

**“Alliance Bank Visa Virtual Credit Card:  
Activate, Spend, Get RM100 TnG e-Wallet  
Reload PIN & Samsung Galaxy Buds FE”**

**Terms and Conditions**

1. The “Alliance Bank Visa Virtual Credit Card: Activate, Spend, Get RM100 TnG e-Wallet Reload PIN & Samsung Galaxy Buds FE” (“Campaign”) is organised by Alliance Bank Malaysia Berhad (“Bank”) and shall run from **1 April 2026 to 31 May 2026** (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 on the Bank’s website.
3. By participating in this Campaign, the Eligible Cardholders (as defined hereunder) shall be deemed to have read thoroughly and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

### Eligibility

4. This Campaign is applicable to customers who activate their Alliance Bank Visa Virtual Credit Card (“**Eligible Card**”) and who meet the conditions listed below (“**Eligible Cardholders**”):
  - i. The Eligible Card must be activated within the Campaign Period, by **31 May 2026**.
  - ii. Eligible Card must spend a minimum of RM500 cumulatively within 30 days upon card activation, by **30 June 2026**.
5. The following individuals are NOT eligible to participate in this Campaign:
  - i. Individuals who have cancelled off their existing credit card(s) issued by the Bank within the last six (6) months before the Campaign Period;
  - ii. Individuals below the age of 21 years old;
  - iii. Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
  - iv. Any other person(s) as the Bank may decide to exclude as per the Bank’s internal policies and procedures;
  - v. 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 cardholder 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.

### Campaign Mechanics and Campaign Rewards

6. In order to participate in the Campaign, the Eligible Cardholders must activate their Alliance Bank Visa Virtual Credit Card in the allianceonline mobile app or any participating partners’ app (if any) during the Campaign Period.  
Upon successful activation, the Eligible Cardholder may qualify for rewards by meeting either of the following spending requirements (“**Campaign Criteria**”):
  - i. **Monthly Winners:**  
Spend a **minimum of RM500 Eligible Retail Spend cumulatively within thirty (30) days upon card activation** to stand a chance to be among first three hundred (300) winners for each Campaign Month; and/or
  - ii. **Top Spenders:**  
Spend a **minimum of RM500 Eligible Retail Spend cumulatively throughout the Campaign Period** to stand a chance to be the top two hundred (200) eligible spenders.
7. The Bank is rewarding the following Campaign Rewards:
  - i. **Monthly Reward: RM100 Touch ‘n Go e-Wallet Reload PINs (“TnG PINs”).**  
A total of Six Hundred (600) units of RM100 TnG PINs throughout the Campaign Period; capped at Three Hundred (300) units per Campaign Month worth RM100 per unit.  
The TnG PINs is awarded on a **first-come, first-served basis** to the Monthly Winners per Campaign Month.
  - ii. **Top Spender Reward: Samsung Galaxy Buds FE (“Galaxy Buds”).**  
A total of Two Hundred (200) units of Galaxy Buds worth RM399 per unit.  
The Galaxy Buds is awarded to the Top Spenders throughout the Campaign Period.

The requirements of Clause 6 and Clause 7 are shown in Table 1 below:

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

Campaign Month	Activation Period		Eligible Spending Period (within 30 days from card activation)		Campaign Reward	
	Start Date	End Date	Start Date	End Date	Monthly Reward	Top Spender Reward
1	1 April 2026	30 April 2026	1 April 2026	31 May 2026	RM100 Touch 'n Go e-Wallet Reload PIN x 300 winners  Fulfilment by 31 August 2026	Samsung Galaxy Buds FE (worth RM399) x Top 200 Spenders throughout the Campaign Period  Fulfilment by 30 September 2026
2	1 May 2026	31 May 2026	1 May 2026	30 June 2026	RM100 Touch 'n Go e-Wallet Reload PIN ("TnG PIN") x 300 winners  Fulfilment by 30 September 2026	

8. The monthly Eligible Retail Spend to fulfil the Campaign Criteria is defined as the total amount of Eligible Retail Spend each Campaign Month made at any retail outlet or e-commerce platforms in local or foreign currency and posted to the Eligible Cardmember's Card Account.
9. For the avoidance of doubt, the following transactions in Table 2 below are expressly **excluded** and shall not be treated as Eligible Retail Spend.

