

**Cashback Bonanza
Credit Card Usage Campaign (A)
For Eligible
Credit Cardholders**

Terms and Conditions

1. This "Cashback Bonanza Campaign (A) ("Campaign") is organised by Alliance Bank Malaysia Berhad ("ABMB"). This Campaign shall run from **1 December 2025 to 31 March 2026**, both dates inclusive ("Campaign Period"), unless otherwise specified.
2. ABMB reserves the right at any time with prior notice to change the duration and/or commencement and/or the expiry date of the Campaign Period via ABMB's website.
3. This Campaign is open to selected ABMB credit cardholders ("Cardholders") whose credit card is valid, active and in good credit standing as determined by ABMB as per the ABMB's internal policies and who have received a short message service ("SMS") and/or electronic direct mailer ("EDM") notification from ABMB for this Campaign ("Eligible Cardholders").
4. Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies), including their respective immediate family members are not eligible to participate in the Campaign.
5. The following cardholder(s) shall NOT be eligible for this Campaign:
 - a. Principal Cardholder who did not receive the SMS and/or EDM notification for registration;
 - b. Principal Cardholder whose account(s) is terminated during this Campaign Period;
 - c. Permanent and/or contract employees of ABMB (including its subsidiaries and related companies), including their respective immediate family members, meaning parents, spouse, children and siblings;
 - d. Any accounts held with ABMB that are deemed to be delinquent or unsatisfactorily conducted;
 - e. Persons who are of unsound mind, minors or bankrupts;
 - f. Any other persons as ABMB may decide to exclude as per the bank's internal policies without notice and without assigning any reason(s) thereof.
 - g. Sole-proprietors, Partnerships, Charitable/Non-profit Organisations/Societies, Corporate and Commercial Customers.
6. For avoidance of doubt:
 - a. The benefits of all charges incurred by the Supplementary Cardholder in respect of this Campaign shall accrue to the Principal Cardholder provided that the account of the Principal Cardholder is valid, subsisting and in good credit standing;
 - b. Termination of Supplementary Cardholder's account shall not by itself disqualify the Principal Cardholder from this Campaign.

Campaign Criteria

7. Eligible Cardholders who spend on the Eligible Transactions using any ABMB Visa Credit Cards ("Card") during the Campaign Period are eligible to get RM350 cashback per month ("Campaign Prize") upon achieving a cumulative minimum spend of RM4,000 per month.
8. There is a maximum Campaign Prize of RM350 cashback payout per campaign month per Eligible Cardholder during the Campaign Period totalling RM1400.
9. Total Campaign Prize cashback payout during the Campaign Period is RM56,000 and capped at RM14,000 for each Qualifying Month.

Please refer to Table 1 for the Campaign Spending Requirement and Campaign Prize:

Table 1: Campaign Spending Requirement and Campaign Prize

Campaign Spending Requirement	Campaign Prize (Cashback)
Spend a minimum of RM4,000 per campaign spend month	RM350 per month

10. For avoidance of doubt, the **Eligible Transactions** to fulfil the Campaign Criteria and achieve the Campaign Prize are defined as:
 - a) Retail Spending in local/foreign currency, online transactions, Instalment Payment Plan ("IPP") and Flexi Payment Plan ("FPP").
IPP and FPP retail transactions are treated as one (1) transaction based on the full amount of the total retail transaction.
Please refer to Table 2 for the example of IPP and FPP recognition:
Example: In Month 1 of the Qualifying Month, Customer A performs a 3-month 0% IPP/FPP for a retail transaction of RM600. Customer A's Retail Spend Recognition is as follows:

Table 2: Example of IPP and FPP Recognition as Eligible Transaction(s)

Qualifying Month	Campaign Retail Spend Recognition	Remark
Month 1	Month 1: RM600 Month 2: RM0 Month 3: RM0 Month 4: RM0	IPP and FPP retail transactions are recognised as one (1) transaction based on the full amount of the total retail transaction.

