

**Win An Apple A Day
Acquisition & Usage Blind Box Campaign
with Alliance Bank Visa Credit Cards**

Terms and Conditions

1. The **“Win An Apple A Day Acquisition & Usage Blind Box Campaign” (“Campaign”)** is organised by Alliance Bank Malaysia Berhad (“Bank”) and shall run from 1 May 2026 to 31 July 2026 (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 the following Alliance Bank Visa Credit Cardholders as stipulated below (**“Eligible Credit Cardholders”**) of the following types of credit cards (**“Eligible Cards”**):

- i. Alliance Bank Visa Virtual Credit Card;
- ii. Alliance Bank Visa Platinum Credit Card;
- iii. Alliance Bank Visa Infinite Credit Card;

- a. **Newly approved Principal Credit Cardholders** who applied for a minimum of one (1) new Eligible Cards,

and who meet the following criteria (**“Eligible Cardholder”**):

- i. The customer must be at least age 21 years old and do not have any existing credit card issued by the Bank;
- ii. The customer must apply for the Eligible Cards during the Campaign Period; and
- iii. The application for the Eligible Cards must be submitted during the Campaign Period and **approved by 15 August 2026**

The following individuals are NOT eligible to participate in this Campaign nor receive the Blind Box Rewards:

- i. Cardholders who applied for any other Alliance Bank Credit Card(s) that are not designated as Eligible Cards under this Campaign;
- ii. Permanent and/or temporary employees of the Bank (including its family members, subsidiaries and related companies);
- iii. Representatives and/or agents (including advertising and promotion agents and information technology vendors) of the Bank (including its subsidiaries and related companies);
- iv. Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;
- v. Individuals who have closed or cancelled any of their credit cards with the bank in the last 7 years from the date of application;
- vi. Individuals below the age of 21 years old;
- vii. Principal cardholder(s) who are holding existing Alliance Bank Visa or Mastercard Credit Card;
- viii. Individuals who are financially insolvent or have been adjudicated Bankrupt;
- ix. Any other person(s) as the Bank may decide to exclude as per the Bank’s internal policies and procedures

- b. **All new and existing Alliance Bank Visa Credit Cardholders** whose Eligible Card(s) is valid and payment can be made at the point of the transaction during the Campaign Period (**“Eligible Cardholder”**) as may be determined by the Bank as per the Bank’s internal policies and procedures.

For the avoidance of doubt:

- i. The spend 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;
- ii. Termination of the Supplementary Card account by the Supplementary Cardholders shall not disqualify its Principal Cardholder from this Campaign.

The following individuals shall NOT be eligible to participate in this Campaign nor receive the Blind Box Rewards:

- i. Cardholders of only the Alliance Bank Visa Signature Credit Card or Alliance Privilege Visa Signature Credit Card, and does not hold any other Alliance Bank Visa Credit Cards;
- ii. Cardholders of any Business Credit Cards and/or non-Alliance Bank Visa Credit Card;
- iii. Cardholder(s) whose account(s) with the Bank 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. Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;

- vii. Any other persons as may be determined by the Bank to exclude according to internal policies and procedures.

CAMPAIGN MECHANICS

4. To participate in this Campaign, the Eligible Credit Cardholders 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), as shown in Table 1:

Table 1: Campaign Qualifying Criteria, Qualifying Entries & Blind Box Rewards Redemption

Qualifying Criteria		Qualifying Entry	Blind Box Rewards Redemption
a)	Newly approved Principal Credit Cardholder(s) whose Eligible Credit Card(s) application is submitted during the Campaign Period, AND approved by 15 August 2026;	1 entry	1x chance to redeem a Blind Box Reward; based on the Blind Box Redemption Window
b)	Every transaction of minimum RM400 Eligible Retail Spending (local/foreign currency/overseas) in a single receipt during the Campaign Period AND posted during the Campaign Period	1 entry	1x chance to redeem a Blind Box Reward; based on the Blind Box Redemption Window

5. For this Campaign, the Eligible Retail Spending to fulfil the Campaign Mechanics is defined as the amount of retail spending made at any retail outlets or e-commerce platforms in local or foreign currency that are **posted** to the Eligible Cardmember’s Card Account(s). Eligible Retail Spending will be computed in Ringgit Malaysia (“RM”); and any Eligible Retail Spending charged in currencies other than RM will be converted to RM using the Bank’s prevailing exchange rate on the date it is processed by Visa International plus a 1% foreign exchange conversion spread by the Bank; for the purpose of the Eligible Retail Spending computation for a chance to participate in the Blind Box game.
6. All Eligible Retail Spend will be automatically tracked by the Bank for the purpose of meeting the Qualifying Criteria. The tracking of Eligible Retail Spend is based on the dates and/or time (Malaysia Time) as captured by the Bank transaction records during the Campaign Period.
7. For the avoidance of doubt, the following transactions are expressly **excluded** and shall not be treated as Eligible Retail Spending, as shown in Table 2:

