

“ALL IT Hypermarket Tech The Emission Down x Alliance Bank Visa Credit Cards Usage & Acquisition Campaign”

Terms and Conditions

1. The **“ALL IT Hypermarket Tech The Emission Down Campaign” (“Campaign”)** is organised by Alliance Bank Malaysia Berhad (“Bank”) together in partnership with ALL IT Hypermarket and shall run from 1 June 2025 to 31 December 2025 (both dates inclusive) or such other time period as may be notified by the Bank from time to time (**“Campaign Period”**). By participating in this Campaign, the Eligible Cardholders (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

CAMPAIGN DETAILS

2. This Campaign is open to all new and existing Alliance Bank Visa Credit Cardholders (**“Eligible Cardholders”**) whose 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.
3. For avoidance of doubt:
 - i. The transactions made by the Supplementary Cardholders in respect of this Campaign shall accrue to the Principal Cardholders of the same provided that the respective accounts of the Principal Cardholders are active, valid and in good credit standing;
 - ii. Termination of the Supplementary Card account by the Supplementary Cardholders shall not disqualify its Principal Cardholder from this Campaign.
4. The following individuals shall NOT be eligible to participate in this Campaign:
 - i. Non-Alliance Bank Visa Credit Cardholder
 - ii. Cardholders of any Business Credit Cards;
 - iii. Cardholder(s) whose account(s) with the Bank are dormant, inactive, closed, terminated and/or unsatisfactorily conducted;
 - iv. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
 - v. Persons who are of unsound mind, minors or bankrupts;
 - vi. Any other persons as may be determined by the Bank to exclude according to internal policy(ies).
 - vii. Any other person(s) as the Bank may decide to exclude as per the Bank’s internal procedure.
5. Campaign participation is automatic for the Eligible Cardholders, subject to the fulfilment of the Terms and Conditions herein. No pre-registration, SMS or entry forms are required.

CAMPAIGN MECHANICS AND REWARDS

6. To participate in this Campaign, the Eligible Cardholders are required to meet the minimum spend amount of RM200 in a single receipt at any retail, online store, roadshow and fairs of ALL IT Hypermarket from 1 June 2025 to 31 December 2025 via their Alliance Bank Visa Credit Cards to earn campaign entries.
7. Participants are entitled to earn one (1) campaign entry with every RM200 spent.
8. Participants who spend at the following can earn double campaign entries:
 - Pay with an Alliance Bank Visa Credit Card
 - Recycle e-waste at any ALL IT Hypermarket retail store
 - Shop at the ALL IT Hypermarket retail store at 1 Utama Shopping Centre
 - Purchase any products from the Microsoft, JBL, GoPro or TP-Link category at ALL IT Hypermarket retail store
 - Shop during ALL IT Hypermarket roadshows or fairs
9. Participants are allowed to earn a maximum of up to 2 entries per receipt only, regardless of the number of criteria met under clause 8.
10. For purchases made via ALL IT Hypermarket’s official website, participants are required to fill in the digital form at (<https://forms.gle/v1rSaBPTRtTKbTJT6>). Participants who submit online are required to submit only once for each qualified receipt and will automatically be given an extra one (1) entry in the system.
11. For purchases made at the retail outlets and events/fairs, participants must complete and submit the entry form to participate. Participants who qualify for the Double Entries are required to fill in two (2) entry forms.

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

Illustration 1: Entries Earning

Scenario A:

Customer A made a purchase of RM250 at the ALL IT Hypermarket at IOI City Mall on 30 June 2025 with his/her Alliance Bank Visa Credit Card. Customer is entitled to entry earnings.

Eligible Cardholder	Spend Amount	Spend Location	Entry Earning (Y/N)
Customer A	RM250	ALL IT Hypermarket at IOI City Mall	Yes. The cardholder met the minimum spend of RM250 and has transacted via Alliance Bank Visa Credit Card. The cardholder is entitled to 2 entries.

Scenario B:

Customer B made a purchase of RM120 at the ALL IT Hypermarket at MyTown Shopping Centre with his/her Alliance Bank Visa Credit Card. Although the customer transacted via Alliance Bank Visa Credit Card, he/she is not entitled to earn entry as he/she did not meet the minimum spend of RM200.

Eligible Cardholder	Spend Amount	Spend Location	Entry Earning (Y/N)
Customer B	RM120	ALL IT Hypermarket at MyTown Shopping Centre	Not entitled to earn entry

Scenario C:

Customer C made a purchase of RM700 at ALL IT Hypermarket online store with his/her Alliance Bank Visa Credit Card. Customer is entitled to earn up to a maximum of 2 entries.

