

**Alliance Bank
Credit Card – Apply & Spend Campaign
Terms & Conditions**



ALLIANCE BANK

CAMPAIGN PERIOD

1. The Credit Card - Apply & Spend Campaign ("Campaign") is organised by Alliance Bank Malaysia Berhad ("ABMB") and shall run for the following period or such other time period as may be notified by ABMB (collectively, "Campaign Period"):
 - a. Customer must apply ABMB credit card from 13 November 2017 to 31 December 2017 ("Acquisition Period") (both dates inclusive)
 - b. Customer must use ABMB credit card from 13 November 2017 to 31 January 2018 ("Spend Period") (both dates inclusive)
2. ABMB reserves the right at any time with prior notice to change the duration and/or the commencement and/or expiry dates of the Campaign Period.

ELIGIBILITY

3. This Campaign is only open to new Credit Cardholder(s) holding an ABMB branded Mastercard Classic, You:nique, Mastercard Gold or Mastercard Platinum Credit Card(s) ("Eligible Cards") who satisfy the following criteria ("the Eligible Cardmember"):
 - a. Cardholder(s) applied directly with ABMB via face-to-face or ABMB website,
 - b. Cardholder(s) is holding a valid Principal Eligible Card issued by ABMB,
 - c. Cardholder(s) who have cancelled his/her credit card issued by ABMB more than six (6) months before the Eligible Card approval date; and
4. The following individuals shall not be eligible to participate in this Campaign:
 - a. permanent and/or temporary staff or employees of ABMB (including its subsidiaries and related companies) and their immediate family members (i.e. spouses, children, parents, brothers and sisters);
 - b. representatives and/or agents (including advertising & promotion agents and information technology vendors) of ABMB (including its subsidiaries and related companies) and their permanent and/or temporary staff or employees and their immediate family members (i.e. spouses, children, parents, brothers and sisters);
 - c. 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;
 - d. individuals who have cancelled his/her credit card issued by ABMB within the last six (6) months before the approval date of his/her Eligible Card under this Campaign;
 - e. existing ABMB principal credit cardholder;
 - f. individuals below the age of 21 years;
 - g. individuals who are financially insolvent or have been adjudicated a bankrupt; and/or

- h. any other person(s) as ABMB may decide to exclude at its sole and absolute discretion without assigning any reason thereof.
5. For the avoidance of doubt, only the new principal credit cardholder shall be eligible to participate in this Campaign.

CAMPAIGN MECHANICS

6. To qualify for the Campaign Reward, Eligible Cardholders are required to:
- a. Apply for the Eligible Cards during the Acquisition Period; and
 - b. use the Eligible Cards during the Spend Period.
7. The application for the Eligible Cards during the Acquisition Period must be approved by ABMB on or before 15 January 2018 (“Card Approval Date”) and the transactions made using the Eligible Cards during the Spend Period must be posted by merchants on or before 14 February 2018. ABMB will not be responsible for the late posting by the merchants during the Spend Period.
8. By applying for and using the Eligible Cards during the Campaign Period, Eligible Cardholders will earn entries in the following manner to participate in the selection to receive the Campaign Reward:

Campaign Period	Activities to Earn Entries	No. of Entries
Acquisition Period	Apply for Eligible Card via non-online channel	2
	Apply for Eligible Card via ABMB online website	5
Spend Period	Every RM50 local and oversea Spend in a single receipt	10
Spend Period	Sign Up for Balance Transfer	20

9. For the avoidance of doubt, “Spend” means collectively:
- a. Local Spend: retail purchases made within Malaysia which will exclude cash advance, fees and charges (such as Finance Charges, Late Charges, Annual Fees, Goods & Services Tax (GST)) imposed by ABMB, Split and/or Void Transactions and Reversals.
 - b. Overseas Spend: retail purchases made outside of Malaysia which shall be converted to Ringgit Malaysia (RM) for the purpose of calculation of Spend and shall be based on ABMB’s prevailing exchange rate.
- The Spend made by the Supplementary Cardholder(s) will be accumulated to the Principal Eligible Cardholder’s total Spend.
10. The total Spend will be rounded down to the closest whole number.
11. Eligible Cardholders who successfully earned entries shall be entitled to participate in the selection to receive the Campaign Reward up to the number of entries earned. The selection date for the Campaign Reward shall be one month after the Spend Period.

CAMPAIGN REWARD AND FULFILLMENT

12. The Campaign Rewards are as follows:

Grand Prize	1,500,000 Timeless Bonus Points (TBP) which can be redeemed for gifts/vouchers/air miles on ABMB Timeless Rewards website
Consolation Prize	10 units of iPhone X

