“Tap for Gold Campaign”

Terms and Conditions

1. The "Tap for Gold Campaign" **("Campaign")** is organised by Alliance Bank Malaysia Berhad ("Bank") and will run from **7 October 2026 till 31 March 2027** (both dates inclusive) or such other time period as may be notified by the Bank from time to time **("Campaign Period")**.

2. By participating in this Campaign, the Eligible Cardholders (as defined hereunder) shall be deemed to have read, understood and agreed to be bound by these Terms and Conditions.

CAMPAIGN DETAILS

3. 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.

4. 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.

5. The following individuals shall NOT be eligible to participate in this Campaign:
   i. Non-Alliance Bank Visa Credit Cardholders
   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.

6. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) are eligible to participate in the Campaign.

CAMPAIGN MECHANICS AND REWARDS

7. To participate in this Campaign, the Eligible Cardholders are required to meet the minimum spend amount of RM100 on eligible retail spend via Apple Pay, Google Pay or Samsung Pay using the Alliance Bank Visa Credit Card to earn campaign entries. The total spending and entry earnings of Principal and Supplementary Cards is combined.

Table 1: Campaign Mechanics and Entries

Campaign Mechanics	Entries Earned
One (1) bonus entry only upon the first activation of an Alliance Bank Visa Virtual Credit Card during the Campaign Period	1
Eligible Cardholders will earn one (1) entry for every RM100 of eligible retail spend via Apple Pay, Google Pay or Samsung Pay linked to an Alliance Bank Visa Credit Card.	1

Important Note:

a) An Eligible Credit Cardholder is eligible to win up to a maximum of one (1) Monthly Prize only throughout the Campaign Period.
b) Retail spend refers to eligible purchases made using Apple Pay, Google Pay and/or Samsung Pay linked to an Alliance Bank Visa Credit Card, whether at physical stores, online merchants or through contactless payment acceptance channels.
c) Overseas Retail Spend that are charged in foreign currency will be converted to Ringgit Malaysia by the bank for the calculation of entries.

d) A one-time bonus entry will be awarded upon first-time activation of a Visa Virtual Credit Card during the Campaign Period. This bonus entry will be allocated to the campaign month in which the activation is completed.
e) Entries are accumulated within each respective campaign month only and are reset at the beginning of the following Campaign Month.
f) Eligible spend shall be rounded down to the nearest RM100.
g) For this Campaign, only transactions made via Apple Pay, Google Pay and Samsung Pay linked to an Alliance Bank Visa Credit Card is eligible. Other digital wallets and e-wallets including but not limited to Touch 'n Go eWallet, GrabPay, Boost, ShopeePay or any similar payment platforms are not eligible for this campaign.

8. The Eligible Monthly Spend are excluding the below:
   i. 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 program;
   ii. 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;
   iii. Refunded, disputed, unauthorised and/or fraudulent retail transactions; and/or
   iv. Transactions with the below Merchant Category Code ("MCC"), as shown in Table 2:

Table 2: Excluded Transactions / Fees and Charges

Transactions / Fees and Charges	MCC Code
Transactions converted into Instalment Payment Plan ("IPP") or Flexi Payment Plan ("FPP") transactions	NIL
Insurance Payment	5960 - Direct Marketing Insurance Services 6300 - Insurance Underwriting, Premiums
e-Wallet reload and other online 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 5964 - Direct Marketing– Catalogue Merchants, covering mail-order houses, printed catalogue sales, and book or record clubs
Retail transactions performed / payment made to any Government Agencies/ Bodies for services	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 - Organizations, 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 or unauthorised and/or any taxes or levies; and any bill payments through Internet banking, JomPay transactions, FPX transactions.	NIL

Reversed, voided, refunded, disputed, unauthorised and/or fraudulent retail transactions	NIL
Other transactions notified by the Bank from time to time	NIL

9. The assignment of Merchant Category and MCC is determined by the merchant's acquiring bank and/or payment network. In the event that the Eligible Credit 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.

10. All Eligible Transactions must bear the posting dates (defined as the date on which transactions are posted to the Eligible Credit Cardholders' Credit Card as per the Bank's record) within the Campaign Period. The approved transactions made throughout the Campaign Period must be captured and posted in the Bank's system within the Campaign Period to qualify for the Campaign Prize. All approved transactions as recorded by the Bank are final, conclusive and binding on all Eligible Credit Cardholders. The Bank will not be held responsible for late, cancelled, reversed/refunded, disputed, unauthorised and/or fraudulent retail posting. Any transaction amount that is not posted within the same Campaign Month will not be aggregated for that Campaign Month.

11. Illustrations A to F are shown below depicts the examples of how Qualifying Entries are earned by an Eligible Credit Cardholders.

