

**Travel.Eat.Play
with Alliance Bank Visa Credit Cards
Campaign**

Terms and Conditions

1. The **"Travel.Eat.Play with Alliance Bank Visa Credit Cards Campaign"** ("**Campaign**") is organised by Alliance Bank Malaysia Berhad ("**Bank**") and shall run from 28 October 2024 to 31 December 2024 (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 all new and existing Alliance Bank Visa Credit Cardholders ("**Eligible Credit Cardholders**") whose Alliance Bank Visa Credit Card is valid and payment can be made at the point of transaction during the Campaign Period ("**Credit Card(s)**"), as may be determined by the Bank as per the Bank's internal policies
4. For the avoidance of doubt:
 - a. The transactions made by the Supplementary Cardholders in respect of this Campaign shall accrue to the Principal Cardholders of the same provided that the respective account of the Principal Cardholders is active, valid and in good credit standing;
 - b. 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:
 - a. Cardholders of any Business Credit Cards and/or non-Alliance Bank Visa Credit Card;
 - b. Cardholder(s) whose account(s) with the Bank are dormant, inactive, closed, terminated and/or unsatisfactorily conducted;
 - c. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
 - d. Persons who are of unsound mind, minors or bankrupts;
 - e. Any other persons as may be determined by the Bank to exclude according to internal policy(ies);
 - f. Any other person(s) as the Bank may decide to exclude as per the Bank's internal procedure;
 - g. Sole-proprietors, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers;
 - h. Permanent and/or contract employees in the designated Credit Card department who are coordinating this campaign ("**Non-eligible Employees**").
6. For the avoidance of doubt, other employees of the Bank (excluding the Non-eligible Employees) are eligible to participate in this Campaign. However, all entries earned by such employees will only be eligible for the Monthly Prize winner selection; and are **NOT** eligible to be placed in the running for and will not win the Grand Prize.

CAMPAIGN MECHANICS

7. To participate in this Campaign, the Eligible Customers are required to meet at least one of the following criteria ("**Qualifying Criteria**") to earn campaign entries ("**Qualifying Entries**") as follows with the Bank's Visa Credit Card(s):
 - a. Every spend of RM500 or its equivalent retail spending in a single receipt via in-store and/or online on the following will be eligible to earn 10 entries each:
 - ii) Travel Category (local and/or foreign currencies); and/or
 - iii) Any Foreign currencies ("**Overseas Spending**").
 - b. Every RM100 retail spending in a single receipt on other local retail spending via in-store and/or online ("**Local Retail Spending**").

The total spending of Principal and Supplementary Cards are combined under this Campaign.

The Campaign Qualifying Criteria and Qualifying Entries are stipulated in Table 1 below:

Table 1: Campaign Qualifying Criteria & Qualifying Entries

Qualifying Criteria		No. Of Qualifying Entries
A)	Every RM500 or its equivalent retail spending in a single receipt via in-store and/or online on the following: <ol style="list-style-type: none"> i) Travel category (local and/or foreign currencies); and/or ii) Any Foreign currencies ("Overseas Spending") 	10 entries
B)	Every RM100 retail spending in a single receipt on other local retail* spending via in-store and/or online	5 entries

	("Local Retail Spending")	
	<i>*excludes any local retail spending incurred in the Travel Category.</i>	

8. Travel categories are only applicable to the following Merchant Category Codes ("Eligible MCC"):

Category	Eligible MCC
Travel	3000 - 3999, 4011 - 4411, 4511, 4582 - 4723, 4789, 5962, 6555, 7011, 7012, 7512, 7991, 7998, 7999

9. Local Retail Spending refers to spending charged in local currency Ringgit Malaysia ("RM"); and shall exclude any Travel Category spending performed in RM relating to Qualifying Criteria A(i). Overseas Spending that is charged in foreign currency will be converted to Ringgit Malaysia by the bank for the calculation of entries.
10. For the avoidance of doubt, spending will only come with either "Travel Category", "Overseas Spending" or "Local Retail Spending" without overlap. Accordingly, Eligible Cardholders will only be given the entries for ONE among "Retail Spending", "Category Spending" or "Overseas Spending".
11. Retail spending excludes the following:
- 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;
 - 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;
 - Refunded, disputed, unauthorised and/or fraudulent retail transactions; and/or
 - Transactions with the below Merchant Category Code ("MCC"), as shown in Table 2:

Table 2: 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/payment 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

- Other transactions notified by the Bank from time to time.
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 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 transaction dates (defined as the date on which transactions are charged to the Eligible Cardholders' Credit Card as per the Bank's record) within the same Campaign Month and will be aggregated for the same Campaign Month. 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 the 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.

