



ALLIANCE BANK

***“Apply Alliance Bank Visa Credit
Cards Get Valentino Creations
Luggage Bag Acquisition
Campaign”***

Terms and Conditions

DEFINITIONS

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

“**Bank**” or “**ABMB**” shall mean Alliance Bank Malaysia Berhad.

“**Campaign**” shall mean “Apply Alliance Bank Visa Credit Cards Get Valentino Creations Luggage Bag Acquisition Campaign”.

“**Product**” shall mean ABMB Visa Credit Cards i.e. Alliance Bank Visa Signature Credit Card or/ and Alliance Bank Visa Infinite Credit Card.

CAMPAIGN PERIOD

1. The Campaign is organised by the Bank and shall run from 01 April 2023 to 30 June 2023 (both dates inclusive) or such other time period as notified by the Bank from time to time (“**Campaign Period**”).
2. The Campaign Period refers to the credit card approval month and not the transactions within this period.
3. The Bank reserves the right at any time with prior notice to change the duration and/or commencement and/or expiry dates of the Campaign Period. The changes will be updated in our bank website.

ELIGIBILITY

1. This Campaign is applicable to newly approved Principal Credit Cardholder(s) who applied for an ABMB Visa Signature Credit Card and/or ABMB Visa Infinite Credit Card (s) (“**Eligible Cards**”) during the Campaign Period and who satisfy the following criteria (“**Eligible Cardholders**”):
 - i. Cardholder(s) who has applied for the Eligible Cards within the Campaign Period;
 - ii. Cardholder(s) who have cancelled their existing Principal credit cards more than six (6) months before the Campaign Period.
2. 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);
 - ii. Representatives and/ or agents (including advertising and promotion agents and information technology vendors) of ABMB (including its subsidiaries and related companies);
 - iii. 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;
 - iv. Individuals who have cancelled their existing credit card issued by ABMB within the last six (6) months before the Campaign Period;
 - v. Individuals below the age of 21 years old;
 - vi. Principal cardholder(s) who are holding existing Alliance Bank Visa or Mastercard Credit Card
 - vii. Individuals who are financially insolvent or have been adjudicated a bankrupt;
 - viii. Individuals who applied for the Eligible Cards through Bank’s third party sales agents or aggregators; and/or
 - ix. Any other person(s) as ABMB may decide to exclude as per the Bank’s internal procedure.
3. The Eligible Cardholder must apply for the Eligible Cards during the Campaign Period.
4. The application for the Eligible Cards must be submitted during the Campaign Period and approved on or before 15 July 2023.

5. Each Eligible Cardholder will be eligible for one (1) unit of the Campaign Reward only regardless of the number of Eligible Cards applied during the Campaign Period. If the Eligible Cardholder has multiple Eligible Cards, the Retail Spend made on each Eligible Card will not be combined.

CAMPAIGN MECHANICS AND REWARDS

1. This Campaign is not applicable in conjunction with any other on-going promotions or campaigns of the Bank unless otherwise stated.
2. 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.

| Campaign Reward | Campaign Mechanics |
|--|---|
| 1X Valentino Creations Luggage Bag (worth RM700) | <ul style="list-style-type: none"> • Customer is required to perform 4 retail transactions worth minimum RM100 per transaction within sixty (60) days upon card approval date. |

Campaign Reward – Valentino Creations Luggage Bag

- i. Eligible Cardholders will be rewarded with one (1) unit of Valentino Creations Luggage Bag (worth RM700) with 4 retail transactions worth minimum RM100 per transaction within sixty (60) days upon card approval date.
- ii. Please refer to the table below on the details of Campaign Reward:

Table 1: Campaign Reward – Valentino Creations Luggage Bag

| Credit Card Approval Period | Campaign Spend Period | Reward Fulfilment Date (within 3 months after end of Campaign Spend Period) | Campaign Spend Criteria |
|------------------------------|--|---|---|
| 1 April 2023 – 30 April 2023 | 60 days from the date of approval of the Eligible Cards or until 30 June 2023, whichever is earlier. | By 30 September 2023 | Perform 4 retail transactions worth minimum RM100 per transaction within 60 days upon card approval date. |
| 1 May 2023 – 31 May 2023 | 60 days from the date of approval of the Eligible Cards or until 31 July 2023, whichever is earlier | By 31 October 2023 | |
| 1 June 2023 – 30 June 2023 | 60 days from the date of approval of the Eligible Cards or until 31 August 2023, whichever is earlier | By 30 November 2023 | |
| 1 July 2023 – 15 July 2023 | 60 days from the date of approval of the Eligible Cards or until 15 September 2023, whichever is earlier | By 15 December 2023 | |

3. For avoidance of doubt, the **Retail Spend** to fulfil the campaign mechanics and achieve the Campaign Reward are defined as:
 - a) Retail transactions spend in local/foreign currency, online transactions, Instalment Payment Plan ("IPP") and Flexi Payment Plan ("FPP"). IPP and FPP retail transactions are treated as one (1) transaction based on the full amount of the total retail transaction.