b) Retail Spending excludes the following:

- 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 programme;
- ii) Transactions made by the Eligible Cardholders with any merchant associated with or controlled by him/her (whether as an employee, employer, proprietor, partner, shareholder or director), i.e. transactions by an Eligible Cardholders with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of;
- iii) Refunded, disputed, unauthorised and/or fraudulent retail transactions; and/or
- iv) Transactions with the below Merchant Category Code ("MCC"), as shown in Table 3:

Table 3: Excluded Transactions/Fees and Charges

Transactions/Fees and Charges	MCC Code
Insurance Payment	5960 - Direct Marketing Insurance Services 6300 - Insurance Underwriting, Premiums
E-wallet top-up	6540 - Non-Financial Institutions – Stored Value Card Purchase/Load
Retail transactions performed/payments made to any Government Agencies/ Bodies for services	9211 - Court Costs, Including Alimony and Child Support 9222 - Fines 9223 - Bail, Bond Payments 9311 - Tax Payments 9399 - Government Services (Not Elsewhere Classified) 9402 - Postal Services -Government Only 9405 - Intra-Government Purchases-Government only
Charity/Social service organisations' payments	8398 - Organisations, Charitable and Social Service
Quasi Cash Transactions	7995 - Gambling Transactions
Cash Advance, any fees and charges such as Finance Charges, Late Charges, Annual Fee, Balance Transfer or Fast Cash will not be entitled to any Campaign Reward.	NIL

v) Other transactions notified by the Bank from time to time.

Campaign Prize and Fulfilment

11. Eligible Cardholders who fulfil all the conditions provided in Clauses 7 to 10 herein will stand a chance to win the Campaign Prize, as shown in the example in Table 4 below:

Table 4: Examples of Campaign Prize Eligibility & Earned

Eligible Cardholder	Qualifying Month	Eligible Transaction Spend Amount	Campaign Prize Earned (Cashback)	Total Campaign Prize Earned (Cashback)
A	Month 1	RM 4,000	RM 350	RM 1,400
	Month 2	RM 4,800	RM 350	
	Month 3	RM 6,000	RM 350	
	Month 4	RM 10,000	RM 350	
B	Month 1	RM 4,000	RM 350	RM350
	Month 2	RM 0	RM 0	
	Month 3	RM 3,000	RM 0	
	Month 4	RM 0	RM 0	
C	Month 1	RM 2,000	RM 0	RM 0
	Month 2	RM 800	RM 0	
	Month 3	RM 3,999	RM 0	
	Month 4	RM 1,500	RM 0	

12. Eligible Cardholders will be selected for the Campaign Prize eligibility based on the transaction periods shown in Table 5 below:

Table 5: Campaign Spend Month and Qualifying Transaction Period

Qualifying Month	Qualifying Transaction Period
Month 1	1 December 2025 – 31 December 2025
Month 2	1 January 2026 – 31 January 2026
Month 3	1 February 2026 – 28 February 2026
Month 4	1 March 2026 – 31 March 2026

13. Each Eligible Cardholder, subject to compliance with all requirements in these Terms and Conditions, is entitled to a maximum of one (1) Campaign Prize every Qualifying Month, up to a maximum of four (4) Campaign Prizes throughout the Campaign Period. The Campaign Prize is awarded based on a first-come first-served basis, subject to availability.

14. The Campaign Prize will be credited into the Principal Cardholders' participating Alliance Bank Credit Card account within three (3) months after the Campaign Period has ended.

15. All transactions made by the Eligible Cardholders (whether they are principal or supplementary cardholders of the Card) will be taken into account for purposes of qualifying for the Campaign Prize. The Campaign Prize will however only be awarded to the Principal Cardholders.

16. Void transactions and transactions that have been reversed shall not qualify for this Campaign.

17. The Eligible Cardholders' Alliance Bank Credit Card account in respect of the Card must be valid, active, in good credit standing as determined by ABMB as per the ABMB's internal and must not be in breach of any of the Campaign Terms and Conditions at all times and at the point the Campaign Prize is rewarded.

