



ALLIANCE BANK

**Alliance Bank
Malaysia Berhad
0% Instalment
Payment Plan (IPP)
on PineLabs
Terms and Conditions**

DEFINITIONS

In this Terms and Conditions, unless the context otherwise requires:

“**the Bank**” shall mean Alliance Bank Malaysia Berhad.

“**Eligible Cards**” shall mean any credit cards issued by the Bank with the following the credit card bin number (first 6 digits of Alliance Bank Visa and MasterCard credit cards) listed below:

- 440460
- 440461
- 451421
- 466538
- 528958
- 546595
- 546594

“**Eligible Cardholders**” shall mean Alliance Bank’s principal and supplementary cardholders who hold at least one valid Eligible Card.

“**ABMBPL 0% IPP**” shall mean Alliance Bank Malaysia Berhad’s 0% Instalment Payment available for Eligible Cardholders who make purchases of goods and/or services using Eligible Cards from selected and approved IPP merchants which is facilitated by Pine Labs (defined below), to pay for such purchase, whether wholly or partly by such instalments.

“**IPP Merchants**” shall mean merchants under Pine Labs’ merchant partner program who offers a IPP to Eligible Cardholders via point-of-sale (“POS”) credit card terminals to make purchases of goods and services.

“**IPP Purchase**” shall mean Eligible Cardholders’ purchase of goods and/or services using Eligible Cards on any credit card terminal provided by IPP Merchants.

“**IPP Tenure**” shall mean the tenure of monthly instalment under the ABMBPL 0% IPP.

“**IPP Monthly Instalments**” shall mean the monthly instalment payable under the ABMBPL 0% IPP based on the selected IPP Tenure.

“**Pine Labs**” shall mean Pine Payment Solutions Sdn. Bhd. (Company No. 201601031792 (1202733-A)) is a leading payments solution provider, providing financing and retail transaction technology to merchants and POS credit card terminals. The Bank has engaged Pine Labs to make available ABMBPL 0% IPP for Eligible Cardholders who make purchases at IPP Merchants. **For the avoidance of any doubt, Pine Labs is not a subsidiary, affiliate or related company of the Bank.**

“**Business Days**” shall mean any day which banks are open for business in Malaysia but does not include Saturday, Sunday and gazetted public holidays in Malaysia.

1. This **Alliance Bank Malaysia Berhad 0% Instalment Payment Plan (“ABMBPL 0% IPP”)** is open to all Alliance Bank principal and supplementary cardholders who hold at least one valid Card (“**Eligible Cardholders**”). For avoidance of doubt, Alliance Bank Merchant Rebate Program cards are not eligible for the ABMBPL 0% IPP.
2. ABMBPL 0% IPP is made available to the Eligible Cardholders that has sufficient available credit limit for the execution of the IPP.
3. Eligible Cardholders whose Credit Card account are in default or who are in breach of the ABMB Card Agreement or whose Credit Card account balances are in excess of the limit at the point of application are not eligible to apply for ABMBPL 0% IPP.
4. ABMBPL 0% IPP is only applicable for purchase made by Eligible Cardholders using the Credit Card from selected and approved merchants by Alliance Bank, also known as IPP Merchants”. For the avoidance of doubt,

