

# **Touch 'n Go Cashback Usage Campaign**

## **Terms and Conditions**

1. The “**Touch 'n Go Cashback Usage Campaign**” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**Bank**”) and shall run from **5 January 2026 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 reload spend of RM3,000 (“Eligible Transactions”)** on the **Touch 'n Go (TNG) eWallet** 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**

Minimum Reload Amount	Reload Platform	Cashback Reward
<b>RM3,000 reload amount and a maximum of RM20,000 in a campaign month</b>	Touch 'n Go (TNG) eWallet	<b>0.5% Cashback on reload amount</b> , capped at RM300 per cardholder during campaign period

7. Cardholders are able to earn more than one time cashback during the campaign period provided the eligible transaction meets the required minimum spend of RM3,000 as set forth in Clause 6.
8. Cashback earnings are cumulative and capped at RM300 per cardholder per campaign period.

9. The Eligible Transaction is applicable on the following Merchant Category Code (“MCC”), as shown in Table 2.

**Table 2: Campaign Spend Criteria and Cashback Reward**

MCC Code
6540 Non-Financial Institutions – Stored Value Card Purchase/Load

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

**Illustration 1: Cashback Eligibility**

**Scenario A:**

Cardholder A made a reload of RM4,000 on his/her Touch 'n Go (TNG) eWallet on 31 October 2025 with the Alliance Bank Visa Credit Card. Based on the Bank's record, customer (1) met the minimum spend amount of RM3,000 and (2) reloaded on Touch 'n Go (TNG) eWallet. The cardholder is able to receive the 0.5% cashback (RM20.20) as stated in Table 1: Campaign Spend Criteria and Cashback Reward.

Eligible Cardholder	Reload Amount	Cashback Amount
Cardholder A	RM4,000	<b>Cashback Amount = RM20.20</b> *Calculation of the 0.5% Cashback: (RM4,000 reload amount + the 1% convenience fee of RM40) x 0.5%

**Scenario B:**

Cardholder B made a reload of RM1,520 on his/her Touch 'n Go (TNG) eWallet on 31 October 2025 with the Alliance Bank Visa Credit Card. Based on the Bank's record, customer (1) did not meet the minimum spend amount of RM3,000. The cardholder is not eligible to receive the 0.5% cashback as stated in Table 1: Campaign Spend Criteria and Cashback Reward.

Eligible Cardholder	Reload Amount	Cashback Amount
Cardholder B	RM1,520	Not Eligible to receive the 0.5% Cashback

**Scenario C:**

Cardholder C made a reload of RM30,000 on his/her Touch 'n Go (TNG) eWallet in the month of November with the Alliance Bank Visa Credit Card. Based on the Bank's record, customer (1) met the minimum spent amount of RM3,000. The cardholder is able to receive the 0.5% cashback as stated in Table 1: Campaign Spend Criteria and Cashback Reward. However, as the maximum reload is only RM20,000 in a campaign month, the cashback will be calculated based on a maximum of RM20,000 only in which the cardholder will receive RM101 in cashback.

Eligible Cardholder	Reload Amount	Cashback Amount
Cardholder C	RM30,000	<b>Cashback Amount = RM101</b> *Calculation of the 0.5% Cashback: (RM20,000 reload amount + the 1% convenience fee of RM200) x 0.5%

**Scenario D:**

Cardholder D made a reload of RM3,000 on his/her Touch 'n Go (TNG) card in November with the Alliance Bank Visa Credit Card. Based on the Bank's record, customer (1) met the minimum spend amount but (2) the reload was done on Touch 'n Go (TNG) card instead of the eWallet. The cardholder is not able to receive the cashback of 0.5% as stated in Table 1: Campaign Spend Criteria and Cashback Reward.

Eligible Cardholder	Reload Amount	Cashback Amount
Cardholder D	RM3,000	Not Eligible to receive the 0.5% Cashback as the reload was made on the Touch 'n Go (TNG) card instead of eWallet.

10. 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.
11. The total campaign Cashback pool is capped at RM300,000.
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 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.
14. This Campaign is not applicable in conjunction with any other ongoing promotions or campaigns of the Bank unless otherwise stated.
15. 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**

16. 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 0.5%.
- ii. The Bank will determine the recipient of the Cashback based on the transaction date, authorisation time and highest spending amount.
- 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) for 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 31 May 2026. No inquiry will be entertained after 31 May 2026.
- 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.

17. 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 0.5%	5 January 2026 – 31 January 2026	By 31 March 2026
	1 February 2026 – 28 February 2026	By 30 April 2026
	1 March 2026 – 31 March 2026	By 31 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 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 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 correspondences 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 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**

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, 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.

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.
20. For Visa Cardholders with card types shown in **Table 1** 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 1: Visa E-Commerce Purchase Protection & Extended Warranty**

<b>Program Date:</b>	1 October 2025 – 30 September 2026 (1 year)	
<b>Card Types:</b>	Visa Signature & Visa Infinite (Consumer Credit Card only)	
<b>Benefits:</b>	eCommerce Purchase Protection	Extended Warranty
<b>Offer Details:</b>	<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"> <li>Non-delivery and/or incomplete delivery of Goods and shipping charges, that are purchased on the internet</li> <li>Improper functioning of the Goods due to damage to delivered Goods.</li> </ul>	<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"> <li>Covered Purchases given as gifts are covered.</li> <li>Covered Purchases include internet purchases.</li> <li>Covered Purchases do not have to be registered.</li> </ul>

21. 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/156448](https://www.visa.com.my/en_my/visa-offers-and-perks/ecommerce-purchase-protection-by-aig-asia-pacific-insurance-pte-ltd/156448) and [https://www.visa.com.my/en\\_my/visa-offers-and-perks/ecommerce-purchase-protection-by-aig-asia-pacific-insurance-pte-ltd/156444](https://www.visa.com.my/en_my/visa-offers-and-perks/ecommerce-purchase-protection-by-aig-asia-pacific-insurance-pte-ltd/156444)