Table 2: Excluded Transactions from Eligible Retail Spending

Description	MCC Code/Details
Transactions converted into Instalment Payment Plan (“IPP”) or 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 payment	5960 - Direct Marketing Insurance Services 6300 - Insurance Underwriting, Premiums
Retail transactions performed/payments made to any Government Agencies/ Bodies for services	4900 Utilities – Electric, Gas, Water and Sanitary 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, Balance Transfers and/or Balance Conversion, Auto Balance Conversion, 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;	NIL

and any bill payments through Internet banking, JomPay transactions, FPX transactions	
Transactions made by the Eligible Credit Cardholder with any merchant associated with or controlled by him/her (whether as an employee, employer, shareholder or director), i.e. transactions by an Eligible Credit 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

8. 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.
9. All Eligible Transactions must bear the posting dates (defined as the date on which transactions are posted to the Eligible Credit Cardholders' Credit Card as per the Bank's record) within the Campaign Period. 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 Credit 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.
10. Illustrations A to E is shown below depicts the examples of how Qualifying Entries are earned by an Eligible Cardholder; while Clause 16 and Table 4 refers to the corresponding Qualifying Entries earned during the Eligible Period.

Illustrations for the No. of Qualifying Entries Earned & No. of Blind Box Rewards Eligibility:

Illustration A

Date	Description	Amount Spent (RM)	No. of Blind Box Rewards Redemption Chance Earned (Qualifying Entries Earned)
4 May 2026	<u>Does not have an existing Alliance Bank Credit Card.</u> Applied and submitted application for Alliance Bank Visa Virtual Credit Card and Alliance Bank Visa Platinum Credit Card	n/a	n/a
6 May 2026	Both application submissions approved	n/a	1 (for Eligible Period 1 – 7 May 2026)
8 June 2026	Dining at Café A	RM450	n/a
9 June 2026	Posting date of spend transaction Dining at Café A	RM450	1 (for Eligible Period 5 – 11 June 2026)
27 June 2026	Airline ticket purchase at AirAsia	RM1,500	n/a
28 June 2026	Posting date of spend transaction Airline ticket purchase at AirAsia	RM1,500	1 (for Eligible Period 26 June– 2 July 2026)
Total Qualifying Entries Earned Throughout Campaign Period			3

Illustration A: The customer met all the Qualifying Criteria and is eligible for a total of 3 Qualifying Entries. Hence, the customer has earned a total of 3 Qualifying Entries for the Blind Box Rewards Redemption.

Illustration B

Date	Description	Amount Spent (RM)	No. of Blind Box Rewards Redemption Chance Earned (Qualifying Entries Earned)
4 May 2026	<u>Does not have an existing Alliance Bank Credit Card.</u> Applied and submitted application for Alliance Bank Visa Virtual Credit Card and Alliance Bank Visa Platinum Credit Card	n/a	n/a
6 May 2026	Both application submissions approved	n/a	1 (for Eligible Period 1 – 7 May 2026)
8 June 2026	Dining at Café B	RM150	n/a
9 June 2026	Posting date of spend transaction Dining at Café B	RM150	0 (amount spent is below the required amount of RM400)
27 June 2026	Hotel ticket purchase at Booking.com	RM1,500	0
28 June 2026	Posting date of spend transaction Hotel ticket purchase at Booking.com	RM1,500	1 (for Eligible Period 26 June– 2 July 2026)
1 July 2026	AIA insurance premium payment	RM400	n/a
2 July 2026	Posting date of AIA insurance premium payment	RM400	0 (excluded transaction)
Total Qualifying Entries Earned Throughout Campaign Period			2

Illustration B: The customer met the Qualifying Criteria of the card approval criteria, and hotel ticket purchase only. Hence, the customer has earned a total of 2 Qualifying Entries for the Blind Box Rewards Redemption.

