner is eligible to win up to a **maximum of four (4) Monthly Prizes** throughout the Campaign Period.
19. The Campaign Fulfillment and Winners Selection Process for the Grand Prize (RM12,000 cashback) are as follows:
- Eligible Cardholders who fulfil all the Campaign conditions herein shall be shortlisted based on the highest spend amount of Groceries (as defined in Qualifying Criteria (B) and clause 8 herein) throughout the Campaign Period, for the Grand Prize (**"Shortlisted Winners"**);
  - The 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 Grand Prize. If during the Campaign Period or Fulfillment Period, the Campaign Winner closes the Credit Card(s) for any reason, his/her participation in this Campaign becomes null and void with immediate effect;
  - The Shortlisted Winners will be contacted by the Bank's representatives via call using the information recorded in the bank's system within three (3) months after the end of the campaign period as stipulated in Table 5 (**"Fulfillment Period"**);
  - The Shortlisted Winners will be required to answer 1 simple question correctly relating to the Campaign in order to receive the Grand Prize (**"Grand Prize Winners"**). Shortlisted Winners who fail to answer the question correctly will be disqualified and the Bank will draw on the next Shortlisted Winner;
  - In the event the Shortlisted Winners are not contactable after 3 attempts on the same day for whatsoever reason(s) and/or the shortlisted Winners wishes to withdraw from the Campaign upon being contacted by the Bank's representative, he/she shall be disqualified from the Campaign;
  - The Grand Prize will be awarded to the Grand Prize Winners within three (3) months after the end of the Campaign Period as stipulated in Table 5 (**"Fulfillment Period"**);
  - The Grand Prize 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;
  - All 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 Grand Prize shall be based on each Campaign Winner(s)' telephone number and/or email address maintained with the Bank;
  - The Bank may disclose or publish the Campaign winners' names, photos and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign (**"Winners Announcement"**);
  - If there is a non-receipt of the Grand Prize, the Grand Prize Winner is required to contact the Bank's Contact Centre (03-5516 9988) by 14 November 2025. No inquiry will be entertained after 14 November 2025;

- k. Each Campaign Winner is eligible to win a **maximum of one (1) Grand Prize** only throughout the Campaign Period.

20. The Campaign Participating Period and Prize Fulfilment Date is stipulated in Table 5 below:

**Table 5: Campaign Fulfilment Period**

<b>Prize Categories</b>	<b>Campaign Participation Month ("Campaign Month")</b>	<b>Fulfilment Date</b>
Monthly Prize	15 April 2025 – 14 May 2025	By 14 August 2025
	15 May 2025 – 14 June 2025	By 14 September 2025
	15 June 2025 – 14 July 2025	By 14 October 2025
	15 July 2025 – 14 August 2025	By 14 November 2025
Grand Prize	15 April 2025 – 14 August 2025	By 14 November 2025

21. The Bank reserves the right to disqualify the participation of any Eligible Customers 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 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 Prizes 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 any of the Monthly Winners, Grand Prize Winners or any other persons to transfer or exchange the Campaign Prizes entitlement to any 3rd party's Account.
24. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the suitability of the Campaign Prizes (including but not limited to the validity and/or usage of the Campaign Prizes and shall not be responsible for replacing any invalid or forfeited Campaign Prizes). The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Campaign Prizes and neither represents the quality or fitness for any purpose of the Campaign Prizes.

#### **GENERAL TERMS AND CONDITIONS**

25. 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.
26. 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.
27. 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.
28. 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").
29. 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 correspondences and/ or appeal in respect thereof shall be entertained.

30. 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.
31. 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.
32. 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.
33. 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.
34. 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.
35. 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.
36. 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.
37. 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.
38. 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.
39. 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.
40. 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.
41. For Visa Cardholders with card types shown in Table 6 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 6: Visa E-Commerce Purchase Protection & Extended Warranty**

<b>Program Date:</b>	1 October 2024 – 30 September 2025 (1 year)	
<b>Card Types:</b>	Visa Signature & Visa Infinite (Consumer Credit Card only)	
<b>Benefits:</b>	eCommerce Purchase Protection	Extended Warranty
<b>Offer Details:</b>	<p>eCommerce Purchase Protection is a benefit now available to you as a Visa Infinite and Visa Signature Credit Cardholder, 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"> <li>• Non-delivery and/or incomplete delivery of Goods and shipping charges, that are purchased on the internet</li> <li>• Improper functioning of the Goods due to damage to delivered Goods.</li> </ul>	<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"> <li>• Covered Purchases given as gifts are covered.</li> <li>• Covered Purchases include internet purchases.</li> <li>• Covered Purchases do not have to be registered.</li> </ul>

42. For more details on the Visa E-Commerce Purchase Protection and Extended Warranty, please refer to [https://www.visa.com.my/en\\_my/visa-offers-and-perks/ecommerce-purchase-protection-by-aig-asia-pacific-insurance-pte-ltd/156444](https://www.visa.com.my/en_my/visa-offers-and-perks/ecommerce-purchase-protection-by-aig-asia-pacific-insurance-pte-ltd/156444) and [https://www.visa.com.my/en\\_my/visa-offers-and-perks/extended-warranty-by-aig-asia-pacific-insurance-pte-ltd/156448](https://www.visa.com.my/en_my/visa-offers-and-perks/extended-warranty-by-aig-asia-pacific-insurance-pte-ltd/156448).

#### **PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM**

43. 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.
44. 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.
45. 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.
46. 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:
- Suspend or freeze the affected account;
  - Revoke or reset the Eligible Cardholders' internet or mobile banking access; and/or;
  - Revoke the validity of banking instruments, and the Eligible Cardholders will be notified once the above has been operated.