ALLIANCE BANK

First Use Incentive for Apple Pay Provision Campaign with Alliance Bank Visa Credit Cards

Terms and Conditions

1. The “**First Use Incentive for Apple Pay Provision Campaign**” **(“Campaign”)** is organised by Alliance Bank Malaysia Berhad (“Bank”) and shall run from 4 August 2026 to 18 September 2026 (both dates inclusive) **or** such other period as may be notified by The Bank from time to time **(“Campaign Period”)**. By participating in this Campaign, the Eligible Cardholders (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

CREDIT CARDHOLDERS’ ELIGIBILITY

2. This Campaign is open only to selected Alliance Bank Visa Credit Cardholders **("Eligible Cardholders")** who have not previously provisioned their Alliance Bank Visa Credit Card to Apple Pay or whose Apple Pay provisioning remains incomplete, and who have been specifically targeted and notified by The Bank via email, push notification, or any other communication channel determined by The Bank. The Eligible Cardholder's Credit Card must be valid, active, and available for use throughout the Campaign Period **(“Credit Card(s)”).**

3. Eligibility is determined solely by The Bank based on internal criteria. The Bank is under no obligation to disclose the basis of selection.

4. For the 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 accounts of the Principal Cardholders are active, valid and in good standing;
   ii. 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:
   i. Non-Alliance Bank Visa Credit Cardholders
   ii. Cardholders of any Business Credit Cards;
   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 minors, bankrupt or otherwise legally incapable of entering into contracts;
   vi. Any other persons whom The Bank may determine to be ineligible in accordance with its internal policies.

CAMPAIGN MECHANICS

6. To participate in this Campaign, the Eligible Cardholders are required to meet the following criteria (“Qualifying Criteria”) to earn the Cashback Reward (“Campaign Reward”) via the Alliance Bank Visa Credit Card(s), as shown in Table 1:

Table 1: Campaign Qualifying Criteria and Cashback Reward

Qualifying Criteria	Cashback Reward
1. Eligible Cardholders must provision, set up or add an Alliance Bank Visa Credit Card to Apple Pay via Apple Wallet App or Alliance Bank Online Mobile App within fourteen (14) calendar days from campaign start date (4 August 2026). 2. Spend a minimum of RM1,000 via Apple Pay using the provisioned Alliance Bank Visa Credit Card within thirty (30) calendar days from the successful provisioning date. 3. Both criteria above must be fulfilled for the Eligible Cardholder to qualify for the RM30 Cashback Reward.	RM30

7. Eligible Cardholders must successfully provision or complete the provisioning of an Alliance Bank Visa Credit Card to Apple Pay and perform their first Apple Pay retail transaction during the Campaign Period. For the avoidance of doubt, first-time provisioning means the Eligible Cardholder has never previously added any Alliance Bank Visa Credit Card to Apple Pay nor performed any Apple Pay transaction using an Alliance Bank Visa Credit Card prior to the Campaign Period.

8. 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 Cardholder’s Account(s).

9. The 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 Apple Pay First Use Incentive Campaign.

10. 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.

11. 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; and any bill payments through Internet banking, JomPay transactions, FPX transactions	NIL
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

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 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.

13. All Eligible Transactions must bear the posting dates (defined as the date on which transactions are posted to the Eligible 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 Cashback Reward. All approved transactions as recorded by The Bank are final, conclusive and binding on all Eligible 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.

CAMPAIGN FULFILMENT

14. 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 Cashback Reward fulfilment:
    i. The Cashback Reward will be credited into the Eligible Cardholder's highest-tier credit card in accordance with the terms and conditions herein as stipulated in Table 3 **("Fulfilment Period");**
    ii. The Cashback Reward award is non-transferable to any third party and is non-exchangeable for cash, cheque, credit and/or in kind.

15. The Cashback Reward fulfilment date is stipulated in Table 3 as below.

Table 3: Campaign Cashback Reward Fulfilment Period

Campaign Participation Month ("Campaign Month")	Fulfilment Date
4 August 2026 – 31 August 2026	31 October 2026
1 September 2026 – 18 September 2026	30 November 2026

16. The total Cashback Reward allocation is capped at RM20,000 and is available to the first 666 Eligible Cardholders who fulfil all Qualifying Criteria based on transaction posting date and time. Regardless of the number of Eligible Credit Cards held by an Eligible Cardholder, only one (1) Cashback Reward may be earned throughout the Campaign Period. In the event of a tie in transaction posting date and time, The Bank shall determine eligibility based on its transaction records, which shall be final and conclusive.

17. In the event of non-receipt of the Cashback Reward, the Eligible Cardholder is required to contact The Bank's Contact Centre (03-5516 9988) by 31 December 2026. No inquiry will be entertained after 31 December 2026.

18. The Bank reserves the right to disqualify the participation of any Eligible Cardholders or forfeit the Cashback 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 The Bank's internal policies. All records of The Bank on the transaction(s) made shall be conclusive and final;

19. 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 recipient of the Cashback Reward or any other persons to transfer or exchange the Rewards entitlement to any 3rd party's Account.

20. 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

1. 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.

2. 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 Credit Cardholders hereby agree to access The Bank's website at regular intervals to view this Campaign Terms and Conditions.

3. 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").

4. 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.

5. 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.

6. 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 Cashback Reward.

7. 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.

8. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Cardholders or forfeiture of the Rewards 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 Credit Cardholders.

9. 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.

10. 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.

11. 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.

12. 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.

13. 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.

14. 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.

15. 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

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
Offer Details:	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: • Non-delivery and/or incomplete delivery of Goods and shipping charges, that are purchased on the internet • Improper functioning of the Goods due to damage to delivered Goods.	Upon the expiration of the Manufacturer's Warranty, the Extended Warranty Benefit duplicates the terms of the original Manufacturer's Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily and require repairs during the Policy Period. Benefits are provided to pay for the repair or replacement of a Covered Purchase, up to the amount charged for the item or Per Occurrence Limit ($500 USD for Visa Infinite Credit cards and Visa Signature Credit cards), whichever is less, subject to the Annual Aggregate Limit: • Covered Purchases given as gifts are covered. • Covered Purchases include internet purchases. • Covered Purchases do not have to be registered.

16. 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

17. 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.

18. 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.

19. 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.

20. 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 measure upon detection (with/without prior consent from the Eligible Credit Cardholders) 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 ' 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.