Illustration C

Date	Description	Amount Spent (RM)	No. of Blind Box Rewards Redemption Chance Earned (Qualifying Entries Earned)
29 July 2026	<u>Does not have an existing Alliance Bank Credit Card.</u> Applied and submitted application for Alliance Bank Visa Infinite Credit Card	n/a	n/a
3 August 2026	Application submission approved	n/a	1 (for Eligible Period 1 – 15 August 2026 for new Eligible Card approval)
10 August 2026	Dining at Café C on the existing Alliance Bank Visa Infinite Credit Card	RM450	n/a
11 August 2026	Posting date of spend transaction of Dining at Café C	RM450	0 (spending & posting of transactions are excluded after the Campaign Period)
10 August 2026	Hotel ticket purchase at Booking.com on the newly activated Alliance Bank Visa Infinite Credit Card	RM1,500	n/a
10 August 2026	Posting date of spend transaction Hotel ticket purchase at Booking.com	RM1,500	0 spending & posting of transactions are excluded after the Campaign Period)
Total Qualifying Entries Earned Throughout Campaign Period			1

Illustration C: Customer's Credit Card approval must be no later than 15 August 2026. Hence, the customer met only the Credit Card approval criteria and earns a chance for the Blind Box Rewards Redemption. No Qualifying Entries earned for the spending performed after the Campaign Period ends.

Illustration D

Date	Description	Amount Spent (RM)	No. of Blind Box Rewards Redemption Chance Earned (Qualifying Entries Earned)
4 May 2026	<u>Does not have an existing Alliance Bank Credit Card.</u> Applied and submitted application for Alliance Bank Visa Signature Credit Card	n/a	n/a
6 May 2026	Application submission approved	n/a	0 (Not an Eligible Card type)
27 June 2026	Hotel ticket purchase at Booking.com on the newly activated Alliance Bank Visa Signature Credit Card	RM1,500	n/a
28 June 2026	Posting date of spend transaction Hotel ticket purchase at Booking.com	RM1,500	0 (Not an Eligible Card type)
Total Qualifying Entries Earned Throughout Campaign Period			0

Illustration D: Cards that are not part of the Eligible Cards listed in Clause 3 are not eligible to earn Qualifying Entries for both application approvals and spending.

Illustration E

Date	Description	Amount Spent (RM)	No. of Blind Box Rewards Redemption Chance Earned (Qualifying Entries Earned)
4 May 2026	<u>Has an existing Alliance Bank Visa Platinum Credit Card.</u> Applied and submitted and additional application for Alliance Bank Visa Signature Credit Card	n/a	n/a
6 May 2026	Application submission approved	n/a	0 (Customers with existing Alliance Bank Credit Card(s) are not eligible for entries on the card approval portion)
8 June 2026	Dining at Café D on the existing Alliance Bank Visa Platinum Credit Card	RM450	n/a
9 June 2026	Posting date of spend transaction of Dining at Café D	RM450	1 (Spending on an Eligible Card type)
10 July 2026	Hotel ticket purchase at Booking.com on the newly activated Alliance Bank Visa Signature Credit Card	RM1,500	n/a
10 July 2026	Posting date of spend transaction Hotel ticket purchase at Booking.com	RM1,500	0 (Not an Eligible Card type)
Total Qualifying Entries Earned Throughout Campaign Period			1

Illustration E: Cardholders with existing Alliance Bank Credit Card(s) do not earn Qualifying Entries for Credit Card approvals during the Campaign Period. Spending on the cards that are not part of the Eligible Cards listed in Clause 3 are also not eligible to earn Qualifying Entries. Hence, the customer has earned a total of 1 Qualifying Entry for the posted spend transaction on the Eligible Card type.

BLIND BOX REWARDS, REDEMPTION AND WINNERS SELECTION

- The Blind Box Rewards (“Rewards”) awarded 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.

12. Subject to the Campaign Winner's selection terms and conditions, the Bank is giving away a **total of RM1,000,000.45** worth of Rewards to the Eligible Credit Cardholders who earned Qualifying Entries; based on the Blind Box Redemption Window ("Redemption Window") schedule **throughout the Campaign Period**.
13. The Rewards allocation are subject to availability and will be awarded on a **random basis** during the Redemption Window. Eligible Credit Cardholders may receive any of the Rewards as shown in Table 3:

Table 3: Blind Box Rewards Breakdown & Quantities Throughout Campaign Period

Reward Type	Worth	Quantity	Total Rewards
Apple Products:			
a. Apple iPhone 17	RM3,999 each*	92	RM367,908
b. Apple Watch Series 11	RM1,799 each*	92	RM165,508
c. AirPods 4	RM 599 each*	184	RM110,216
Cashback	RM17.00	15,500	RM263,500
	RM1.70	52,930	RM89,981
	RM0.17	16,985	RM2,887.45
Total		85,783	RM1,000,000.45

