

“Instant Discount Campaign on Apple Products with Pine Labs 0% Instalment Payment Plan (IPP) Campaign”

Terms and Conditions

1. The **"Instant Discount Campaign on Apple Products with Pine Labs 0% Instalment Payment Plan (IPP) Campaign"** (**"Campaign"**) is organised by Alliance Bank Malaysia Berhad (**"Bank"**) together in partnership with Pine Labs and shall run from **15 July 2026 to 31 August 2026** (both dates inclusive) or such other time period as may be notified by the Bank from time to time (**"Campaign Period"**) at Participating Merchants. By participating in this Campaign, the Eligible Cardholders (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.
2. **"Pine Labs"** shall mean Pine Payment Solutions Sdn. Bhd. (Company No. 201601031792 (1202733-A)) is a leading payments solution provider, providing financing and retail transaction technology to merchants and POS credit card terminals. The Bank has engaged Pine Labs to facilitate the Alliance Bank Pine Labs 0% Instalment Payment Plan (**"IPP"**) for Eligible Cardholders who make purchases at Participating IPP Merchants. For the avoidance of any doubt, Pine Labs is not a subsidiary, affiliate or related company of the Bank.
3. **"Apple Products"** refers to brand-new Apple-branded devices sold by Participating IPP Merchants including iPhone, iPad, Mac, Apple Watch and other Apple products as determined by the Participating Merchant. Accessories, AppleCare plans, service charges, gift cards and other non-Apple products are excluded unless otherwise determined by the Bank.

CAMPAIGN DETAILS

4. This Campaign is open to all new and existing Alliance Bank Infinite, Visa Platinum and Visa Virtual Credit Cardholders (**"Eligible Cardholders"**) whose Credit Card is valid and payment can be made at the point of transaction during the Campaign Period (**"Credit Card(s)"**), as may be determined by the Bank as per the Bank's internal policies.
5. For avoidance of doubt:
 - i. The transactions made by the Supplementary Cardholders in respect of this Campaign shall accrue to the Principal Cardholders of the same provided that the respective account of the Principal Cardholders are active, valid and in good credit standing;
 - ii. Termination of the Supplementary Card account by the Supplementary Cardholders shall not disqualify its Principal Cardholder from this Campaign.
6. The following individuals shall NOT be eligible to participate in this Campaign:
 - i. Non-Alliance Bank Visa Credit Cardholders
 - ii. Cardholders of Visa Signature and Visa Signature Credit Card for Alliance Privilege
 - iii. Cardholders of any Business Credit Cards;
 - iv. Cardholder(s) whose account(s) with the Bank are dormant, inactive, closed, terminated and/or unsatisfactorily conducted;
 - v. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
 - vi. Persons who are of unsound mind, minors or bankrupts;
 - vii. Any other persons as may be determined by the Bank to exclude according to internal policy(ies).
7. Campaign participation is automatic for Eligible Cardholders who fulfil these Terms and Conditions. No pre-registration, SMS or entry form is required.
8. Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies), including their respective immediate family members, are eligible to participate in the Campaign.

CAMPAIGN MECHANICS

9. Participation in this Campaign requires Eligible Cardholders to achieve a minimum spend of RM3,000 (**"Eligible Transactions"**) on Alliance Bank Visa Credit Card(s) at participating IPP merchants through Pine Lab 0% IPP terminals during the Campaign Period, to be entitled to a RM200 Instant Discount.

10. The Campaign Mechanics, Instant Discount Capping and Participating IPP Merchants are as detailed below:

Table 1: Participating IPP Merchants, Instant Discount Capping and Campaign Mechanics

No.	Participating IPP Merchant*	Campaign Mechanic
1	Machines Sdn Bhd	RM200 Instant Discount with a minimum spend of RM3,000 on a single transaction/receipt
2	Switch (CG Computers Sdn Bhd)	
3	Urban Republic (CG Computers Sdn Bhd)	
4	Thunder Match Technology Sdn Bhd	

***Capping of Instant Discount Amount may be subject to changes at the Bank's discretion.*

11. Each Eligible Cardholder is entitled to a maximum of two (2) Instant Discount redemptions during the Campaign Period regardless of the number of cards held under the same Principal Cardholder account.
12. The minimum spend requirement of RM3,000 must be fulfilled in a single transaction and cannot be accumulated across multiple transactions, credit cards or receipts.
13. The Instant Discount shall only apply at the point of sale where an Eligible Cardholder successfully converts the purchase of Apple Products made via a Pine Labs terminal into a 0% instalment payment plan.
14. Instalment payment plans are available for tenures of 6, 12, 24, or 36 months, subject to availability and the participating IPP merchant's offering.
15. Transactions that are not converted into a Pine Labs 0% Instalment Payment Plan shall not qualify for the Instant Discount.
16. The Instant Discount is subject to the allocated campaign budget and will be awarded on a first-come, first-served basis. Once the allocated budget has been fully utilized, no further Instant Discounts will be available. The Participating IPP Merchant will inform the Eligible Cardholder of the availability of the Instant Discount at the point of transaction.
17. Approval of the Pine Labs 0% IPP remains subject to the Credit Card's available credit limit and the Bank's approval criteria.

