

Virtual Credit Card Flexi Payment Plan 0% Interest Terms and Conditions

1. This “Virtual Credit Card “Flexi Payment Plan (“FPP”) 0% Interest Campaign” (“Campaign”) is organised by Alliance Bank Malaysia Berhad (“ABMB”) and shall run from 1 January 2026 to 31 December 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.
3. This Campaign is open for all Virtual Credit Cardholders who meet all the requirements as set out by ABMB for the Campaign (“Eligible Cardholders”).
4. Only selected Eligible Cardholders with good conduct of their Credit Card accounts are eligible to apply for the FPP. Eligible Cardholders whose Credit Card account are in default or who are in breach of the ABMB Card Agreement or whose Credit Card account balances are in excess of the limit at the point of application are not eligible to apply for the FPP.
5. The following individuals shall NOT be eligible to participate in this Campaign:
 - a. Cardholder(s) whose account(s) with ABMB are dormant, inactive, closed, terminated and/or unsatisfactorily conducted at ABMB’s discretion during the Campaign Period and at the time of fulfilment;
 - b. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
 - c. Persons who are of unsound mind, minors or bankrupts;
 - d. Any other persons as may be determined by ABMB to exclude according to internal policy(ies).
6. For the avoidance of doubt, the following are **NOT Eligible Transactions** for the purposes of this campaign:
 - a. Transactions made by the Eligible Cardholder 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 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.
7. ABMB reserves the right to reject the FPP application that does not meet the FPP and the Campaign Terms and Conditions.
8. During this Campaign Period, the FPP is made available to the Eligible Cardholders that has sufficient available credit limit for the execution of the FPP.
9. When applying to convert a purchase(s) to FPP, the Eligible Cardholders must inform ABMB the details of the purchase(s) which the Eligible Cardholders intend to pay by instalments under the FPP before the transaction is posted into Eligible Cardholder’s account. ABMB reserves the right to reject or approve the FPP application with prior notice to the Eligible Cardholders at its discretion without having to assign any reason to the Eligible Cardholders.
10. FPP is not available in cash and is not applicable to cash transactions, balance transfer, cash advance, transactions directly convertible to cash such as purchases of casino gaming chips, payment of instalments under any payment schemes under ABMB or any other bank, payment of instalments under other programmes and settlement of any annual fee, outstanding balances or charges imposed by ABMB under and/or pursuant to the terms of the ABMB Card Agreement.
11. Eligible Cardholders are required to **spend a minimum amount of RM500** up to a maximum amount of RM40,000 in a single local or overseas transaction with the selected participating partners to qualify for the 0% Interest FPP (“Qualified FPP”) during the Campaign Period.
12. Local or overseas transactions shall mean total transactions in Ringgit Malaysia (RM) including online purchases shall be qualified for the Campaign and shall be calculated based on ABMB posted transactions only.
13. The Eligible Cardholders are allowed to perform multiple Qualified FPPs within the Campaign Period.
14. Eligible Cardholders will be eligible to convert the local spend into 0% FPP 12 months plan upon ABMB’s approval of the Qualified FPP(s).

15. E-wallet transactions converted to 0% FPP for 12 months will not be eligible for the 8X Three-year Bonus Points (TBP); these are eligible to only earn 1X TBP and there are no cashback.
16. For all Instalment Payment Plan (IPP), Flexi Payment Plan (FPP), JomPay and FPX transactions, you will earn 1X TBP for every RM1 transaction.
17. The FPP monthly instalment is computed based on the following formula:
FPP Monthly Instalment =
(Transaction Amount x Interest Rate) + Transaction Amount/ Tenure
RM83.33 = (RM1,000 x 0%) + (RM1,000/ 12 months)
18. Void transactions and/or transactions that have been reversed shall not be qualified for this Campaign.
19. ABMB reserves the right to cancel any one or more transactions posted under the Eligible Cardholders' Virtual Credit Card account where:
 - a. Payment for the Virtual Credit Card has been due for thirty (30) days or more and/or;
 - b. The account in respect of the Virtual Credit Card is suspected to have been operated fraudulently and/or;
 - c. The account in respect of the Virtual Credit Card is closed or suspended by ABMB.
20. Upon ABMB's approval of the Eligible Cardholders' FPP application, the Eligible Cardholders' Virtual Credit Card limit will be reduced by the aggregated amount of the outstanding FPP Monthly Instalments due. As each FPP Monthly Instalment being paid by the Eligible Cardholders, the amount equivalent to the FPP Monthly Instalment that has been paid shall be restored to the Eligible Cardholders' credit limit on monthly basis.
21. Eligible Cardholders is required to pay the Monthly Instalments via ABMB Virtual Credit Card account for the purpose of servicing their FPP Monthly Instalments.
22. The FPP Monthly Instalment shall be billed to the Eligible Cardholders on the following month statement upon ABMB's approval of the FPP application and every month thereafter until full settlement of all the FPP Monthly Instalments.
23. Should the FPP Monthly Instalment be not paid in full after the payment due date, the outstanding balance monthly instalment will be subject to finance charges of **18% p.a.** in accordance to the Terms and Conditions of the ABMB Card Agreement.
24. Cash Back will not be awarded for purchase(s) converted to FPP.
25. This Campaign Terms and Conditions ("Campaign Terms") 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 accounts maintained with ABMB. In the event of any conflict, inconsistency or discrepancy between the Campaign Terms and the Existing Terms, then the Campaign Terms shall prevail but to the extent of such conflict, inconsistency or discrepancy thereof only.
26. The Eligible Cardholders shall, by virtue of their participation in this Campaign, have agreed to be bounded by the Campaign Terms and accept the same in their entirety.
27. All decisions made by ABMB in respect of this Campaign shall be final and no appeal, correspondences, or attempt to dispute the same would be entertained.
28. ABMB reserves the right at any time to amend, terminate, delete and/or add the Campaign Terms, wholly or in part, at its discretion with prior notice. For the updated Campaign Terms, please visit our website at www.alliancebank.com.my from time to time.
29. 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 whosoever which may result in the Eligible Cardholders being omitted from converting the transaction(s) during the Campaign Period.
30. 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.

31. ABMB shall not be responsible nor shall accept any liabilities arising or suffered by the Eligible Cardholders resulting directly or indirectly from this Campaign due to Eligible Cardholders own act.
32. 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.
33. The Campaign Terms 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.
34. The Eligible Cardholders hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Eligible cardholder's personal data (which includes but is not limited to contact details), by ABMB to its affiliates, service providers as required and necessary, for the purposes of effecting and discharging the services of this Campaign. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data you had disclosed.
35. By participating in this Campaign, the Eligible Cardholders agree that they have read the Notice & Choice Principle Statement available at the Bank's website (<https://www.alliancebank.com.my/Alliance/media/Pdf/Personal%20Data%20Protection%20Act%20010/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.
36. ABMB has instituted and maintains policies and procedures designed to prevent bribery and corruption by ABMB and its directors, officers, or employees; and to the best of ABMB's knowledge, neither ABMB nor any director, officer, or employee of ABMB has engaged in any activity or conduct which would violate any anti-bribery or anti-corruption law or regulation applicable to ABMB. ABMB 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.
37. By virtue of participating in this campaign, the Eligible Cardholders hereby acknowledges that it has been made aware of ABMB'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 ABMB.