

The Ultimate Goal Rewards Campaign – FIFA World Cup 2026™ with Alliance Bank Visa Credit Cards

Terms and Conditions

1. **“The Ultimate Goal Rewards Campaign - FIFA World Cup 2026™ with Alliance Bank Visa Credit Cards” (“Campaign”)** is organised by Alliance Bank Malaysia Berhad (“Bank”) and shall run from 16 February 2026 to 15 April 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 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 the 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 Organisations/Societies, Corporate and Commercial Customers.
 - h. Permanent and/or temporary employees of the Bank (including its family members, subsidiaries and related companies);

CAMPAIGN CRITERIA

6. Campaign Mechanics:

Participants will earn entries into the prize draw based on their qualifying spend per transaction during the Campaign Period as follows:

- For every **RM1,000 spent per transaction in Foreign Currency**, the participant will receive **ten (10) entries**.
- For every **RM1,000 spent per transaction in Malaysian Ringgit (domestic transactions)**, the participant will receive **one (1) entry**.

Only retail transactions posted within the Campaign Period will be considered. The Bank reserves the right to exclude transactions that are subsequently voided, refunded, disputed, or deemed non-qualifying at its sole discretion.

Table 1: No. of Entries Earned

Transaction Type	Amount Spent Per Transaction	Entries Earned
Foreign Currency Spend	RM3,000	30 Entries
Domestic Spend	RM3,000	3 Entries
Total Entries	RM6,000	33 Entries

Grand Prize

Two (2) tickets to the **FIFA World Cup 2026™ final match** in **New York, USA**, inclusive of two (2) economy-class return (2-way) air tickets, plus an exclusive **hospitality package with 4 nights' accommodation**. The hospitality package includes accommodation, meals, and/or event-related experiences, subject to availability and the Bank's discretion.

- The Grand Prize is strictly non-transferable, non-exchangeable, and non-refundable.
- No cash alternative will be provided.
- Economy-class return air tickets are for **standard commercial flights only**, with airline selection, flight schedule, and routing determined at the Bank's discretion.
- Any upgrades, additional baggage, seat selection, or flight changes requested by the winner shall be at the winner's own cost.
- The winner is responsible for all travel documentation, including but not limited to the passports, visa applications, travel insurance, health requirements, and any other personal arrangements required to attend the event.
- In the event the winner is unable to attend for any reason whatsoever, the Bank shall not be liable to provide any form of compensation, replacement, or alternative prize.

Travel Itinerary for Grand Prize Winners

Event	Date
Arrival Date	Thursday, July 16, 2026
Match Date	Sunday, July 19, 2026 (FIFA World Cup Final)
Departure Date	Monday, July 20, 2026

Consolation Prizes

Seven (7) **autographed football jerseys**, each signed by **world-class football players**.

- The specific players and jersey designs are subject to availability and may vary.
- Consolation prizes are also non-transferable, non-exchangeable, and non-refundable.
- The Bank reserves the right to substitute the prizes with items of equal or greater value in the event of unforeseen circumstances.

7. The following transactions are excluded from cashback eligibility:

- a. 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;
- b. 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;
- c. Refunded, disputed, unauthorised and/or fraudulent retail transactions; and/or
- d. Transactions with the below Merchant Category Code ("MCC"), 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

- e. Other transactions notified by the Bank from time to time.
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 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.

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

Illustration 1: No. Of Entries Earned

Scenario A:

Cardholder	Transaction Date	Amount Spent	No. Of Entries Earned
Customer A Using the Alliance Bank Visa Credit Card	8 February 2026	SGD365 (Approximately RM1,149.75)	10 Entries
	1 March 2026	RM1100	1 Entry
	21 March 2026	RM5800	5 Entries

	25 March 2026	AUD1150 (Approximately RM3116.5)	30 Entries
	Total Qualifying Entries Earned		46 Entries

Conversion based on exchange rate of S\$1.000 SGD = RM3.15 MYR as of 2 January 2026
Conversion based on exchange rate of S\$1.000 AUD = RM2.71 MYR as of 2 January 2026

Customer A **earned a total of 46 entries** by spending a minimum of RM1,000 or equivalent in foreign currency using the Alliance Bank Visa Credit Card.

Scenario B:

Cardholder	Transaction Date	Amount Spent	No. Of Entries Earned
Customer B Using Alliance Bank Master Credit Card	25 January 2026	USD110 (approximately RM 445.50)	NIL
	11 February 2026	RM3289	NIL
	30 March 2026	RM1050	NIL
	Total Qualifying Entries Earned		NIL

Conversion based on exchange rate of S\$1.000 USD = RM4.05 MYR as of 2 January 2026

Customer B **did not qualify for the number of entries earned** as using the Alliance Bank Mastercard Credit Card instead of an Alliance Bank Visa Credit Card.