Refer to the illustration for entries earned as stipulated in Illustration 1 below:

Illustration 1: Number of Entries Earned

Scenario A:

Customer A has the following spending on his Alliance Bank Visa Credit Card:

- RM1,200 for flight ticket purchase via Malaysia Airlines to Langkawi;
- RM600 on hotel stay in Langkawi;
- RM100 on dining at ABC Kopitiam in Kuala Lumpur.

Customer A earned a total of 35 Qualifying Entries throughout the Campaign Period; as he met all the Qualifying Criteria.

Eligible Cardholder	Date	Qualifying Criteria	Amount Spent	Meets Entries requirements	No. Of Qualifying Entries
Customer A	31 October 2024	Flight ticket purchase: Qualifying Criteria A (i) Travel Category	RM1,200	Yes	20
	31 October 2024	Hotel stay: Qualifying Criteria A (i) Travel Category	RM600	Yes	10
	5 November 2024	Dining in Kuala Lumpur: Qualifying Criteria B Local Retail Spending	RM100	Yes	5
Total Qualifying Entries Earned					35

Scenario B:

Customer B has the following spending on his Alliance Bank Visa Credit Card:

- RM5,500 for flight ticket purchase via Singapore Airlines to London;
- RM3,000 worth of hotel stay in London;
- RM700 worth of dining in London;
- RM45 for dining at KLIA.

Customer B earned a total of 180 Qualifying Entries throughout the Campaign Period as he met all the Qualifying Criteria, except for the local dining spending as it did not meet the Local Retail Spending amount.

Eligible Cardholder	Date	Qualifying Criteria	Amount Spent	Meets Entries requirements	No. Of Qualifying Entries
Customer B	28 October 2024	Flight ticket purchase: Qualifying Criteria A (i) Travel Category	RM5,500	Yes	110
	20 November 2024	Hotel stay: Qualifying Criteria A (i) Travel Category	RM3,000	Yes	60
	22 November 2024	Dining in London: Qualifying Criteria A (ii) Overseas Spending	RM700	Yes	10
	5 November 2024	Dining in KLIA: Spend amount does not meet Qualifying Criteria B Local Retail Spending.	RM45	No	0
Total Qualifying Entries Earned					180

Scenario C:

Customer C has the following spending on his Alliance Bank Visa Credit Card:

- RM2,000 for flight ticket and hotel package via Booking.com;
- RM400 worth of dining in Indonesia;
- RM1,000 for insurance premium payment
- RM150 for shopping at 99 Speedmart

Customer C earned a total of 40 Qualifying Entries throughout the Campaign Period as he only met the Qualifying Criteria for the flight ticket and hotel package spend.

Eligible Cardholder	Date	Qualifying Criteria	Amount Spent	Meets Entries requirements	No. Of Qualifying Entries
Customer C	5 November 2024	Package purchase via Booking.com: Qualifying Criteria A (i) Travel Category	RM2,000	Yes	40
	25 December 2024	Dining in Indonesia: Spend amount does not meet Qualifying Criteria A (ii) Overseas Spending	RM400	No	0
	27 December 2024	Insurance premium payment: Not eligible per Clause 10d - Table 2: Excluded Transactions / Fees and Charges	RM1,000	No	0
	28 December 2024	Shopping at 99 Speedmart: Qualifying Criteria B Local Retail Spending.	RM150	Yes	5
Total Qualifying Entries Earned					45

14. This Campaign is not applicable in conjunction with any other ongoing promotions or campaigns of the Bank unless otherwise stated.

