



ALLIANCE BANK

***“Family Fun Takes Flight:
Kids Fly For Free
Visa Credit Card Campaign”***

Terms and Conditions

DEFINITIONS

In this Terms and Conditions, unless the context otherwise requires:

“the Bank” or “ABMB” shall mean Alliance Bank Malaysia Berhad.

“Campaign” shall mean “Family Fun Takes Flight: Kids Fly For Free Visa Credit Card Campaign”.

“Product” shall mean ABMB Visa Credit Cards i.e. Visa Platinum or/ and Virtual Credit Card or/ and Visa Signature or/ and Visa Infinite.

CAMPAIGN PERIOD

1. The Campaign is organised by the Bank and shall run from 19 October 2023 to 31 December 2023 (both dates inclusive) or such other time period as notified by the Bank from time to time (**“Campaign Period”**).
2. The Bank reserves the right at any time with prior notice to change the duration and/or commencement and/or expiry dates of the Campaign Period. The changes will be updated in our bank's corporate website.

ELIGIBILITY

1. This Campaign is open to all individual ABMB Visa Credit Cardholders whose Credit Card is valid and payment is made at the point of transaction during the Campaign Period (**“Eligible Cardholders”**).
2. 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.
3. The following individuals shall NOT be eligible to participate in this Campaign:
 - i. Non Alliance Bank Visa Credit Cardholder
 - ii. Cardholders of any Business Credit Cards;
 - iii. Cardholder(s) whose account(s) with ABMB are dormant, inactive, closed, terminated and/or unsatisfactorily conducted;
 - iv. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
 - v. Persons who are of unsound mind, minors or bankrupts;
 - vi. Any other persons as may be determined by ABMB to exclude according to internal policy(ies).
 - vii. Any other person(s) as ABMB may decide to exclude as per the Bank's internal procedure.
4. Permanent and/or contract employees of ABMB (including its subsidiaries and related companies), including their respective immediate family members are eligible to participate in the Campaign.
5. To participate in this Campaign, the Eligible Cardholders are required to make a minimum booking spend of at least RM5,000 at Pick a Trip on flight bookings to selected international destinations only during the campaign period with their ABMB Visa Credit Cards.
6. The Eligible Spend are excluding the below:
 - i. 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 program;
 - ii. Refunded, disputed, unauthorised and/or fraudulent retail transactions.

CAMPAIGN MECHANICS AND REDEMPTION

1. This Campaign is not applicable in conjunction with any other on-going promotions or campaigns of the Bank unless otherwise stated.
2. The Campaign Reward 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 final.

Mechanics	Number of Redemptions
Cardholders are required to spend a minimum of RM5,000 on flight bookings to selected destinations via Pick-A-Trip website or mobile app to entitle for the kid's free ticket.	Campaign is capped at 60 redemptions per month and a total of 180 redemptions throughout the Campaign Period, on a first-come, first-served basis.
Kid's free ticket is applicable on base fare and capped at RM1,200 (excluding fuel surcharges and taxes)	Cardholders can redeem multiple times throughout the Campaign Period.

3. The Campaign/Booking period is valid from 19 October 2023 until 31 December 2023. The travel period is valid from 19 October 2023 until 30 September 2024.
4. Definition of kid's age is between the ages of 0 days to 11 years old.
5. Eligible Cardholders must be a registered user of Pick A Trip and are required to log on to Pick A Trip website at <https://www.pickatrip.com.my/> or download the mobile app to be able to redeem the kid's free ticket.
6. Eligible Cardholders who are new users of Pick A Trip mobile app will be entitled to a RM50 OFF on the first travel booking made via the mobile app using their Alliance Bank Visa Credit Card. This RM50 OFF on the first travel booking promotion is valid from 1 November 2023 until 31 December 2023.
7. Eligible Cardholders are required to key in the promo code "ALBKIDFLY" at the checkout page to enjoy the kid's free ticket of up to RM1, 200. Kid's free ticket is applicable on the base fare only, excluding fuel surcharges and taxes.
8. The Campaign is applicable on selected international destinations as listed below, and is valid on return journeys only. Redemptions are not valid for one-way journeys.
 - i. China
 - ii. Hong Kong
 - iii. Indonesia
 - iv. Japan
 - v. Singapore
 - vi. South Korea
 - vii. Taiwan
 - viii. Thailand
 - ix. Turkey
 - x. United Kingdom
9. Eligible Cardholders will be rewarded with one (1) redemption of the kid's ticket, capped at RM1,200 per booking per transaction throughout the Campaign Period with a minimum spend of at least RM5,000 on flight booking.
10. Eligible Cardholders may redeem the kid's free ticket, capped at RM1, 200 multiple times throughout the Campaign Period with their Alliance Bank Visa Credit Card.
11. The Campaign Reward is non-transferable to any 3rd party and is non-exchangeable for up-front cash or in-kind nor is it refundable for cash.