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

Illustration 1: Number of Entries Earned

Scenario A:
Customer A made a hotel booking of RM1,000 on Agoda and a retail spend of RM800 at Jaya Grocer via Apple Pay on ABMB Visa Credit Card. Both transactions were posted in the same month, October 2026. Customer A earned 10 entries from online hotel booking and 8 entries from the retail spend, a total of 18 entries.

Transact Date	Posting Date	Spend Category	Payment Method	Merchant	Spend Amount	Meets Entries requirements	Number of Entries Earned
4th October 2026	6th October 2026	Retail Spend (Online Merchant)	Apple Pay (linked to ABMB Visa Credit Card)	Agoda	RM1,000	Yes	10
15th October 2026	17th October 2026	Retail Spend	Apple Pay (linked to ABMB Visa Credit Card)	Jaya Grocer	RM800	Yes	8
						Total Entries Earned	**18**

Scenario B:
Customer B performed a retail spend of RM1,100 at AEON and Insurance payment of RM3,600 at AIA via Apple Pay on ABMB Visa Credit Card. Both transactions were posted in the same month, October 2026. Customer B earned 11 entries from the hypermarket spending but did not earn any entries from the Insurance Premium payment. As indicated in Table 2: Excluded Transactions / Fees and Charges, insurance payments are excluded from entries earning.

Transact Date	Posting Date	Spend Category	Payment Method	Merchant	Spend Amount	Meets Entries requirements	Number of Entries Earned
4th October 2026	6th October 2026	Retail Spend	Apple Pay (linked to ABMB Visa Credit Card)	AEON	RM1,100	Yes	11
15th October 2026	17th October 2026	Insurance Payment	Apple Pay (linked to ABMB Visa Credit Card)	AIA	RM3,600	No	0
						Total Entries Earned	**11**

Scenario C:
Customer C activated his Alliance Bank Visa Virtual Credit Card on 5 October 2026 and subsequently performed a retail spend of RM1,100 at AEON on 29 October 2026. However, the transaction was posted on 1 November 2026. As such, Customer C earns 1 entry for the Visa Virtual Credit Card activation in October 2026, while the RM1,100 spend earns 11 entries which will be counted towards the November 2026 Campaign Month.

Transact Date	Posting Date	Spend Category	Payment Method	Merchant	Spend Amount	Meets Entries requirements	Number of Entries Earned
5th October 2026	-	Activation of Alliance Bank Visa Virtual Credit Card (VCC)	-	-	-	Yes	1
29th October 2026	1st November 2026	Retail Spend	Google Pay (linked to ABMB Visa Credit Card)	AEON	RM1,100	Yes	0
						Total Entries Earned	**1**

Scenario D:
Customer D activated his Alliance Bank Visa Virtual Credit Card on 25th September 2026 and subsequently performed a retail spend of RM6,000 at SenHeng retail store via Samsung Pay on ABMB Visa Credit Card on 4th October 2026. Customer then decided to convert the transaction to 0% Flexi Payment Plan on 20th October 2026. The activation of the Virtual Credit Card does not qualify as an entry-earning transaction as the Credit Card was activated prior to the Campaign Period.

Transactions subsequently converted into Instalment Payment Plan (IPP) and/or Flexi Payment Plan (FPP) will not be eligible for entries as mentioned in Table 2: Excluded Transactions / Fees and Charges and any entries that may have been provisionally earned from such transactions shall be reversed.

Transact Date	Posting Date	Spend Category	Payment Method	Merchant	Spend Amount	Meets Entries requirements	Number of Entries Earned
25th September 2026	-	Activation of Alliance Bank Visa Virtual Credit Card (VCC)	-	-	-	No	0

4th October 2026	6th October 2026	Retail Spend	Samsung Pay (linked to ABMB Visa Credit Card)	Senheng	RM6,000	No	0
						Total Entries Earned	**0**

Scenario E:
Customer E performed a retail transaction of RM250 at Uniqlo via Apple Pay on ABMB Visa Credit Card on 4th October 2026. Customer E earns 2 entries as the amount is rounded down to the nearest RM100.

Transact Date	Posting Date	Spend Category	Payment Method	Merchant	Spend Amount	Meets Entries requirements	Number of Entries Earned
4th October 2026	6th October 2026	Retail Spend	Apple Pay (linked to ABMB Visa Credit Card)	Uniqlo	RM250	Yes	2
						Total Entries Earned	**2**

Scenario F:
Customer F performed a retail transaction of RM6,000 at SenHeng retail store via Apple Pay on a competitor's Credit Card. The transaction will not qualify as an entry-earning transaction as it is not made via the Alliance Bank Visa Credit Card.