CAMPAIGN PRIZES

15. The Campaign Prizes given for this Campaign shall be as per the Bank's internal policies and any decision made by the Bank in respect thereof shall be deemed as final.
16. Subject always to the Campaign Winners selection terms and conditions, the Bank is giving away the following Campaign Prizes:
- Monthly Prize** – RM300 Pick A Trip Promo Code Voucher, valid for use via the Pick A Trip website www.pickatrip.com.my or mobile app; and
 - Grand Prize** – a CIT Travel Gift Voucher tour package option for 2 adults to either England/Greece/Turkey/China/Japan worth RM46,000, inclusive of return flight tickets, accommodation, sight-seeing and dining. Winners may select the tour package from the given options.

The Campaign Period, Campaign prizes and number of Campaign winners are stipulated in Table 3:

Table 3: Campaign Participation Period, Campaign prizes and Campaign winners

Campaign Prize Categories	Campaign Participation Month ("Campaign Month")	Campaign Participating Period	Campaign Prize	No. of Campaign Winners	Total Prize
a) Monthly Prize	Month 1	28 October 2024 – 30 November 2024	RM300 Pick A Trip Promo Code Voucher	30	RM9,000
	Month 2	1 December 2024 – 31 December 2024	RM300 Pick A Trip Promo Code Voucher	30	RM9,000
Total Monthly Prize				60	RM18,000

Campaign Prize Categories	Campaign Participation Month ("Campaign Month")	Campaign Participating Period	Campaign Prize	No. of Campaign Winners	Total Prize
b) Grand Prize	Month 1 – Month 2	28 October 2024 – 31 December 2024	Tour package for 2 adults to England/ Japan/Turkey/ Greece/China worth RM46,000, inclusive of return flight tickets, accommodation, sight-seeing and dining	3	RM108,000

17. An Eligible Cardholder is eligible to win a maximum of two (2) Monthly Prize and one (1) Grand Prize throughout the Campaign Period.

Monthly Prize

18. Details of the Monthly Prize are as follows:
- The Monthly Prize is provided and supported by Corporate Information Travel Sdn Bhd ("CIT") and consists of a RM300 Pick A Trip Promo Code Voucher ("PAT Promo Code Voucher");
 - The PAT Promo Code Voucher can be used to redeem and/or make bookings for travel-related services including but not limited to airline tickets, hotel accommodations and/or tour packages;
 - The redemption of the PAT Promo Code Voucher for flight, hotel and/or activity bookings is to be made through the Pick A Trip website/app managed by CIT;
 - The PAT Promo Code Voucher is valid for one (1) year from the date of issuance. Failure to redeem the PAT Promo Code Voucher within the said period will result in the PAT Promo Code Voucher being forfeited and/or become invalid and/or unusable for redemption;
 - All services are subject to availability and the Bank has no control over the arrangements which include but not limited to airline tickets, hotel accommodations, and/or tour packages and the said arrangements may be subject to change. The Bank accepts no responsibility for any change and/or cancellation of any of the said arrangements;
 - Once the PAT Promo Code Voucher has been redeemed, any changes and/or cancellations will be subject to cancellation penalty and/or agent amendment fee;
 - Redemptions cannot be split into multiple redemptions and must be used up to the stipulated amount. Any additional costs are to be borne by the Campaign Winner;
 - The PAT Promo Code Vouchers are unique and can only be utilized once. Any unutilized amount will be forfeited;
 - The PAT Promo Code Voucher is not transferable or redeemable in cash and there is no refund value.
 - This PAT Promo Code Voucher cannot be used, booked and/or redeemed in conjunction with any special promotion, unless otherwise stated.
 - CIT reserves the right to refuse service to the customer should the customer be deemed to be abusive toward the redemption ie, for commercial user/conflict of interest.
 - CIT's terms and conditions apply.
19. 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 CIT. 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 CIT. All disputes arising from the Monthly Prize are to be taken up with CIT. The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Monthly Prize and neither represents the quality or fitness for any purpose of the Monthly Prize.