- a. Each IPP Purchase is subject to Alliance Bank's approval based on internal policies; and
 - b. IPP Merchants may subject purchases to terms and conditions governing the IPP Merchants' offers.
5. Eligible Cardholders authorise and consent to Alliance Bank to disclosing, information pertaining to the Eligible Cardholder's accounts with Alliance Bank to IPP Merchants for the purposes of facilitating the IPP Purchases.
6. Subject to any variation or changes, Eligible Cardholders must meet the minimum amount made on an IPP Purchase (which may vary for each IPP merchant), to qualify for ABMBPL 0% IPP. Alliance Bank reserves to vary or change the minimum amount as it deems fit, with prior notice to the customers as per the bank's internal policies.
7. The Bank processing of any ABMBPL 0% IPP Purchase may take approximately two (2) to five (5) Business Days from purchase/transaction date subject to IPP Merchant performing settlement of transactions on the day itself. Eligible Cardholders can check IPP approval status by logging onto AllianceOnline (accessible at <https://www.allianceonline.com.my/personal/login/login.do>) or via Alliance Online Mobile.
8. For avoidance of any doubt,
 - a. Any successful transaction on the Eligible Cardholders' Eligible Cards via any IPP Merchants' POS offering ABMBPL 0% IPP does not signify that ABMBPL 0% IPP has been approved (condition or otherwise) by the Bank; and
 - b. If any ABMBPL 0% IPP is declined by the Bank based on internal policies (for example, if the Eligible Cardholder's Card Account is not in good conduct), the full amount of the ABMBPL 0% IPP Purchase will be charged to the Eligible Cardholder's Card Account, on which, Finance Charges as defined in the Alliance Bank Cardholders agreement (https://www.alliancebank.com.my/Alliance/media/Documents/Cards/Personal/Credit-Cards/Alliance_Bank_CC_Cardholder_Agreement.pdf) will apply on the total amount of such ABMBPL 0% IPP Purchase.
9. Eligible Cardholders should be aware that IPP Merchants may subject purchases of goods or services to the IPP Merchant's applicable terms and conditions governing such purchases, for e.g. merchant in store promotion terms and conditions, warranty and refund policies.
10. ABMBPL 0% IPP will be considered utilization of the Eligible Cardholder's available credit limit under the cardholder's card account. The Eligible Cardholder's credit limit will be reduced by the amount of the ABMBPL 0% IPP Purchase and as each instalment is paid by the Eligible Cardholder, the amount equivalent to such instalment paid will in turn, be restored to the Eligible Cardholder's credit limit.
11. ABMB reserves the right to reject the ABMBPL 0% IPP purchase that does not meet the Terms and Conditions.
12. ABMBPL 0% IPP is not available in cash and is not applicable to cash transactions, balance transfer, cash advance, transactions directly convertible to cash such as purchases of casino gaming chips, payment of instalments under any payment schemes under the Bank or any other bank, payment of instalments under other programmes and settlement of any annual fee, outstanding balances or charges imposed by the Bank under and/or pursuant to the terms of the Card agreement.
13. When performing a transaction at any IPP Merchant, the Eligible Cardholder must choose and inform the IPP Merchant of a IPP Tenure under the ABMBPL 0% IPP so that the IPP Merchant can input the selected IPP Tenure into POS credit card terminal for the Bank's approval. Should the IPP purchase be approved, the IPP purchase amount must be paid by way of monthly instalments. The IPP Tenure must be a minimum of 6 months up to 24 months or other such periods as the IPP Merchant (or the Bank) may inform Eligible Cardholders to choose the option of the IPP Tenure at the point of the IPP Purchase, subject to the Bank's approval. Eligible

Cardholders are not at liberty to change the IPP Tenure or the IPP Monthly Instalments after completing a IPP Purchase unless the Bank determines otherwise.

14. The Eligible Cardholders are allowed to perform multiple ABMBPL 0% IPP.
15. The ABMBPL 0% IPP monthly instalment is computed based on the following formula:
$$\text{ABMB 0\% Monthly Instalment} = \text{Transaction Amount} / \text{ABMBPL 0\% IPP Tenure}$$
16. Void transactions and/or transactions that have been reversed shall not be qualified for the ABMBPL 0% IPP.
17. The Bank reserves the right to cancel any one or more transactions posted under the Eligible Cardholders' Credit Card account where:
 - a. Payment for the Credit Card has been due for thirty (30) days or more and/or;
 - b. The account in respect of the Card is suspected to have been operated fraudulently and/or;
 - c. The account in respect of the Card is closed or suspended by the Bank.
18. Upon ABMB's approval of the Eligible Cardholders' IPP Purchase, the Eligible Cardholders' Credit Card limit will be reduced by the aggregated amount of the outstanding ABMBPL 0% IPP Monthly Instalments due. As each IPP Monthly Instalment being paid by the Eligible Cardholders, the amount equivalent to the IPP Monthly Instalment that has been paid shall be restored to the Eligible Cardholders' credit limit on monthly basis.
19. Eligible Cardholders is required to pay the IPP Monthly Instalments via ABMB Credit Card account for the purpose of servicing their IPP Monthly Instalments.
20. The IPP Monthly Instalment shall be billed to the Eligible Cardholders on the following month statement upon ABMB's approval of the IPP application and every month thereafter until full settlement of all the IPP Monthly Instalments.
21. Should the IPP Monthly Instalment be not paid in full after the payment due date, the outstanding balance monthly instalment will be subject to finance charges of 18% p.a. in accordance to the Terms and Conditions of the Card Agreement.
22. This ABMBPL 0% IPP Terms and Conditions shall be in addition and without prejudice to any one or more of the existing terms and conditions ("Existing Terms") governing the Eligible Cardholders' Account and other banking accounts maintained with ABMB. In the event of any conflict, inconsistency or discrepancy between the Terms and Conditions and the Existing Terms, then the ABMBPL 0% IPP Terms and Conditions shall prevail but to the extent of such conflict, inconsistency or discrepancy thereof only.
23. The Eligible Cardholders shall, by virtue of their participation in this ABMBPL 0% IPP, have agreed to be bound by the ABMBPL 0% IPP Terms and Conditions and accept the same in their entirety.
24. ABMB reserves the right at any time to amend, terminate, delete and/or add the Terms & Conditions, wholly or in part, as per the bank's internal policies with prior notice. For the updated Terms and Conditions, please visit ABMB's website at www.alliancebank.com.my from time to time.
25. ABMB shall not be responsible for any delay in transmission of evidence of transactions by Visa International Incorporated, MasterCard Incorporated or any merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Cardholders being omitted from converting the transaction(s) during the Campaign Period.