Eligible Cardholder	Spend Amount	Spend Location	Entry Earning (Y/N)
Customer C	RM700	ALL IT Hypermarket online store	Yes. The cardholder met the minimum spend of RM250 and has transacted via Alliance Bank Visa Credit Card. The cardholder is entitled to 2 entries.

Scenario D:

Customer D made a purchase of RM500 at ALL IT Hypermarket online store using Alliance Bank Debit Card. Although the customer met the minimum spend, he/she is not entitled to the gift redemption as the spend was made with an Alliance Bank Debit Card instead of Alliance Bank Visa Credit Card.

Eligible Cardholder	Spend Amount	Spend Location	Redemption Gift
Customer D	RM500	ALL IT Hypermarket online store	Not entitled to redeem the gift

Scenario E:

Customer E made a purchase of RM500 at ALL IT Hypermarket retail store at 1 Utama Shopping Centre using Alliance Bank Credit Card. Although the customer met 3 criteria - the minimum spend of RM500, transacted at 1 Utama Shopping Centre and via Alliance Bank Credit Card, he is only entitled to 2 entries per receipt as per clause 9.

Eligible Cardholder	Spend Amount	Spend Location	Redemption Gift
Customer E	RM500	ALL IT Hypermarket 1 Utama Shopping Centre	Yes. The cardholder met the minimum spend of RM500, transacted at 1 Utama Shopping Centre and via Alliance Bank Credit Card. The cardholder is entitled to a maximum of 2 entries.

12. This Campaign is not applicable in conjunction with any other ongoing promotions or campaigns of the Bank unless otherwise stated.
13. The Bank and ALL IT Hypermarket may, at any time at its sole discretion and without prior notice, vary, modify, delete or discontinue any aspect of the programme (including the cancellation or discontinuation of the programme and/or to replacements and/or substitutions of the prize being offered) or any part of these terms & conditions and the participant agrees to be bound by such amendments.
14. The winner(s) will be selected randomly from the entries during the campaign period listed below. The prize draw dates, entry submission dates, and announcement dates are as stipulated in the table below.

Bi-Weekly Prizes		
Purchase Dates	Latest Submission Date	Announcement Date
1 June – 31 July 2025	8 August 2025	11 August 2025
1 August – 30 September 2025	10 October 2025	13 October 2025
1 October – 30 November	12 December 2025	15 December 2025

Electrifying Rider Prize Draw		
Purchase Dates	Latest Submission Date	Announcement Date
1 June – 31 December 2025	9 January 2026	End of January 2026

Ultimate EV Drive Prize Draw		
Purchase Dates	Latest Submission Date	Announcement Date
1 June – 31 December 2025	9 January 2026	End of January 2026

15. The decision of ALL IT Hypermarket is final and conclusive. The prize is non-refundable, non-transferable nor exchangeable for cash, credit or any other item. No correspondence, queries, appeals or protests will be entertained.
16. The Bank and ALL IT Hypermarket reserves the right to substitute the prize with an alternative prize(s) of the same value, wherever it deems appropriate. ALL IT Hypermarket reserves the right to disqualify any entries from any participant in the programme and prohibit that Person from further participating in the programme in the event there is suspicion that there has been an attempt to tamper with the outcomes/results.
17. The result of the contest will be announced on ALL IT Hypermarket's official digital communication channels such as Facebook, Instagram and ALL IT Hypermarket's official website.

18. Any prize, which remains unclaimed after FOURTEEN (14) WORKING DAYS from the date of announcement, shall be forfeited. The winner whose prize has been forfeited is not entitled to any payment or compensation. The Bi-Monthly prizes shall be collected by the winner at his/her risk and cost at one of ALL IT Hypermarket outlets, determined by the company
19. The Ultimate EV Drive Prize (MG4 EV) and the Electrifying Rider Prize (Blueshark R1) do not include the cost of Registration, Road Tax, Insurance and transportation or any other incidental cost thereto.
20. The Ultimate EV Drive Prize (MG4 EV) winner must have a valid driving license to register the EV car with JPJ for use on public roads.
21. The Electrifying Rider Prize (Blueshark R1) winner must have at least a valid B2 motorcycle license to register the motorcycle with JPJ for use on public roads. The electric motorcycle prize does not include batteries, which are required for the vehicle to function. Prize winners are required to rent the batteries from Blueshark at a monthly fee of RM79 or purchase them. Prize winners may be subjected to a credit check to ensure eligibility.
22. ALL IT Hypermarket shall determine the colour, fixtures and accessories of the Prizes.
23. Both the Ultimate EV Drive Prize and Electrifying Rider Prize winners are to attend the Prize Giving Ceremony; date, time and location to be informed following the announcement of the winners.
24. By joining this contest, participants have given voluntary consent to ALL IT Hypermarket Sdn Bhd to collect, record, store/hold and process the personal data described above for the purpose of this "Tech The Emission Down" contest.
25. The Bank and The Management of ALL IT Hypermarket reserves the right to publish/display the names, photographs and particulars of the Eligible Participants and Winners in any media/publication whatsoever.