- b) However, retail transactions made in relation to the following **will be excluded** from Retail Spend:

| Transactions / Fees and Charges | MCC Code |
|--|---|
| Retail transactions performed / payment made to any Government Agencies/ Bodies for services | 9211-Court Costs, Including Alimony and Child Support - Courts of Law 9222-Fines -Government Administrative Entities, 9223-Bail, Bond Payments, 9311-Tax Payments - Government Agencies, 9399-Government Services (Not Elsewhere Classified) 9402- Postal Services -Government Only and 9405-U.S. Federal Government Agencies or Departments) |
| Cash Advance, any fees and charges such as Finance Charges, Late Charges, Annual Fee, Balance Transfer or Fast Cash will not be entitled to any Campaign Reward. | NIL |
| Transactions made by the Eligible Cardholder with any merchant associated with or controlled by him/her (whether as employee, employer, shareholder or director), i.e. transactions by an Eligible Cardholder 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. | NIL |

CAMPAIGN FULFILMENT OF CAMPAIGN REWARDS

- The Campaign Reward will be fulfilled within three (3) months after the Campaign Spend Period as detailed in the respective Reward Fulfilment Dates above.

| Card Approved Date | 4x Transaction Date & Amount | Eligible for Reward? | Fulfilment Date |
|--------------------|---|----------------------|----------------------|
| 15 April 2023 | Transaction #1 Date: 30 April 2023 Amount RM120 Transaction #2 Date: 5 May 2023 Amount RM100 Transaction #3 Date: 10 May 2023 Amount RM500 Transaction #4 Date: 30 May 2023 Amount RM130 | Yes | By 30 September 2023 |

| | | | |
|----------------------------|--|-----|---------------------|
| 15 April 2023 | <p>Transaction #1 Date: 30 April 2023 Amount RM120</p> <p>Transaction #2 Date: 5 May 2023 Amount RM90</p> <p>Transaction #3 Date: 10 May 2023 Amount RM500</p> <p>Transaction #4 Date: 30 May 2023 Amount RM130</p> | No | No |
| 15 Apr 2023 | <p>Transaction #1 Date: 30 Apr 2023 Amount RM120</p> <p>Transaction #2 Date: 5th May 2023 Amount RM100</p> <p>Transaction #3 Date: 10 May 2023 Amount RM500</p> <p>Transaction #4 Date: 30 June 2023 Amount RM130</p> | No | No |
| 15 May 2023 | <p>Transaction #1 Date: 30 May 2023 Amount RM120</p> <p>Transaction #2 Date: 5 June 2023 Amount RM100</p> <p>Transaction #3 Date: 10 June 2023 Amount RM500</p> <p>Transaction #4 Date: 30 June 2023 Amount RM130</p> | Yes | By 31 October 2023 |
| 15 th June 2023 | <p>Transaction #1 Date: 1 July 2023 Amount RM150</p> <p>Transaction #2 Date: 5 July 2023 Amount RM100</p> <p>Transaction #3 Date: 13 July 2023 Amount RM300</p> <p>Transaction #4 Date: 12 August 2023 Amount RM130</p> | Yes | By 30 November 2023 |

- The Campaign Reward will be delivered to the Eligible Cardholder's mailing address (based on the Bank's system record) that fulfilled the Campaign Mechanics within three (3) months after the Campaign Spend Period as detailed in the respective Reward Fulfilment Dates above.
- The Bank will not entertain any request to deliver the Campaign Reward to an overseas address, a third party and/or Post Office Box address.

OTHER TERMS AND CONDITIONS

1. The Campaign Reward featured in all promotional materials, advertisement, Bank's website and/or other related materials relating to this Campaign are for illustration purposes only. Any props, accessories or equipment featured with the Campaign Reward in any pictorial materials are for decorative purposes and shall not form part of the Campaign Reward.
2. The item, design and/or the colour of the Campaign Reward are subject to availability. In the event of unforeseen circumstance, the Bank reserves the right to substitute alternative item of equivalent or greater value.
3. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Campaign Reward (including but not limited to the validity and/or usage of the Campaign Reward and shall not be responsible to replace any lost, stolen or damaged Campaign Reward). Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Campaign Reward and neither represent the quality or fitness for any purpose of the Campaign Reward.
4. If there is any dispute or non-receipt of the Campaign Reward, the Eligible Cardholder is required to contact the Bank's Contact Centre (03-5516 9988) latest by 31 December 2023. No inquiry will be entertained after 31 December 2023.
5. Campaign Reward cannot be exchanged with cash or other products.
6. The Eligible Cardholders shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Campaign Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Campaign Reward and/or non-fulfilment by any of its agents/suppliers/distributors.
7. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Cardholders when unauthorised use of the Campaign Reward by any person(s) that was not approved by the Eligible Cardholders.

GENERAL TERMS AND CONDITIONS

1. By participating in this Campaign, Eligible Cardholders 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. ABMB 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 ABMB's website, display at branch premises or advertisements or by any other means of notification which ABMB 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 ABMB in the notification. Eligible Cardholders hereby agree to access ABMB's website at regular intervals to view this Campaign Terms and Conditions.
3. ABMB 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. This Campaign Terms and Conditions and ABMB'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. ABMB 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. ABMB shall not be liable or held responsible to the Eligible Cardholders in any manner whatsoever if ABMB 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 ABMB.
7. ABMB 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. This Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Cardholders' Credit Card and banking accounts maintained with ABMB ("**Existing Terms**").
9. The Eligible Cards and accounts of the Eligible Cardholder's 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 ABMB in order to be entitled for the Campaign Reward.
10. ABMB 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 ABMB on the transaction(s) made shall be conclusive and final.
11. 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 ABMB 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.
12. 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.
13. 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.
14. 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.
15. 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.

16. 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.