26. For any cancellation, termination, suspension or extension of the Terms & Conditions, shall not entitle the Eligible Cardholders to any claims, demands or compensations against ABMB for any losses or damages suffered or incurred by the Eligible Cardholders and whether arising as a direct or indirect result of such act of cancellation, termination, suspension or extension.
27. ABMB shall not be responsible nor shall accept any liabilities arising or suffered by the Eligible Cardholders resulting directly or indirectly from this Terms & Conditions not cause by ABMB.
28. The Eligible Cardholders shall be personally responsible for any charge that may be levied against them under applicable laws, if any, in relation to this Terms & Conditions.
29. All the Terms and Conditions including the additions, deletions, variations and/or amendments as may be made in respect thereof from time to time shall be governed by and construed in accordance with the laws of Malaysia and unless as agreed otherwise by ABMB, the Eligible Cardholders hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
30. The Eligible Cardholders hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Eligible Cardholders personal data (which includes but is not limited to contact details), by ABMB. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data Eligible Cardholders had disclosed.
31. 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/Alliance/media/Pdf/Personal%20Data%20Protection%20Act%202010/NCP-for-website-ENG.pdf>) and hereby give their consent and authorise the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
32. For Visa Cardholders with card types shown in the Table 2 below, Visa is offering E-Commerce Purchase Protection as a benefit to provide added protection and peace of mind to cardholders when shopping online.
33. Using any of the Visa Cards below, cardholders are covered for possible losses up to USD \$1,000 per claim per annum subject to the coverage, limits and conditions specified in the policy schedule.

Table 2 – Summary of Cover

Card Type	Benefit Amount (USD)	
	Per Occurrence Limit	Annual Aggregate Limit
Visa Infinite Credit and Debit Cards	\$ 1,000	\$ 1,000
Visa Signature Credit Cards	\$ 200	\$ 200
Visa Platinum Credit Cards	\$ 200	\$ 200

34. Subject to the coverage, limits and conditions specified in the policy schedule, Visa will cover Visa Cardholders under e-Commerce Purchase Protection for global online purchases, and reimburse for the following:
- a. Non-delivery/and or incomplete delivery of Goods and shipping charges, that are purchased on the internet: Goods are insured against non-delivery if the Goods have not been delivered within 30 days of the scheduled delivery, unless so otherwise stated by seller and the Seller has failed to refund You to Your card, in excess of other applicable insurance.

- b. Improper functioning of the Goods due to damage of delivered Goods: the delivered Goods are insured against improper functioning as a result of physical damage if the seller or courier has failed to refund You to Your card, in excess of other applicable insurance.
35. In the event of a valid claim Visa will pay Visa Cardholder the purchase price for each item(s) of purchase, up to the amount as specified in the policy schedule.
36. For more details on the Visa E-Commerce Purchase Protection and how to make a claim, please refer to the [Visa Malaysia E-Commerce Purchase Protection Terms and Conditions](#).
37. 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, authorize, ratify or offer to make, or take any act in furtherance of any payment, contribution, gift, reimbursement or other transfer of anything of value, or any solicitation, directly or indirectly to any individual by the Bank for the purpose of this Campaign.
38. 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.