Grand Prize

20. Details of the Grand Prize are as follows:
- The Grand Prize is provided and supported by Corporate Information Travel Sdn Bhd ("CIT"). The Campaign Winner can only select one (1) of the five (5) Travel Gift Voucher package options worth RM46,000 each for two (2) adults, as stipulated in Table 4 below:

Table 4: Travel Gift Voucher package options

i) 5 Days 4 Nights: London, England	ii) 5 Days 4 Nights: Osaka, Japan	iii) 6 Days 5 Nights: Istanbul - Cappadocia, Turkey
<p>Highlights: Changing of Guard at the Buckingham Palace, Westminster Abbey and a Bustronome afternoon tea experience.</p> <p>Inclusions:</p> <ul style="list-style-type: none"> Return economy class air tickets with taxes from Kuala Lumpur – London – Kuala Lumpur; inclusive of airport taxes, on-board meal, standard seating and baggage allowance (full-service airline); Airport transfers; 4 Nights twin sharing accommodation at proposed hotel (Thistle London Marble Arch or similar) with daily breakfast; 	<p>Highlights: Osaka Castle, Shitennoji Temple, Shinsaibashi Shopping Arcade, Omakase Experience and Michelin star dining experience.</p> <p>Inclusions:</p> <ul style="list-style-type: none"> Return economy class air tickets with taxes from Kuala Lumpur – Osaka – Kuala Lumpur; inclusive of airport taxes, on-board meal, standard seating and baggage allowance (full-service airline); Airport transfers; 4 Nights twin sharing accommodation at proposed hotel (Hotel New Hankyu Osaka or similar) with daily breakfast; Osaka city tour; 	<p>Highlights: Hagia Sophia, Blue Mosque, Topkapi Palace, Hamman Experience, Hot air balloon ride, Goreme Open Air Museum</p> <p>Inclusions:</p> <ul style="list-style-type: none"> Return economy class air tickets with taxes from Kuala Lumpur – Istanbul – Kuala Lumpur; inclusive of airport taxes, on-board meal, standard seating and baggage allowance (full-service airline); Airport transfers; 3 Nights twin sharing accommodation in Istanbul at proposed hotel (Villa Pera

<ul style="list-style-type: none"> • Bustronome afternoon tea experience; • Sight-seeing at the Buckingham Palace and Westminster Abbey, inclusive of afternoon tea; • AIG Annual Trip Plan travel insurance coverage (up to 70 years of age). 	<ul style="list-style-type: none"> • Omakase dining experience at proposed restaurant (Kitashinchi Okurano or similar); • Michelin star dining experience at proposed restaurant (Kassen Iritani or similar); • AIG Annual Trip Plan travel insurance coverage (up to 70 years of age). 	<p>Suite Hotel or similar) with daily breakfast;</p> <ul style="list-style-type: none"> • 2 nights twin sharing accommodation in Cappadocia at proposed hotel (Helios Cave Hotel or similar) with daily breakfast; • Transfers and sight-seeing in Istanbul and hot air balloon ride at Cappadocia¹; • One (1) hour Turkish Hammam Experience at proposed bath house (Sultan Suleyman Hamam Traditional Bath or similar); • Michelin star dining experience² in Istanbul at proposed restaurant (Matbah Restaurant or similar); • AIG Annual Trip Plan travel insurance coverage (up to 70 years of age). <p>¹ Subject to weather conditions at the point of arrival. ² Subject to off-peak season and availability at the point of reservation.</p>
<p>Exclusions:</p> <ul style="list-style-type: none"> • Other food and beverages, transfers, activities and optional tours not mentioned in the itinerary; • Gratuities for driver(s) and tour guide(s); • Surcharges during peak season, weekends and fair events; • Personal expenses incurred such as other food and beverages, telephone or mobile charges, souvenirs, laundry • For the avoidance of doubt, any items that are not stated in the Inclusions shall be borne solely by the Grand Prize Winner. 		