Scenario C:

Eligible Cardholder	Transaction Date	Amount Spent	No. Of Entries Earned
Customer C Using Alliance Bank Visa Credit Card	2 February 2026	USD650 (approximately RM2,632.5)	20 Entries
Customer C Using Alliance Bank Master Credit Card	8 February 2026	USD700 (approximately RM3150)	NIL
Customer C Using Alliance Bank Visa Credit Card	10 March 2026	RM6,300	6 Entries
	Total Qualifying Entries Earned		26 Entries

Conversion based on the exchange rate of S\$1,000 USD = RM4.05 MYR as of 2 January 2026.

Customer C **earned a total of 26 entries** by spending a minimum of RM1,000 or equivalent in foreign currency using the Alliance Bank Visa Credit Card.

CAMPAIGN FULFILLMENT AND WINNER SELECTION

Eligible Cardmembers who fulfil the Qualifying Spend Criteria stipulated in Clauses 6 to 8 shall be awarded with the Cashback (“**Campaign Winners**”).

The Campaign Participating Period and Campaign Prize Fulfilment Date are stipulated in Table 3 below:

Table 3: Campaign Fulfilment Period

Campaign Participation Month (“Campaign Month”)	Fulfilment Date (Campaign Prize)
16 February 2026 – 15 April 2026	Grand Prize: By 20 July 2026
16 February 2026 – 15 April 2026	Consolation Prizes: By 31 August 2026

- a. Eligible Cardholders who have fulfilled all the Campaign Criteria herein shall be shortlisted by a computerised random selection for the Grand Prize and Consolation Prizes (“**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 and Consolation Prizes. If during the Campaign Period or Fulfilment Period, the Campaign Winners close the Credit Card(s) for any reason, their participation in this Campaign becomes null and void with immediate effect;
- c. The Shortlisted Winners will be contacted by the Bank’s representatives via call using the information recorded in the bank’s system within three (3) months after the end of the campaign period as stipulated in Table 3 (“**Fulfilment Period**”);
- d. The Shortlisted Winners will be required to answer 1 simple question correctly relating to the Campaign in order to receive the Grand Prize and Consolation Prizes (“**Shortlisted Winners**”). Shortlisted Winners who fail to answer the question correctly will be disqualified and the Bank will draw on the next Shortlisted Winner;
- e. 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 wish to withdraw from the Campaign upon being contacted by the Bank’s representative, they shall be disqualified from the Campaign;
- f. The Grand Prize Winner and Consolation Prizes shall be responsible for ensuring that his/her telephone numbers and/or email address are current and updated with the Bank. The fulfilment and/or notification of the Grand Prize and Consolation Prizes shall be based on the Grand Prize Winner(s)’ and Consolation Prizes telephone number and/or email address maintained with the Bank;
- g. The Bank may disclose or publish the Grand Prize and Consolation Prizes Winner’s name, photo and the last 4 digits mobile numbers in media, marketing or advertising materials for the purposes of this Campaign (“**Winners Announcement**”);
- h. Winners are required to collect the Consolation Prizes at Alliance Bank Malaysia Berhad Headquarters: Menara Alliance Bank, No 159, Jalan Ampang, 50450 Kuala Lumpur, Malaysia

GENERAL TERMS AND CONDITIONS

7. 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.
8. 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.

9. 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 Prize with another item (s) or reward(s) of similar value with prior notice via the bank's website.
10. 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").
11. 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 correspondence and/ or appeal in respect thereof shall be entertained.
12. 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.
13. 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.
14. 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 Prizes.
15. The Bank reserves the right to disqualify the participation of any Eligible Cardholders 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 ABMB internal policies. All records of The Bank on the transaction(s) made shall be conclusive and final.
16. 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 Prizes 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.
17. 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.
18. 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.
19. 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.

20. 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.
21. 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.
22. These Terms & Conditions shall be governed by the laws of Malaysia, and all Eligible Customers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.
23. 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:	<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.

24. 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/156444 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

25. The Bank may from time to time provide the latest updates or content to educate the Eligible 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.
26. The Eligible Cardholders shall keep in the safe custody of all banking instruments, for example, chequebooks/cheque leaves, security tokens, debit cards, 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.
27. Where any loss or damage suffered by the Eligible 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 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.
28. 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 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 Cardholders will be notified once the above has been operated.