- 13. Eligible Cardholders who are selected to receive the Campaign Rewards are randomly selected by a random generator program and will be contacted by telephone to correctly answer 2 questions about this Campaign. If the answer given is incorrect, the selected Eligible Cardholder is deemed to have disqualified and another Eligible Cardholder shall be randomly selected.
- 14. The selected Eligible Cardholders entitled to receive the Campaign Rewards shall be notified by way of announcement through ABMB's website, SMS or any other method as ABMB deems fit.
- 15. Eligible Cardholders shall be eligible to be selected to receive either one (1) Consolation Prize or the Grand Prize. Each Eligible Cardholder shall only receive a maximum of one (1) Campaign Reward for the entire Campaign.
- 16. Campaign Rewards shall be fulfilled within six (6) to eight (8) weeks after the selection date where the 1,500,000 TBP will be credited into the Eligible Cardholder's Card or the iPhone X will be delivered to your latest mailing address in ABMB's record. ABMB shall be entitled to forfeit the Campaign Rewards for failure of delivery after 2 attempts.
- 17. This Campaign is not applicable in conjunction with any other ongoing credit card promotions of ABMB unless otherwise stated.
- 18. The Campaign Rewards given for this Campaign shall be at ABMB's sole and absolute choice and any decision made by ABMB in respect thereof shall be deemed as final.
- 19. The Campaign Rewards are provided on an "as is" basis and are neither transferable to any third party nor exchangeable for cash, credit, cheque or other items in kind. Where applicable, the Campaign Rewards shall be subject to terms and conditions of the supplier, manufacturer and/or merchant of the relevant Campaign Reward which terms and conditions are separated from ABMB's terms and conditions governing this Campaign.
- 20. Eligible Cardholders agree and authorises ABMB to disclose their personal details in line with PDPA, only relevant personal detail that is necessary to be shared (including but not limited to name, NRIC number, phone number(s) and mailing address) to the merchant(s), agent(s) and/or distributor(s) appointed to deliver the Campaign Rewards.
- 21. It is Cardholders' responsibility to ensure that his/her phone number(s) and mailing address provided are current and updated in ABMB's record. Delivery of the Campaign Rewards will be made to the Eligible Cardholders' latest address in ABMB's records within Malaysia. Eligible Cardholders who have P.O. Box address or an overseas address in ABMB's records must contact Alliance Bank Contact Centre (1300-80-3388) within 15 days after the Spend Period to provide an alternative address in Malaysia for delivery. ABMB shall not be responsible to Eligible Cardholders for non-delivery of the Campaign Rewards or any loss suffered in the event the Eligible Cardholders' phone number(s) and/or mailing address in ABMB's record are not current or inaccurate.
- 22. The Campaign Rewards are subject to availability based on first come, first serve basis. ABMB reserves the right

to change or substitute at any time, at its own discretion, the Campaign Rewards with other item(s) or reward(s) of similar value with prior notice.

23. Risk of loss and damage to the Campaign Rewards is passed to the Eligible Cardholders upon delivery to the Eligible Cardholders. ABMB or its appointed representatives will not replace any defective, lost, damaged or stolen Campaign Rewards after delivery.
24. ABMB will not assume any responsibility nor be liable for whatsoever including but not limited to any support, warranty, defects and malfunction relating to the Campaign Rewards.
25. Where applicable, the Eligible Cardholders are advised to examine the Campaign Rewards upon receipt. If the Campaign Rewards are found to be faulty or damaged, the Eligible Cardholders should liaise with the relevant merchant or manufacturer directly. ABMB does not provide any warranty or guarantee of any kind for the Campaign Rewards nor shall ABMB be responsible for the quality, merchantability or fitness whatsoever of the Campaign Rewards. ABMB does not represent and is not an agent of the merchant(s), agent(s) and/or service provider(s) whatsoever participating in this Campaign. ABMB shall not be liable to the Eligible Cardholders or other persons whatsoever for any losses, costs or damages whatsoever of any kind as may be sustained, suffered or incurred by the Eligible Cardholders or any person(s) whatsoever, resulting from the use of the Campaign Rewards or otherwise.
26. ABMB has not certified the Campaign Rewards and expressly excludes and disclaims any representations, warranties or endorsements whatsoever, whether express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials in respect of this Campaign and the Campaign Rewards and whatsoever in connection thereof.
27. ABMB shall not entertain any complaint whatsoever in connection with the Campaign Rewards. Eligible Cardholders shall seek recourse with the relevant supplier, manufacturer and/or merchant directly.
28. The Campaign Rewards shown in the advertisements and other marketing materials are for illustration purposes only. The actual design may differ.

GENERAL

29. By participating in this Campaign, Cardmembers are deemed to have read, understood and unequivocally accepted and agreed to be bound by these Terms and Conditions ("Campaign Terms and Conditions") including any amendments or variations to it and unequivocally accept the same in its entirety. These Campaign Terms and Conditions and ABMB'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.
30. Any matters which are not covered under these Campaign Terms and Conditions shall be solely determined by ABMB.
31. These Campaign Terms and Conditions shall be supplemental to the existing terms and conditions governing the Cardmembers' Credit Card and banking accounts maintained with ABMB ("the Existing Terms").
32. Cardholders hereby give their unequivocal and irrevocable consent and authorise ABMB to disclose their particulars to any third party service provider engaged by ABMB for the purpose of this Campaign.
33. 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 Mastercard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may affect Cardholders' entitlement during the Campaign Period.
34. 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 current and future advertising and/or promotion purposes in any manner it deems appropriate without any compensation.

35. The Eligible Cards and accounts of the Eligible Cardholders must at all times (i) be activated, valid, in good credit standing and not be in breach of any terms of these 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.
36. ABMB reserves the right to withdraw/cancel, terminate, suspend or extend this Campaign and to add, delete, suspend and/or vary these Campaign Terms and Conditions, wholly or in part at its absolute 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 Cardholders as from the date of the notification or from such other date as may be specified by ABMB in the notification. Cardmembers agree to access ABMB's website at regular intervals to view these Campaign Terms and Conditions and are deemed to have agreed with and be bound by any addition, deletion, suspension or variation to these Campaign Terms and Conditions.
37. ABMB reserves the right to disqualify the participation of any Cardmembers 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 at its discretion. All records of ABMB on the transaction(s) made shall be deemed conclusive and final.
38. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of Cardholders or forfeiture of the Campaign Reward shall not entitle Cardholders to any claim or compensation against ABMB or for any and all losses or damages suffered or incurred by Cardholders as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
39. ABMB shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Cardholders resulting directly or indirectly from this Campaign. ABMB shall not be liable or held responsible to 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.
40. 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 to this Campaign.
41. These Campaign Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and Cardholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.