iv) 7 Days 6 Nights: Athens – Santorini – Mykonos, Greece	v) 8 Days 7 Nights: Kunming - Dali - Lijiang, China
<p>Highlights: Panathenaic Stadium, Parthenon, Michelin star dining experience, Santorini, Mykonos</p> <p>Inclusions:</p> <ul style="list-style-type: none"> • Return economy class air tickets with taxes from Kuala Lumpur – Athens – Kuala Lumpur; inclusive of airport taxes, on-board meal, standard seating and baggage allowance (full-service airline); • Airport transfers; • 2 nights twin sharing accommodation in Athens at proposed hotel (The Stanley Hotel or similar) with daily breakfast; • 2 nights twin sharing accommodation in Santorini at proposed hotel (Aegean Plaza Hotel or similar) with daily breakfast; • 2 nights twin sharing accommodation in Mykonos at proposed hotel (Pelican Bay Hotel or similar) with daily breakfast; • Ferry transfers between Athens, Santorini and Mykonos; • Sight seeing in Athens; • Michelin star dining experience¹ in Istanbul at proposed restaurant (Merceri or similar); • AIG Annual Trip Plan travel insurance coverage (up to 70 years of age). 	<p>Highlights: Lijiang Ancient City – Jade Dragon Snow Mountain – Shuhe Ancient Town</p> <p>Inclusions:</p> <ul style="list-style-type: none"> • Return economy class air tickets with taxes from Kuala Lumpur – Kunming, – Kuala Lumpur; inclusive of airport taxes, on-board meal, standard seating and baggage allowance (full-service airline); • Airport transfers; • 3 nights twin sharing accommodation at proposed hotel (Holiday Inn Kunming City Centre or similar) with daily breakfast; • 3 nights twin sharing accommodation at proposed hotel (ClubMed Lijiang or similar); • 1 night twin sharing accommodation at proposed hotel (Dali Hampton by Hilton Dali or similar); • Sight Seeing and transportation with English speaking guide; • AIG Annual Trip Plan travel insurance coverage (up to 70 years of age).

¹ Subject to off-peak season and availability at the point of reservation.

Exclusions:

- Other food and beverages, transfers, activities and optional tours not mentioned in the itinerary;
- Gratuities for driver(s) and tour guide(s);
- Surcharges during peak season, weekends and fair events;
- Personal expenses incurred such as other food and beverages, telephone or mobile charges, souvenirs, laundry
- For the avoidance of doubt, any items that are not stated in the Inclusions shall be borne solely by the Grand Prize Winner.

- a) The redemption, bookings and/or arrangements of the travel-related services are to be made through CIT via telephone at [03 - 9212 0012](tel:03-92120012) or email to askme@pickatrip.com.my.
 - b) The redemption period for the Travel Gift Voucher package options is valid from 1 February 2025 until 30 June 2025. The travel period is valid until 31 December 2025. Failure to redeem the Travel Gift Vouchers within the specified period will result in the Travel Gift Vouchers being forfeited and/or become invalid and/or unusable for redemption.
 - c) A minimum of three (3) weeks or twenty-one (21) days advance booking and/or redemption period will be required;
 - d) The Travel Gift Voucher prices are subject to change in the event of adjustment to the exchange rates;
 - e) The itinerary and services stipulated in Table 4 are subject to availability and the Bank has no control over the arrangements which includes but are not limited to airline tickets, hotel accommodations, and/or tour packages and the said arrangements may be subject to change. The Bank accepts no responsibility for any change and/or cancellation of any of the said arrangements;
 - f) Once the Package has been redeemed, any changes and/or cancellations will be subject to cancellation penalty and/or agent amendment fee which shall be borne by the Campaign Winner;
 - g) Redemptions cannot be split into multiple redemptions and must be used up to the stipulated amount. Any additional costs are to be borne by the Campaign Winner;
 - h) The Travel Gift Voucher(s) is not transferable or redeemable in cash and there is no refund value.
 - i) The Travel Gift Voucher(s) cannot be used, booked and/or redeemed in conjunction with any special promotion, unless otherwise stated.
 - j) CIT reserves the right to refuse service to the customer should the customer be deemed to be abusive toward the redemption i.e., for commercial user/conflict of interest.
 - k) CIT, its airline providers and suppliers involved in the Travel Gift Voucher(s) terms and conditions apply. Please visit <http://www.cit.travel/terms-conditions/> for information.
- 20) By participating in this Campaign, it is deemed that the participants 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 Eligible Cardholders or their account(s) to the CIT.
- 21) 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 CIT. 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 CIT. All disputes arising from the Grand Prize are to be taken up with CIT. The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Grand Prize and neither represents the quality or fitness for any purpose of the Grand Prize.
- 22) For the avoidance of doubt, the Bank gives no representation or warranty with respect to CIT and any packages and services provided by the CIT. The Bank also gives no representation or warranty with respect to suitability of the Campaign Prizes (including but not limited to the validity and/or usage of the Campaign Reward and shall not be responsible to replace any invalid or forfeited 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 represents the quality or fitness for any purpose of the Campaign Reward