ALL IT Hypermarket Tech The Emission Down Credit Card Acquisition Campaign

1. The Credit Card Acquisition Campaign is organised by the Bank and shall run from 01 August 2025 to 31 December 2025 (both dates inclusive) or such other time period as notified by the Bank from time to time ("Card Acquisition Campaign Period"). The Card Acquisition Campaign Period refers to the credit card application month and not the transactions within this period.
2. The Bank reserves the right at any time with prior notice to change the duration and/or commencement and/or expiry dates of the Card Acquisition Campaign Period. The changes will be updated on our bank website.
3. To participate in this Acquisition Campaign, the Eligible Cardholders must apply and submit their application for the Eligible Card during the Card Acquisition Campaign Period by applying at the promotion page at <https://www.alliancebank.com.my/promotions/Cards/allithypermarket-credit-card-acquisition-campaign>
4. The Campaign Mechanics and Rewards of the Acquisition Campaign refer to **ALL IT Hypermarket Tech The Emission Down Campaign Mechanics & Rewards**.
5. This Acquisition Campaign is open to all newly approved Principal Credit Cardholder(s) during the Card Acquisition Campaign Period for an Alliance Bank Visa Credit Card (including the Visa Virtual Credit Card) ("Eligible Card") who meet the following criteria ("Eligible Cardholders for Acquisition Campaign"):
 - i. Cardholder(s) who have applied the Eligible Card within the Card Acquisition Campaign Period;
 - ii. Cardholder(s) holding a valid (active with no block code) Eligible Card issued by ABMB;
 - iii. Cardholder(s) who have cancelled their existing Principal credit card for more than six (6) months prior to the Campaign Period.
6. The following individuals shall NOT be eligible to participate in this Campaign:
 - i. Permanent and/ or temporary staff or employees of ABMB (including its subsidiaries and related companies), representatives and/ or agents (including advertising and promotion agents and information technology vendors) of ABMB (including its subsidiaries and related companies);
 - ii. Non-individual entities, including but not limited to sole-proprietorships, partnerships, charitable/ non-profit organisations/ societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;
 - iii. Individuals who have cancelled their existing credit card issued by ABMB within the last six (6) months before the Card Acquisition Campaign Period;
 - iv. Individuals below the age of 21 years old;
 - v. Principal cardholder(s) who are holding an existing Alliance Bank Visa or Mastercard Credit Card;
 - vi. Individuals who are financially insolvent or have been adjudicated a bankrupt; and/ or
 - vii. Any other person(s) as ABMB may decide to exclude as per the Bank's internal procedure.

GENERAL TERMS AND CONDITIONS

1. 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.
2. The Bank reserves the right to withdraw/ cancel, terminate, suspend or extend this Campaign and to add, delete, suspend and/ or vary this Campaign Terms and Conditions, wholly or in part at its discretion with prior notice by way of posting on The Bank's website, display at branch premises or advertisements or by any other means of notification which The Bank may select and such shall be binding on the Eligible Cardholders as from the date of the notification or from such other date as may be specified by The Bank in the notification. Eligible Cardholders hereby agree to access The Bank's website at regular intervals to view this Campaign Terms and Conditions.
3. 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.

4. 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").
5. 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.
6. The Bank shall not be responsible nor shall it 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 include but 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.
7. 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.
8. The Eligible Cards and accounts 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 for the Campaign Reward.
9. 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.
10. 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.
11. 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 to this Campaign.
12. 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.
13. 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.
14. 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.
15. By virtue of participating in this campaign, Eligible Cardholders hereby acknowledges 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.

16. For Visa Cardholders with card types shown in the Table A 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.

Program Date:	1 October 2024 – 30 September 2025	
Cardholder Eligibility:	Visa Signature & Visa Infinite (Consumer Credit Card only)	
Benefits	<u>eCommerce Purchase Protection</u>	<u>Extended Warranty</u>
Offer Details:	<p>eCommerce Purchase Protection is a benefit now available to you as a Visa Infinite and Visa Signature credit cardholders, 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 of 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, whichever is less, subject to the Annual Aggregate Limit (\$500 USD)</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.

17. For more details on the Visa E-Commerce Purchase Protection and Extended Warranty, please refer to www.aig.com/visa/apac

PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM

18. 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 updates, and regulation requirements from any relevant governing bodies.
19. 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 becomes 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.
20. 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.

21. 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:
- i. Suspend or freeze the affected account;
 - ii. Revoke or reset the Eligible Cardholders' internet or mobile banking access; and/or;
 - iii. Revoke the validity of banking instruments; and the Eligible Cardholders will be notified once the above has been operated