**the value shown is accurate at the point of publishing these Terms and Conditions.*

14. The number of Blind Boxes available for selection shall correspond to the total number of Campaign Entries earned by the Eligible Credit Cardholder during the respective Eligible Period; and is subject to the overall Rewards allocation availability as shown in Table 3.
15. Upon meeting the Qualifying Criteria in each Eligible Period, the Eligible Credit Cardholders will be notified via WhatsApp from the Bank with profile name "Alliance Bank Malaysia"; regarding the number of chance(s) to redeem the Reward(s) and instructions on how to redeem. The Redemption Window are accorded according to the Eligible Credit Card Approval Date and/or Eligible Spend Period. The WhatsApp notification will be sent to the Eligible Credit Cardholders Malaysian mobile number registered in the Bank's system.
16. In the same WhatsApp notification, the Eligible Credit Cardholders will be notified of the exact timeline of the Redemption Window, as stated below. The Redemption Window shall be valid for 1 week from the date of the WhatsApp notification. Refer to Table 4 for the breakdown of the Eligible Period, Redemption Window and Fulfilment Period.

Table 4: Breakdown of Eligible Period, Redemption Window and Fulfilment Period

Campaign Month	Eligible Credit Card Approval Date / Eligible Retail Transaction Posting Date ¹ ("Eligible Period")	Blind Box Redemption Window ("Redemption Window")	Apple Products & Cashback Fulfilment Period (Cashback is credited to the Highest-tier Credit Card Account)
May 2026	1 - 7 May 2026	14 - 20 May 2026	15 September 2026
	8 - 14 May 2026	21 - 27 May 2026	
	15 - 21 May 2026	28 May - 3 June 2026	
	22 - 28 May 2026	4 - 10 June 2026	
Jun 2026	29 May - 4 June 2026	11 - 17 June 2026	15 October 2026
	5 - 11 June 2026	18 - 24 June 2026	
	12 - 18 June 2026	25 June - 1 July 2026	
	19 - 25 June 2026	2 - 8 July 2026	
	26 June - 2 July 2026	9 - 15 July 2026	
July 2026	3 - 9 July 2026	16 - 22 July 2026	15 November 2026
	10 - 16 July 2026	23 - 29 July 2026	
	17 - 23 July 2026	30 July - 5 August 2026	
	24 - 31 July 2026	6 - 12 August 2026	
August 2026 - for new Eligible Card approvals only	1 - 15 August 2026	20 - 26 August 2026	30 November 2026

Note:

¹ Spending on Eligible Retail Transaction must commence during the Campaign Period **and** posted during the Eligible Period.

² Valid only for new Eligible Cards application approvals. All spend transactions, including Eligible Spend transactions incurred and posted for the Eligible Card(s) during this period are excluded for the Campaign's purpose.

17. Only after selecting the Blind Box(es) as displayed in the WhatsApp communication and receiving the corresponding WhatsApp response of the specified Reward(s) won, the Eligible Credit Cardholder thereafter will be referred to as **"Winners"**.
18. Failure to select the Blind Box(es) within the Redemption Window will result in ineligibility to proceed to the Blind Box(es) selection for the Eligible Period and cannot be carried forward or cumulated into the following subsequent Redemption Window(s) nor Campaign Month(s).
19. It shall be the Eligible Credit Cardholders' responsibility to ensure their Malaysian mobile numbers provided are current and updated with the Bank. The Bank shall not be responsible to the Eligible Credit Cardholders for any loss (including loss of opportunity and consequential loss flowing there from) suffered in the event the Eligible Customers' Malaysian mobile numbers in the Bank's record are not current or updated.
20. The Bank is not responsible for, nor does it have any control whatsoever over the WhatsApp traffic, network failure and/or interruptions on the part of respective telecommunications service providers (Telco's); or for any other reason(s) beyond the Bank's reasonable controls which results in delays, non-delivery, or interruptions of the WhatsApp transmission.
21. The Bank is also not responsible for, nor does it have any control whatsoever over, the delivery, timing, prioritisation, routing, filtering, or any other platform-level decision-making made by Meta in relation to WhatsApp message transmissions. All WhatsApp notifications are subject solely to Meta's platform policies, algorithms, system performance, and operational decisions, which may result in delays, non-delivery, or interruptions beyond the Bank's reasonable control.