GENERAL TERMS AND CONDITIONS

1. By participating in this Campaign, Eligible Cardholders are required to read, and understand the terms provided before agreeing to the Terms and Conditions. This 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 correspondences and/or appeal in respect thereof shall be entertained.
2. The Bank reserves the right to withdraw/ cancel, terminate, suspend or extend this Campaign and to add, delete, suspend and/ or vary this 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 Terms and Conditions.
3. 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 value with prior notice via the bank's website.
4. The Terms and Conditions shall be supplemental to the existing terms and conditions governing the Cardholder's Product and banking accounts maintained with the Bank ("the Existing Terms").

5. The 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.
6. The Bank shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Eligible Cardholders resulting directly or indirectly from this Campaign due to cardholders own action. The Bank shall not be liable or held responsible to the Eligible Cardholders in any manner whatsoever if The Bank is unable to perform any of its obligations under this Campaign directly or indirectly due to any force majeure event which include but not limited to any act of God, war, strike, riot, industrial dispute, lockout, fire, drought, flood, storm or any event beyond the reasonable control of The Bank.
7. The Bank shall not be responsible for any technical failures of any kind, whatsoever intervention, interruption, electronic error and/ or any failure or delay in the transmission of evidence of transactions by Visa International, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Cardholder's entitlement during the Campaign Period.
8. The Eligible Cards and accounts of the Eligible Cardholders' must at all times (i) be valid, in good credit standing and not be in breach of any terms of this Terms and Conditions or the Existing Terms; and (ii) not be terminated or closed or be made subject to any attachment, adverse orders made by Court or any authorities sanctioned by laws, delinquent and/ or invalid or cancelled as may be determined by The Bank in order to be entitled for the Campaign Reward.
9. The Bank reserves the right to disqualify the participation of any Eligible Cardholders or forfeit the Campaign Reward in circumstances where there is a fraudulent (eg: stolen card number to make purchases), unauthorised (eg: stolen or compromised payment information and scams) or reversal of transaction(s) such as previously authorized or settled payment that is cancelled or returned to the cardholder's account or breach or potential breach of these Terms and Conditions as per ABMB internal policies. All records of The Bank on the transaction(s) made shall be conclusive and final.
10. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Cardholders or forfeiture of the Campaign Reward shall not entitle the Eligible Cardholders to any claim or compensation against The Bank or for any and all losses or damages suffered by the Eligible Cardholders as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture due to the Eligible Cardholders own act.
11. Eligible Cardholders shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation of this Campaign.
12. Eligible Cardholders hereby give their unequivocal and irrevocable consent and authorise ABMB to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Cardholders.
13. By participating in this Campaign, the Eligible Cardholders agree that they have read the Notice and Choice Principle Statement available at the Bank's website (<https://www.alliancebank.com.my/Notice-and-Choice-Principle-Statement-Personal-Data-Protection-Act-2010>) and hereby give their consent and authorise the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
14. The Bank has instituted and maintains policies and procedures designed to prevent bribery and corruption by the Bank and its directors, officers, or employees; and to the best of the Bank's knowledge, neither the Bank nor any director, officer, or employee of the Bank has engaged in any activity or conduct which would violate any anti-bribery or anti-corruption law or regulation applicable to the Bank. The Bank has not, and covenants that it will not, in connection with the conduct of its business activities, promise, authorise, ratify or offer to make, or take any act in furtherance of any payment, contribution, gift, reimbursement or other transfer of anything of value, or any solicitation, directly or indirectly to any individual.
15. By virtue of participating in this campaign, Eligible Cardholders hereby acknowledges that it has been made aware of the Bank's anti-bribery and corruption summary of the policy available at <https://www.alliancebank.com.my/Anti-Bribery-and-Corruption-Summary-of-Policy.aspx> and further covenants/undertakes that it shall not indulge in such corrupt practices in whatsoever manner whether directly or indirectly with any directors, officers or employees of the Bank.

16. For Visa Cardholders with card types shown in the **Table 1** 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.
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Table 1: Visa E-Commerce Purchase Protection & Extended Warranty

Program Date:	1 October 2024 – 30 September 2026 (1 year)	
Cardholder Eligibility:	Visa Signature & Visa Infinite (Consumer Credit Card only)	
Benefits	<u>eCommerce Purchase Protection</u>	<u>Extended Warranty</u>
Offer Details:	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: • 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.	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 (\$500 USD for Visa Infinite Credit cards and Visa Signature Credit cards), whichever is less, subject to the Annual Aggregate Limit, • Covered Purchases given as gifts are covered. • Covered Purchases include internet purchases. • Covered Purchases do not have to be registered.

18. 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/156448 and https://www.visa.com.my/en_my/visa-offers-and-perks/ecommerce-purchase-protection-by-aig-asia-pacific-insurance-pte-ltd/156444

PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM

19. 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.
20. 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 becomes 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.
21. 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 or any loss of business, loss of profits,

earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.

22. 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 customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
 - i. Suspend or freeze the affected account;
 - ii. Revoke or reset the Eligible Cardholders' internet or mobile banking access; and/or;
 - iii. Revoke the validity of banking instruments; and the Eligible Cardholders will be notified once the above has been operated