**Table 2: Transactions Excluded from Eligible Retail Spend**

Transactions Fees and Charges	MCC Code
Transactions converted into Instalment Payment Plan ("IPP") and Flexi Payment Plan ("FPP") transactions	NIL
e-Wallet reload transactions	6540 – Non-Financial Institutions – Stored Value Card Purchase/Load; 7372 – Computer Programming, Data Processing, and Integrated Systems Design Services; 4784 – Tolls and Bridge Fees
Insurance transactions	5960 - Direct Marketing – Insurance Services; 6300 – Insurance Sales, Underwriting, and Premiums
Retail transactions performed / payment made to any Government Agencies/ Bodies for services	4900 Utilities – Electric, Gas, Water, Sanitary and DuitNow QR; 9211 – Court Costs, Including Alimony and Child Support - Courts of Law; 9222 – Fines -Government Administrative Entities; 9223 – Bail, Bond Payments; 9311 – Tax Payments - Government Agencies; 9399 – Government Services (Not Elsewhere Classified); 9402 – Postal Services -Government Only;

	9405 – U.S. Federal Government Agencies or Departments)
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, Cash Instalment Plan, Credit Card fees and charges (i.e. finance charges, late charges, annual fee, etc.), any disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions and/or any taxes or levies; and any bill payments through Internet banking, JomPay transactions, FPX transaction	NIL
Transactions made by the Eligible Cardholder with any merchant associated with or controlled by him/her (whether as employee, employer, shareholder or director), i.e. transactions by an Eligible Cardholder 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.	NIL
Reversed, voided, refunded, disputed, unauthorised and/or fraudulent retail transactions	NIL
Other transactions notified by the Bank from time to time	NIL

10. 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 Credit 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.

### Rewards Fulfilment Process

11. Eligible Cardholders who fulfil the Campaign Criteria will be eligible to receive the Campaign Reward as reflected in Clause 6 to Clause 9 herein ("**Campaign Winners**"), based on the manner/example explained below:

**Table 3: Campaign Reward Eligibility**

Eligible Cardholder	Card Activation (1 April 2026 – 30 May 2026)	Minimum RM500 Eligible Retail Spend cumulatively within 30 days from Card Activation	First Three Hundred (300) Monthly Winners	RM100 TnG PIN Eligibility	Two Hundred (200) Top Spenders Throughout Campaign Period	Samsung Galaxy Buds FE Eligibility
A	Yes	Yes	Yes	Yes	Yes	Yes
B	Yes	No	N/A	N/A	N/A	N/A
C	Yes	Yes	Yes	Yes	No	No
D	Yes	Yes	No	No	Yes	Yes
E	No	Yes	N/A	N/A	N/A	N/A
F	No	No	N/A	N/A	N/A	N/A

12. Eligible Cardholders shall be responsible for ensuring that his/her e-mail address and/or telephone numbers and/or addresses are current and updated with the Bank. The fulfilment shall be based on the Campaign Winners details maintained with the Bank;
13. The Campaign Rewards will be fulfilled by the Bank's appointed vendor JCMS Pro Rewards Sdn Bhd ("**Vendor**"). Eligible Cardholders are deemed to have given consent for the Bank to disclose their personal information such as their names, contact details, e-mail address, delivery address and any general information that the Bank sees fit about the Campaign Winners to the Vendor in order to facilitate the fulfilment of this Campaign.
14. The Campaign Rewards will be fulfilled to the Campaign Winners within three (3) months after the end of each Campaign Month, as shown in Table 1.
15. For avoidance of doubt, the Campaign Rewards will be fulfilled to the Campaign Winners in the following manner by the Vendor:
  - i. RM100 TnG PIN: to the Campaign Winner's e-mail address maintained with the Bank.
  - ii. Samsung Galaxy Buds FE: to the Campaign Winner's mailing address maintained with the Bank. A SMS notification will be sent by the Vendor to the Campaign Winner's mobile number maintained with the Bank, in order to notify of the delivery.
16. The Bank shall not entertain any request to deliver the Campaign Reward to an overseas address, a third party and/or Post Office Box address.
17. The Campaign Reward given for this Campaign shall be as per the Bank's internal policies and procedures, and any decision made by the Bank in respect thereof shall be deemed as final
18. This Campaign is not applicable in conjunction with any other on-going promotions or campaigns of the Bank unless otherwise stated.
19. The Campaign Reward featured in all promotional materials, advertisement, Bank's website and/or other related materials relating to this Campaign are for illustration purposes only. Any props, accessories or equipment featured with the Campaign Reward in any pictorial materials are for decorative purposes and shall not form part of the Campaign Reward.
20. The item, design and/or the colour of the Campaign Reward are subject to availability. In the event of unforeseen circumstances, the Bank reserves the right to substitute an alternative item of equivalent or greater value.
21. The title of the Campaign Reward and any risk of loss and damage to the Campaign Reward will be passed to the Campaign Winner upon delivery of the Campaign Reward to the Campaign Winner.
22. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Campaign Reward (including but not limited to the validity and/or usage of the Campaign Reward and shall not be responsible to replace any lost, stolen or damaged Campaign Reward). The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Campaign Reward and neither represent the quality or fitness for any purpose of the Campaign Reward.
23. The recommended retail value of the Campaign Reward provided above is for reference purposes only and is subject to change, over which the Bank has no control.
24. If there is any dispute or non-receipt of the Campaign Reward, the Eligible Cardholder is required to contact the Bank's Contact Centre (03-5516 9988) latest by 31 October 2026. No enquiries will be entertained after this date.
25. Campaign Reward cannot be exchanged with cash or other products.
26. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Campaign Reward, if any.

27. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Cardholder when unauthorised use of the Campaign Reward by any person(s) that was not approved by the Eligible Cardholder.

## General

28. Any one or more transactions posted under the credit card account of the Eligible Cardholders may be disqualified by the Bank under the following circumstances:
- i. Payment for the Virtual Credit Card has been due for thirty (30) days or more and/or
  - ii. The account in respect of the Virtual Credit Card is suspected to have been operated fraudulently and/or;
  - iii. The account in respect of the Virtual Credit Card is closed or suspended by the Bank;
  - iv. The transactions performed on the account related to the virtual credit card were reversed.
29. By participating in this Campaign, Eligible Cardholders 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 Eligible Cardholders and no correspondences and/or appeal in respect thereof shall be entertained.
30. 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 as per the Bank's internal policies and procedures 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.
31. The Bank reserves the right to change or substitute at any times, at its own discretion as per its internal policies and procedures, the Reward with other item(s) or reward(s) of similar value with prior notice via the Bank's website.
32. This 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.
33. 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.
34. 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, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Cardholder's entitlement during the Campaign Period.
35. This Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Cardholders' Credit Card and banking accounts maintained with the Bank ("**Existing Terms**").
36. The Eligible Cards and accounts of the Eligible Cardholder's 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 for the Reward.
37. The Bank reserves the right to disqualify the participation of any Eligible Cardholders or forfeit the 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 at its discretion. All records of the Bank on the transaction(s) made shall be conclusive and final.

38. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Cardholders or forfeiture of the 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.
39. 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.
40. This Campaign Terms and Conditions including the additions, deletions, variations and/or amendments as may be made in respect thereof from time to time shall be governed by and construed in accordance with the laws of Malaysia and unless as agreed otherwise by the Bank, the Eligible Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
41. Eligible Cardholders hereby give their unequivocal and irrevocable consent and authorise the Bank 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.
42. 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 ABMB to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
43. 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.
44. By virtue of participating in this Campaign, the 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> 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.
45. These Terms & Conditions shall be governed by the laws of Malaysia, and all Eligible Credit Cardholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.
46. For Visa Cardholders with card types shown in Table 4 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 4: Visa E-Commerce Purchase Protection & Extended Warranty**

<b>Program Date:</b>	1 October 2025 – 30 September 2026 (1 year)	
<b>Card Types:</b>	Visa Signature & Visa Infinite (Consumer Credit Card only)	
<b>Benefits:</b>	eCommerce Purchase Protection	Extended Warranty

<p><b>Offer Details:</b></p>	<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 (\$500 USD for Visa Infinite Credit cards and Visa Signature Credit cards), whichever is less, subject to the Annual Aggregate Limit:</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>
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47. 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/15644](https://www.visa.com.my/en_my/visa-offers-and-perks/ecommerce-purchase-protection-by-aig-asia-pacific-insurance-pte-ltd/15644) 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**

48. The Bank may from time to time provide the latest updates or content to educate the Eligible Credit 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.
49. The Eligible Credit Cardholders shall keep in the safe custody of all banking instruments, for example, cheque books/cheque leaves, security tokens, debit cards, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Eligible Credit Cardholders shall notify the Bank immediately when the Eligible Credit Cardholders become aware that any of the above is lost or used without authority or proper authorisation. The Eligible Credit Cardholders shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Credit Cardholders had notified the Bank in accordance with these Terms and Conditions that the Eligible Credit Cardholder's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
50. Where any loss or damage suffered by the Eligible Credit 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 Credit 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.
51. Upon being notified by the Eligible Credit Cardholders of such incident, the Bank shall conduct an investigation and the Eligible Credit 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:
- 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 Credit Cardholders will be notified once the above has been operated.