

Festive Dining Usage Campaign

Terms and Conditions

1. The “**Festive Dining Usage Campaign**” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**Bank**”) and shall run from **24 October 2025 to 31 March 2026** (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 account 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 at least RM488 or RM888 at any dining outlets (“Eligible Transactions”)** via the Alliance Bank Visa Credit Card. The total spending of Principal and Supplementary Cards is combined.

The Campaign Spend Criteria and Cashback rewards are stipulated in Table 1 below:

Table 1: Campaign Spend Criteria and Cashback Reward

Tier	Minimum Spent Amount	Cashback Reward
1	RM488 in a single receipt	Get RM88 in cashback, rewarded for every 8 th transaction
2	RM888 in a single receipt	Get RM188 in cashback, rewarded for every 8 th transaction

7. The Cashback Reward refers to the sequential position of every 8th transaction. For example, the 8th, 16th, 24th and so forth of the eligible transaction.
8. Cardholders are able to earn more than one time cashback during the campaign period provided the eligible transaction meets the required minimum spend of RM488 or RM888 in a single receipt and meets the requirement of every 8th transaction as set forth in Clause 7.
9. Cashback earnings are not stackable or cumulative.

10. The Eligible Transaction includes transactions only with the following Merchant Category Code (“MCC”), as shown in Table 2.

Table 2: Campaign Spend Criteria and Cashback Reward

MCC Code
5812 – Eating Places and Restaurants 5814 – Fast Food Restaurants 5813 – Drinking Places (Alcoholic Beverages) – Bars, Taverns 5462 – Bakeries

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

Illustration 1: Cashback Eligibility

Scenario A:

Cardholder A made a purchase of RM520 in a single receipt at Oriental Pavilion on 31 October 2025 with his/her Alliance Bank Visa Credit Card. Based on the Bank’s record, customer (1) met the tier 1 minimum spend amount and (2) the sequential position as the 8th transaction. The cardholder is able to receive the tier one (1) cashback of RM88 as stated in Table 1: Campaign Spend Criteria and Cashback Reward.

Eligible Cardholder	Spend Amount	Spend Location	Cashback Amount
Cardholder A	RM520	Oriental Pavilion	<i>Eligible</i> to receive cashback of RM88

Scenario B:

Cardholder B made a purchase of RM1,520 in a single receipt at Oriental Pavilion on 31 October 2025 with his/her Alliance Bank Visa Credit Card. Based on the Bank’s record, customer (1) met the tier 2 minimum spend amount and (2) the sequential position as the 8th transaction. The cardholder is able to receive the tier two (2) cashback of RM188 as stated in Table 1: Campaign Spend Criteria and Cashback Reward.

Eligible Cardholder	Spend Amount	Spend Location	Cashback Amount
Cardholder B	RM1500	Oriental Pavilion	<i>Eligible to receive cashback of RM188 only instead of RM276 (RM88 of Tier 1 + RM188 of Tier 2). Cashback earnings are not stackable/cumulative.</i>

Scenario C:

Cardholder C made a purchase of RM1,520 in a single receipt at Oriental Pavilion on 31 October 2025 with his/her Alliance Bank Visa Credit Card. Based on the Bank’s record, customer (1) met the tier 2 minimum spend amount and (2) the sequential position as the 20th transaction. The cardholder is not able to receive the tier two (2) cashback of RM188 as stated in Table 1: Campaign Spend Criteria and Cashback Reward as he/she did not meet the sequential position as the 8th transaction.

Eligible Cardholder	Spend Amount	Spend Location	Cashback Amount
Cardholder C	RM1,520	Oriental Pavilion	<i>Not eligible</i> to receive cashback of RM188

Scenario D:

Cardholder D made a spend of RM520 in two (2) receipts at Oriental Pavilion on 31 October 2025 with his/her Alliance Bank Visa Credit Card. Based on the Bank's record, customer (1) met the tier 2 minimum spend amount but (2) transaction was made in 2 receipts. The cardholder is not able to receive the tier one (1) cashback of RM88 as stated in Table 1: Campaign Spend Criteria and Cashback Reward as he/she made the transaction in 2 separate bills. As per Clause 8, Cashback earnings are not stackable or cumulative.

Eligible Cardholder	Spend Amount	Spend Location	Cashback Amount
Cardholder D	RM520 in 2 receipts	Oriental Pavilion	<i>Not eligible</i> to receive cashback of RM188

11. The Cashback Reward 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.
12. The total campaign Cashback pool is capped at RM350,800.
13. 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.
14. All Eligible Transactions must bear the transaction dates (defined as the date of which transactions is charged to the Eligible Cardholders' Credit Card as per Bank's record) within the same Campaign Month 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 Cashback reward. 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. This Campaign is not applicable in conjunction with any other ongoing promotions or campaigns of the Bank unless otherwise stated.
15. This Campaign is not applicable in conjunction with any other ongoing promotions or campaigns of the Bank unless otherwise stated.
16. The Campaign Reward 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.

CASHBACK FULFILLMENT

17. The **Campaign Fulfilment** are as follows:

- i. Eligible Cardholders who fulfil all the conditions provided in Clauses 6 herein shall be eligible to receive the Cashback Rewards of RM88 or RM188.
- ii. The Bank will determine the recipient of the Cashback based on the transaction date, authorisation time and highest spending amount of the sequential position of every 8th transaction.
- iii. The Cashback Reward will be credited into Eligible Cardholders' Credit Card within two (2) months after the end of each Campaign Month as stipulated in Table 3 ("**Fulfilment Period**");
- iv. The Credit Card 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 Cashback Reward. If during the Campaign Period or Fulfilment Period, the Eligible Cardholder closes the Credit Card(s) or any reason, his/her participation in this Campaign becomes null and void with immediate effect;

- v. The Eligible Cardholders will be notified by the Bank by Short Message Service (“SMS”) or allianceonline mobile app push notification at their latest mobile numbers duly captured by and reflected in the Bank’s system and/or records once the Cashback is credited into the Eligible Cardholders’ Credit Card(s) account;
- vi. For any Transactions or payments that are subsequently cancelled, voided or reversed within the same Campaign Month, relevant adjustment(s) will be made. In the event that adjustments are not made, the Bank reserves the right to claw back the amount of Cashback credited.
- vii. If there is any dispute or non-receipt of the Cashback, the Eligible Cardholder is required to contact the Bank’s Contact Centre (03-5516 9988) by 25 May 2026. No inquiry will be entertained after 25 May 2025;
- viii. The Cashback Reward is non-transferable to any other party or parties and is not exchangeable for different prizes or rewards of similar value or any other alternatives in any circumstances.

18. The Campaign Participating Period and Cashback Fulfilment Date are stipulated in Table 4 below:

Table 3: Cashback Fulfilment Period

Prize Categories	Campaign Participation Month (“Campaign Month”)	Fulfilment Date
Cashback of RM88 or RM188	24 October 2025 – 25 November 2025	By 25 January 2026
	26 November 2025 – 25 December 2025	By 25 February 2026
	26 December 2025 – 25 January 2026	By 25 March 2026
	26 January 2026 – 25 February 2026	By 25 April 2026
	26 February 2026 – 31 March 2026	By 25 May 2026

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 correspondences 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 times, 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 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 of 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.

PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM

16. The Bank may from time to time provide the latest update 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 update, and regulation requirements from any relevant governing bodies.
17. The Eligible Cardholders shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, debitcards, 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.

18. 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.
19. 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