CAMPAIGN FULFILLMENT

21. The Eligible 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 Blind Box Rewards. If during the Campaign Period or Fulfillment Period the Eligible Credit Cardholder closes the Credit Card(s) or does not meet the requirements of the Bank's internal policies and procedures for any reason, his/her participation and Reward eligibility in this Campaign becomes null and void with immediate effect.
 - a. Apple Products Fulfillment:
 - i. The Apple Products are procured and fulfilled by Jirnexu Sdn Bhd ("Vendor");
 - ii. The Winners shall be responsible for ensuring that his/her address and/or telephone numbers and/or email address are current and updated with the Bank. The fulfillment shall be based on the Winners details maintained with the Bank;
 - iii. The Vendor shall notify the Winners of the fulfillment delivery via Electronic Mail ("e-mail") from fulfillment@jirnexu.com and/or via Short Message Service ("SMS") from short code 69999;
 - iv. The Apple Products will be fulfilled to the Winners as displayed in Table 4, in accordance with the terms and conditions herein as stipulated in Table 4 (**"Fulfillment Period"**);
 - v. By participating in this Campaign, the Winners are deemed to have given consent for the Bank to disclose their personal information such as their names and contact details and any general information that the Bank sees fit about the Winners to the Vendor in order to facilitate the fulfillment.
 - vi. To the fullest extent permitted by law, the Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the Vendor nor the Apple Products. In particular, the Bank gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warranty of satisfactory quality of products and services rendered by the Vendor nor of the Apple Products.
 - vii. The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Apple Product and neither represents the quality or fitness for any purpose;
 - viii. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the Vendor and any services provided by the Vendor. The Bank also gives no representation or warranty with respect to suitability of the Apple Products;
 - ix. The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Apple Products, and neither represents its quality or fitness for any purpose of the Campaign Reward
 - b. Cashback Fulfillment:
 - i. The Cashback will be credited into the Winners' highest-tier credit card account as displayed in Table 4, in accordance with the terms and conditions herein as stipulated in Table 4 (**"Fulfillment Period"**);

22. The Bank may disclose or publish the winners' names and the last 4 digits Malaysian mobile numbers in media, marketing or advertising materials for the purposes of this Campaign ("**Winners Announcement**");
23. If there is a non-receipt of the Reward(s), the Winner is required to contact the Bank's Contact Centre (03-5516 9988) by 30 November 2026. No inquiry will be entertained after 30 November 2026;
24. The Bank reserves the right to disqualify the participation of any Eligible Credit Cardholders or forfeit the Rewards 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;
25. The Rewards 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 Winners or any other persons to transfer or exchange the Rewards entitlement to any 3rd party's Account.
26. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the suitability of the Rewards (including but not limited to the validity and/or usage of the Rewards and shall not be responsible for replacing any forfeited Rewards). The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Rewards and neither represents the quality or fitness for any purpose of the Rewards.

GENERAL TERMS AND CONDITIONS

27. By participating in this Campaign, Eligible Credit 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.
28. 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 Credit Cardholders as from the date of the notification or from such other date as may be specified by The Bank in the notification. Eligible Credit Cardholders hereby agree to access The Bank's website at regular intervals to view this Campaign Terms and Conditions.
29. The Bank reserves the right to change or substitute at any time, at its own discretion as per the bank's internal policies, the Rewards with another item (s) or reward(s) of similar value with prior notice via the bank's website.
30. 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").
31. 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 Credit Cardholders and no correspondences and/ or appeal in respect thereof shall be entertained.
32. The Bank shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Eligible Credit 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 Credit 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.
33. 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 Credit Cardholder's entitlement during the Campaign Period.
34. The Credit Card account(s) and account of the Eligible Credit 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.
35. The Bank reserves the right to disqualify the participation of any Eligible Credit Cardholders or forfeit the Rewards 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.

36. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Credit Cardholders or forfeiture of the Rewards shall not entitle the Eligible Credit Cardholders to any claim or compensation against The Bank or for any and all losses or damages suffered by the Eligible Credit 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.
37. Eligible Credit 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.
38. Eligible Credit 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.
39. By participating in this Campaign, the Eligible Credit 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.
40. 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.
41. By virtue of participating in this campaign, Eligible Credit 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.
42. 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.
43. For Visa Cardholders with card types shown in Table 5 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 5: Visa E-Commerce Purchase Protection & Extended Warranty

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

<p>Offer Details:</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"> • 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. 	<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"> • Covered Purchases given as gifts are covered. • Covered Purchases include internet purchases. • Covered Purchases do not have to be registered.
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44. 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 and 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

45. 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.
46. 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.
47. 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.
48. 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:
- a. Suspend or freeze the affected account;
 - b. Revoke or reset the Eligible Cardholders' internet or mobile banking access; and/or;
 - c. Revoke the validity of banking instruments, and the Eligible Credit Cardholders will be notified once the above has been operated.