18. The Campaign Prize is non-transferable and non-exchangeable for cash or in kind. ABMB will not entertain any request from any of the Eligible Cardholders or any other persons whatsoever to credit the cashback to any third party's account or other accounts of the Eligible Cardholders which are not related to the Card.

19. Eligible Cardholders who participate during this Campaign shall personally bear and be responsible for costs relating to the cashback including but not limited to any applicable taxes, insurance payments and other expenses whatsoever in respect thereof.

General Terms and Conditions

20. By participating in this Campaign, the Eligible Cardholders are deemed to have unequivocally accepted and agreed to be bound by the Terms and Conditions herein including any amendments or variations to it with prior notice and unequivocally accept the same in their entirety. This Campaign Terms and Conditions and ABMB's decision on all matters relating to this Campaign shall be final and binding on all the Eligible Cardholders and no correspondences and/or appeal in respect thereof shall be entertained.

21. This Campaign Terms and Conditions shall be in addition and without prejudice to any one or more of the existing terms and conditions ("Existing Terms") governing the Eligible Cardholders' Account and other banking accounts maintained with ABMB. In the event of any conflict, inconsistency or discrepancy between the Campaign Terms and Conditions and the Existing Terms, then the Campaign Terms and Conditions shall prevail but to the extent of such conflict, inconsistency or discrepancy thereof only.

22. ABMB reserves the right at any time to amend, terminate, delete and/or add the Campaign Terms, wholly or in part, as per the ABMB's internal policies with prior notice. For the updated Campaign Terms and Conditions, please visit ABMB's website at www.alliancebank.com.my from time to time.

23. ABMB shall not be responsible for any delay in transmission of evidence of transactions by Visa International Incorporated, MasterCard Incorporated or any merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Cardholders being omitted from converting the transaction(s) during the Campaign Period.

24. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Cardholders to any claims, demands or compensations against ABMB for any losses or damages suffered or incurred by the Eligible Cardholders and whether arising as a direct or indirect result of such act of cancellation, termination, suspension or extension.

25. ABMB shall not be responsible, nor shall it accept any liabilities arising or suffered by the Eligible Cardholders resulting directly or indirectly from this Campaign that is not caused by ABMB.

26. The Eligible Cardholders shall be personally responsible for any charge that may be levied against them under applicable laws, if any, in relation to this Campaign.
27. All the 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 ABMB, the Eligible Cardholders hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
28. The Eligible Cardholders hereby understand and consent to the collection of personal data, processing, storing, usage and disclosure of the Eligible Cardholders personal data (which includes but is not limited to contact details), by ABMB. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data Eligible Cardholders had disclosed.
29. 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.
30. 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, authorize, 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 by the Bank for the purpose of this Campaign.
31. By virtue of participating in this Campaign, Eligible Cardholders hereby acknowledge that it has been made aware of the Bank's anti-bribery and corruption summary of the policy available at <https://www.alliancebank.com.my/Anti-Bribery-and-Corruption-Summary-of-Policy> and further covenant/undertake 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.

Prevention and Mitigation of Banking Fraud and Scam

32. The Bank may from time to time provide the latest update or content to educate the Customer and create awareness that help prevent or mitigate fraud and scam risk. These may include but not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
33. The Customer shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, debit card, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Customer shall notify the Bank immediately when the Customer becomes aware that any of the above is lost or used without authority or proper authorisation. The Customer shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Customer had notified the Bank in accordance with these Terms and Conditions that the Customer's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
34. Where any loss or damage suffered by the Customer 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 Customer 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.
35. Upon being notified by the Customer of such incident, the Bank shall conduct an investigation and the Customer is 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 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 Customer's internet or mobile banking access; and/or
 - iii. Revoke the validity of banking instruments;
 and the Customer will be notified once the above has been operated.