Transact Date	Posting Date	Spend Category	Payment Method	Merchant	Spend Amount	Meets Entries requirements	Number of Entries Earned
4th October 2026	6th October 2026	Retail Spend	Apple Pay (linked to other bank's Visa Credit Card)	Senheng	RM6,000	No	0
						Total Entries Earned	**0**

REWARDS, REDEMPTION AND WINNERS' SELECTION

12. 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.

13. Subject to the Campaign Winner's selection terms and conditions, the Bank is giving away a total of thirty-six (36) units of 10g Customised Gold Bar to Eligible Credit Cardholders selected through a computerized random draw from all qualifying entries earned during the respective Campaign Month.

CAMPAIGN FULFILLMENT

14. The **Campaign Fulfillment and Winners Selection Process for the Monthly Prize** are as follows:
    i. The Monthly Prizes are issued and fulfilled by a gold merchant as appointed by the Bank;
    ii. The Monthly Prizes are capped at a total of RM250,200 across the Campaign Period;
    iii. The selection of winners will be performed monthly as per Table 4 under Clause 11 **("Campaign Fulfillment Period")**;
    iv. Eligible Credit Cardholders who fulfil all requirements stipulated under Table 1: Campaign Mechanics and Entries shall be shortlisted through a computerized random selection for the Monthly Prize;

v. The shortlisted winners for the Monthly Prize will be contacted by the Bank's representatives via telephone using the contact details maintained in the Bank's records during the Campaign Fulfilment Period set out in Table 4 under Clause 11 (**"Campaign Fulfilment Period"**).

vi. The shortlisted winners will be required to answer 1 simple question relating to the Campaign in order to receive the Monthly Prize. Winners who fail to answer the question correctly will be disqualified, and the Bank will draw on the next Winner;

vii. In the event the shortlisted winners are not contactable after three (3) attempts over two (2) business days for whatsoever reason(s) and/or the shortlisted Winners wishes to withdraw from the Campaign upon being contacted by the Bank's representative, he/she shall be disqualified from the Campaign;

viii. The Bank may disclose or publish the Campaign winners' names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign **("Winners Announcement")**;

ix. The Prize must be collected by the winners in person at designated gold merchant branches. The Bank shall notify the winners about the designated gold merchant branches to collect the Monthly Prize.

x. The winners are required to collect their prizes within two (2) months from the date the Campaign Winners are announced. Failure to comply with the mode of collection and within the time period specified will result in forfeiture of the prizes, and the winners shall have no claim whatsoever against the Bank, its affiliates, subsidiaries, employees, representatives, retailers, distributors and / or dealers in the event of forfeiture thereof. The winners are responsible for making the necessary arrangements with appointed gold merchant to redeem their Prize. The Bank will not bear any fulfilment and/or transportation and/or other cost that the Eligible Credit Cardholder may incur in the course of redeeming and/or using the Prize.

xi. The Bank will not entertain any requests to deliver the Prizes to any local or overseas address, a third party and/or Post Office Box address;

xii. An Eligible Credit Cardholder is eligible to win up to a maximum of one (1) Monthly Prize only throughout the Campaign Period.

xiii. To the fullest extent permitted by law, the Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to Tomei. In particular, the Bank gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warranty of satisfactory quality of products and services by the appointed gold merchant. All disputes arising from the Prize to be taken up with the appointed gold merchant. The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Campaign Prizes and neither represent the quality or fitness for any purpose of the Campaign Prizes;

xiv. The Prize is non-transferable to any other party or parties and is not exchangeable for cash or different prizes or reward of similar value or any other alternatives in any circumstances.

xv. If there is any dispute or non-receipt of the Monthly Prize, the Eligible Credit Cardholder is required to contact the Bank's Contact Centre (03-5516 9988) latest by 31 July 2027. No inquiry will be entertained after 31 July 2027;

15. The Campaign Participating Period and Prize Fulfilment Date is stipulated in Table 4 below:

Table 4: Campaign Fulfilment Period

Prize Categories	Campaign Participation Month ("Campaign Month")	Fulfilment Dates
Monthly Prize Six (6) units 10g Customised Gold Bar	7 October 2026 – 31 October 2026	By 31 January 2027
	1 November 2026 – 30 November 2026	By 28 February 2027
	1 December 2026 – 31 December 2026	By 31 March 2027
	1 January 2027 – 31 January 2027	By 30 April 2027
	1 February 2027 – 28 February 2027	By 31 May 2027
	1 March 2027 – 31 March 2027	By 30 June 2027

GENERAL TERMS AND CONDITIONS

16. 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.

17. 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.

18. 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.

19. 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").

20. 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.

21. 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.

22. 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.

23. 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.

24. 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.

25. 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.

26. 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.

27. 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.

28. 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.

29. 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.

30. 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

33. 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 update, and regulation requirements from any relevant governing bodies.

34. 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.

35. 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 or 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.

36. 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 measure~~s~~ 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