12. Please refer to the table below on the illustrations/scenarios of the mechanics and redemption.

Scenarios	Eligibility of Redemption									
<p><u>Scenario 1</u></p> <p>Return Fare Breakdown for a trip of 3pax (2 Adults + 1 Kid aged 8) to Japan via Narita International Airport on 1st December 2023 – 8th December 2023. Payment made on ABMB Visa Infinite.</p> <p>Adult tickets of 2 pax = RM3,000 Kids ticket of 1 pax = RM1,600 Total Fare = RM4,600</p>	<p>Not eligible for redemption as cardholder does not meet the minimum spend of RM5,000 on total bookings.</p>									
<p><u>Scenario 2</u></p> <p>Return Fare Breakdown for a trip of 3pax (2 Adults + 1 Kid aged 8) to New Zealand via Auckland Airport on 1st December 2023 – 8th December 2023. Payment made on ABMB Visa Infinite.</p> <p>Adult tickets of 2 pax = RM3,000 Kids ticket of 1 pax = RM1,600 Total Fare = RM4,600</p>	<p>Not eligible for redemption as cardholder does not select/not travel to the selected international destination as listed in clause 8 in the CAMPAIGN MECHANICS AND REDEMPTION section.</p>									
<p><u>Scenario 3</u></p> <p>Return Fare Breakdown for a trip of 3pax (2 Adults + 1 Kid aged 8) to Japan via Narita International Airport on 1st December 2023 – 8th December 2023. Payment made on ABMB Visa Infinite.</p> <p>Adult tickets of 2 pax = RM6,000 Kids ticket of 1 pax = RM1,800 (base fare RM1,300 + fuel surcharges, tax and other fees RM500) Total Fare before deduction = RM7,800 Total Fare Payable after deduction = RM6,600</p>	<p>Eligible for redemption as cardholder meets the minimum spend of RM5,000.</p> <p>Kid's free ticket capped amount of RM1,200 is deducted from the base fare. Hence cardholder pays a total of only RM600 for the kid's ticket</p> <table><tr><td>Base Fare</td><td>RM1,300 – RM1,200 capped</td><td>RM100</td></tr><tr><td>Fuel surcharges, tax and other fees</td><td></td><td>RM500</td></tr><tr><td>Total Payable for Kid</td><td></td><td>RM600</td></tr></table>	Base Fare	RM1,300 – RM1,200 capped	RM100	Fuel surcharges, tax and other fees		RM500	Total Payable for Kid		RM600
Base Fare	RM1,300 – RM1,200 capped	RM100								
Fuel surcharges, tax and other fees		RM500								
Total Payable for Kid		RM600								
<p><u>Scenario 4</u></p> <p>Return Fare Breakdown for a trip of 4pax (3 Adults + 1 Kid aged 8) to Taiwan, Taoyuan International Airport on 1st December 2023 – 9th December 2023. Payment made on ABMB Visa Infinite.</p> <p>Adult tickets of 3 pax = RM9,000 Kids ticket of 1 pax = RM1,450 (base fare RM1,150 + fuel surcharges, tax and other fees RM300) Total Fare before deduction = RM10,450 Total Pay Payable after deduction = RM9,300</p>	<p>Eligible for redemption as cardholder meets the minimum spend of RM5,000.</p> <p>As the kid's free ticket is below the cap of RM1,200 hence cardholder does not need to pay base fare except RM300 for the fuel surcharges, tax and other fees.</p> <table><tr><td>Base Fare</td><td>RM1,150 – RM1,200 capped</td><td>-</td></tr><tr><td>Fuel surcharges, tax and other fees</td><td></td><td>RM300</td></tr><tr><td>Total Payable for Kid</td><td></td><td>RM300</td></tr></table>	Base Fare	RM1,150 – RM1,200 capped	-	Fuel surcharges, tax and other fees		RM300	Total Payable for Kid		RM300
Base Fare	RM1,150 – RM1,200 capped	-								
Fuel surcharges, tax and other fees		RM300								
Total Payable for Kid		RM300								
<p><u>Scenario 5</u></p> <p>Return Fare Breakdown for a trip of 4pax (3 Adults + 1 Kid aged 8) to Taiwan, Taoyuan International Airport on 1st December 2023 –</p>	<p>Eligible for redemption as cardholder meets the minimum spend of RM5,000.</p>									

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 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 correspondences and/or appeal in respect thereof shall be entertained.
2. ABMB 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 ABMB's website, display at branch premises or advertisements or by any other means of notification which ABMB 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 ABMB in the notification. Eligible Cardholders hereby agree to access ABMB's website at regular intervals to view this Campaign Terms and Conditions.
3. ABMB 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 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").
5. ABMB 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. ABMB shall not be liable or held responsible to the Eligible Cardholders in any manner whatsoever if ABMB 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 ABMB.
6. ABMB 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.
7. 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 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 ABMB in order to be entitled for the Campaign Reward.
8. ABMB reserves the right to disqualify the participation of any Eligible Cardholders or forfeit the Campaign Reward 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 ABMB on the transaction(s) made shall be conclusive and final.
9. 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 ABMB 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.
10. 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.
11. 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.

12. 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/Alliance/media/Pdf/Personal%20Data%20Protection%20Act%202010/NCP-for-website-ENG.pdf>) 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.
13. 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.
14. 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.