CAMPAIGN FULFILLMENT & WINNERS SELECTION

- 23) The **Campaign Fulfilment and Campaign Winners Selection Process for the Monthly Prize (RM300 Pick A Trip Promo Code Voucher)** are as follows:
- a. Eligible Cardholders who fulfil all the Campaign conditions herein shall be shortlisted based on the top thirty (30) highest cumulated Qualifying Entries each month for the Monthly Prize ("Shortlisted Winners");
 - b. In the event of a tie, the Bank will determine the winner based on the Shortlisted Winner's earliest transaction date and timestamp to achieve the highest spend;
 - c. The 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 Monthly Prize. If during the Campaign Period or Fulfillment Period, the Eligible Cardholder closes the Credit Card(s) for any reason, his/her participation in this Campaign becomes null and void with immediate effect;

- d. The Monthly Prize will be awarded to the Campaign Winners within three (3) months after the end of each Campaign Month as stipulated in Table 3 (“**Fulfilment Period**”);
 - e. The Campaign Winners will be notified by the Bank by Short Message Service (“**SMS**”), Electronic Direct Mailer (“**EDM**”) or **allianceonline mobile app push notification** at their latest mobile numbers or email address duly captured by and reflected in the Bank’s system and/or records; and shall include the Monthly Prizes’ voucher code;
 - f. All Campaign Winners shall be responsible to ensure that their telephone numbers and/or email address are current and updated with the Bank. The fulfilment and/or notification of the Monthly Prize shall be based on each Campaign Winner(s)’ telephone number and/or email address maintained with the Bank;
 - g. The Bank may disclose or publish the Campaign winners’ names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign (“**Winners Announcement**”);
 - h. If there is non-receipt of the Monthly Prize, the Campaign Winner is required to contact the Bank’s Contact Centre (03-5516 9988) by 1 May 2025. No inquiry will be entertained after 1 May 2025;
 - i. Each Campaign Winner is eligible to win up to a **maximum of two (2) Monthly Prize** throughout the Campaign Period.
- 24) The **Campaign Fulfilment and Winners Selection Process for the Grand Prize (a CIT Travel Gift Voucher tour package option for 2 adults to either England/ Greece/Turkey/China/Japan worth RM46,000, inclusive of return flight tickets, accommodation, sight-seeing and dining)** are as follows:
- a. Eligible Cardholders who have fulfil all the Campaign conditions herein shall be shortlisted by a computerized random selection for the Grand Prize (“Shortlisted Winners”);
 - b. The 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 Grand Prize. If during the Campaign Period or Fulfilment Period, the Campaign Winners closes the Credit Card(s) for any reason, his/her participation in this Campaign becomes null and void with immediate effect;
 - c. The Shortlisted Winners will be notified by the Bank by Short Message Service (“**SMS**”), Electronic Direct Mailer (“**EDM**”) or **allianceonline mobile app push notification** at their latest mobile numbers or email address duly captured by and reflected in the Bank’s system and/or records;
 - d. The Shortlisted Winners will be contacted by Bank’s representatives via call using the information recorded in the bank’s system within three (3) months after the end of campaign period as stipulated in Table 3 (“**Fulfilment Period**”);
 - e. The Shortlisted Winners will be required to answer 1 simple question relating to the Campaign in order to receive the Grand Prize. Shortlisted Winners who fail to answer the question correctly will be disqualified and the Bank will draw on the next Shortlisted Winner;
 - f. In the event the Shortlisted Winners are not contactable after 3 attempts on the same day for whatsoever reason(s) and/or the shortlisted Winners wishes to withdraw from the Campaign upon being contacted by the Bank’s representative, he/she shall be disqualified from the Campaign;
 - g. All Campaign Winners shall be responsible to ensure that their telephone numbers and/or email address are current and updated with the Bank. The fulfilment and/or notification of the Grand Prize shall be based on each Campaign Winner(s)’ telephone number and/or email address maintained with the Bank;
 - h. The Bank may disclose or publish the Campaign winners’ names, photos and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign (“**Winners Announcement**”);
 - i. Each Campaign Winner is eligible to win a **maximum of one (1) Grand Prize** only throughout the Campaign Period.
- 25) The Campaign Participating Period and Prize Fulfilment Date is stipulated in Table 4 below:

