

Alliance Bank Visa Credit Card Double Digit Foreign Currency E-Commerce Campaign

Terms and Conditions

1. This Alliance Bank Visa Credit Card Double Digit Foreign Currency E-Commerce Campaign" ("Campaign") is organised by Alliance Bank Malaysia Berhad ("ABMB" or "the Bank") and shall run on the following dates ("**Campaign Participating Month**") or such other period as may be notified by the Bank from time to time ("**collectively known as "Campaign Period**"):
 - a. 1 November 2025 – 11 November 2025 (both dates inclusive);
 - b. 1 December 2025 – 12 December 2025 (both dates inclusive).
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 ABMB Visa Credit Cardholders, including permanent and/or contract employees of ABMB ("**Eligible Cardholders**") whose Alliance Bank Visa 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.
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 MECHANICS AND CASHBACK

6. To participate in this Campaign, the Eligible Customers are required to meet at least one of the following criteria ("Qualifying Spend Criteria") to stand a chance to earn cashback in accordance with Table 1 below:

Table 1: Campaign Qualifying Spend Criteria

Qualifying Spend Criteria	Cashback	Cashback Capping per Eligible Cardholder	Cashback Pool Capping
Every RM500 Foreign Currency E-Commerce Spend per transaction	RM50 cashback	RM100 per Campaign Participating Month	RM297,000 throughout the Campaign Period

7. The spend requirement of RM500 must be fulfilled in a single transaction; cumulative spending will not be considered.
8. Online purchases (POS Code 59) are included and will be counted as eligible transactions for this campaign. POS Code 59 refers to online or e-commerce transactions, such as purchases made through websites or mobile apps (e.g. Agoda, Booking.com, Amazon, Taobao and other overseas online merchants).
9. 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

Eligible Cardholder	During Campaign Period	Eligible Transaction Spend Amount	Eligible Foreign Currency E-Commerce Transaction	Campaign Prize
A	2 November 2025	RM500	Agoda	RM50 Cashback
B	10 November 2025	RM1200	Airbnb	RM50 Cashback
C	5 December 2025 9 December 2025	RM2000 RM500	Booking.com Taobao	RM50 Cashback RM50 Cashback (Total RM100 Cashback)
D	1 December 2025	RM500	Shopee	RM0 Cashback (Does not meet the foreign currency spend)

10. The Eligible Cardholders who meet the Campaign Qualifying Spend Criteria on a first-come, first-served basis, subject to the Cashback Capping per Eligible Cardholder and the availability of the overall Cashback Pool Capping; as stated above only.
11. In the event of a tie for the last cashback allocation (i.e. same transaction date and time stamp) before the Cashback Pool is exhausted, the Qualifying Spend transaction with the highest amount will be awarded the cashback.
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. The Qualifying Spend Criteria 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 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 Reward.	NIL

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

FULFILMENT OF CASHBACK

14. Eligible Cardmembers who fulfil the Qualifying Spend Criteria stipulated in Clauses 6 to 13 shall be awarded with the Cashback ("**Campaign Winners**").
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**").

Table 3: Cashback Fulfilment Period

Campaign Participation Month (" Campaign Month ")	Fulfilment Date
1 November 2025 – 11 November 2025 (both dates inclusive)	By 11 February 2026
1 December 2025 – 12 December 2025 (both dates inclusive)	By 12 March 2026

15. 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;
16. 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;
17. The Bank may disclose or publish the Campaign winners’ names and the last 4 digits of mobile numbers in media, marketing or advertising materials for the purposes of this Campaign (“**Winners Announcement**”);
18. 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 June 2026. No inquiry will be entertained after this date.
19. For avoidance of doubt, each Campaign Winner is eligible to win up to a **maximum of two (2) Cashback** throughout the Campaign Period.
20. 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 the Bank’s internal policies. All records of The Bank on the transaction(s) made shall be conclusive and final.
21. The Cashback is non-transferable to any 3rd party and is 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 Campaign Winners or any other persons to transfer or exchange the Cashback entitlement to any 3rd party’s Account.
22. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the suitability of the Cashback (including but not limited to the validity and/or usage of the Cashback and shall not be responsible for replacing any invalid or forfeited Cashback). The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Cashback and neither represents the quality or fitness for any purpose of the Campaign.

GENERAL TERMS AND CONDITIONS

23. 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.
24. 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.
25. 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.
26. 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”).
27. 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.
28. 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.

29. 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.
30. 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.
31. 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.
32. 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.
33. 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.
34. 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.
35. 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.
36. 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.
37. 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.
38. 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.