Table 5: Campaign Fulfilment Period

Prize Categories	Campaign Participation Month ("Campaign Month")	Fulfilment Date
Monthly Prize	28 October 2024 – 30 November 2024	By 28 February 2025
	1 December 2024 – 31 December 2024	By 31 March 2025
Grand Prize	28 October 2024 – 31 December 2024	By 31 March 2025

- 26) The Bank reserves the right to disqualify the participation of any Eligible Customers or forfeit the Campaign Prizes 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.
- 27) For the avoidance of doubt, it is essentially the obligation of Eligible Cardholder to provide their latest and accurate telephone numbers and email addresses to the Bank. The Bank will not be held responsible/liable in the event that the Bank is unable to contact the Eligible Cardholder due to the inaccurate/invalid telephone number and/or email address provided by the Eligible Cardholder, or the Notification is unable to be sent / delivered due to any reason whatsoever not caused by the Bank.

- 28) The Campaign Prizes are non-transferable to any 3rd party and 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 Eligible Cardholder or any other persons to transfer or exchange the Campaign Prizes entitlement to any 3rd party's Account.
- 29) For the avoidance of doubt, the Bank gives no representation or warranty with respect to the Agency and any packages and services provided by the Agency. The Bank also gives no representation or warranty with respect to the suitability of the Campaign Reward (including but not limited to the validity and/or usage of the Campaign Reward and shall not be responsible for replacing any invalid or forfeited 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 represents the quality or fitness for any purpose of the Campaign Reward

GENERAL TERMS AND CONDITIONS

- 30) By participating in this Campaign, Eligible Cardholders are required to read, and understand the terms provided before agreeing to the Campaign Terms and Conditions. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Cardholders and no correspondence and/or appeal in respect thereof shall be entertained.
- 31) 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 Cardholders hereby agree to access The Bank's website at regular intervals to view this Campaign Terms and Conditions.
- 32) The Bank reserves the right to change or substitute at any time, at its own discretion as per the bank's internal policies, the Campaign Reward with other item(s) or reward(s) of similar value with prior notice via the bank's website.
- 33) 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").
- 34) 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 Cardholders and no correspondences and/ or appeal in respect thereof shall be entertained.
- 35) 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.
- 36) 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 Cardholder's entitlement during the Campaign Period.
- 37) 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 Campaign Reward.
- 38) The Bank reserves the right to disqualify the participation of any Eligible Cardholders or forfeit the Campaign Reward in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of these Campaign Terms and Conditions as per ABMB internal policies. All records of The Bank on the transaction(s) made shall be conclusive and final.

- 39) For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Cardholders or forfeiture of the Campaign Reward shall not entitle the Eligible Cardholders to any claim or compensation against 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.
- 40) 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.
- 41) Eligible Cardholders hereby give their unequivocal and irrevocable consent and authorise ABMB to use, publish and/or display the names, any photographs taken, any videos recorded and/or other information for advertising and/or promotion limited to this campaign only, without any compensation to the Eligible Cardholders.
- 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 the Bank 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, 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.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.

PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM

- 45) The Bank may from time to time provide the latest update or content to educate the Eligible Cardholders 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.
- 46) The Eligible Cardholders 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 Eligible Cardholders shall notify the Bank immediately when the Eligible Cardholders become aware that any of the above is lost or used without authority or proper authorisation. The Eligible Cardholders shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Cardholders had notified the Bank in accordance with these Terms and Conditions that the Eligible Cardholder's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
- 47) Where any loss or damage suffered by the Eligible Cardholders is solely attributed to the wilful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Eligible 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 Cardholders of such incident, the Bank shall conduct an investigation and the Eligible 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 customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
- Suspend or freeze the affected account;
 - Revoke or reset the Eligible Cardholders' internet or mobile banking access; and/or;

- c. Revoke the validity of banking instruments; and the Eligible Cardholders will be notified once the above has been operated.