LAZADA 9.9 SALE
3 September 2025 – 12 September 2025

Terms and Conditions

1. This “LAZADA 9.9 SALE” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**ABMB**” or “**Bank**”), partner with Lazada Malaysia (“**LAZADA**”) and runs on the Lazada mobile application platform (“**LAZADA App**”). This Campaign shall run from **3 September 2025 to 12 September 2025**, both dates inclusive (“**Campaign Period**”), unless otherwise specified.

2. ABMB and LAZADA reserve the right at any time with prior notice to change the duration and/or commencement and/or the expiry date of the Campaign Period via the Bank’s website.

3. ABMB reserves the right at any time to amend, terminate, delete and/or add the Campaign Terms, wholly or in part, as per the Bank’s internal policies with prior notice. For the updated Campaign Terms and Conditions, please visit our website at www.alliancebank.com.my from time to time.

4. The Eligible Cardholders shall read and understand the Campaign Terms and Conditions, and by virtue of their participation in this Campaign, have agreed to be bound by the Campaign Terms and Conditions and accept the same in their entirety.

5. This Campaign is open to all ABMB Credit Cardholders (“**Cardholders**”) whose credit card is valid and payment can be made at the point of the transaction on the LAZADA app during the Campaign Period (“**Eligible Cardholders**”).

6. The Alliance Bank Visa and Mastercard credit cards **(“Eligible Cards”)** applicable for the discount are defined as per the credit card bin number (first 6 digits of Alliance Bank Visa and MasterCard credit cards) listed below:

   - 421344
   - 440460
   - 440461
   - 451421
   - 466538
   - 528958
   - 546595
   - 546594

7. Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies), including their respective immediate family members **<u>are eligible</u>** to participate in the Campaign.

8. Promotion E-Vouchers for Alliance Bank Credit Card payment **(“E-Vouchers”)** will be made available for usage on the LAZADA App during the Campaign Period. However, in order to be entitled to the discount, Eligible Cardholders will need to checkout using only an Alliance Bank Credit Card.

9. The Promotion E-Vouchers claim period, validity period, voucher mechanics and voucher quantity available on LAZADA App during the Campaign Period are as per Table 1 hereunder:

<u>Table 1</u>

Campaign	Lazada 9.9 Sale		
Validity Period	3 September 2025 (12:00 AM) until 12 September 2025 (11:59 PM)		
Voucher Mechanics	**Offer 1:** **RM25 OFF** with a minimum spend of **RM200** per transaction	**Offer 2:** **RM60 OFF** with a minimum spend of **RM500** per transaction	**Offer 3:** **RM120 OFF** with a minimum spend of **RM1,000** per transaction
Voucher Quantity	200	83	25

10. The discount is only valid for purchases/transactions made via the LAZADA App from 12.00 AM on 3 September 2025 to 11:59 PM on 12 September 2025 (Malaysian time, GMT+8), on a first-come, first-served basis.

11. The E-Vouchers of RM25, RM60 and RM120 discounts are valid with a minimum spend of RM200, RM500 and RM1,000 respectively on the total nett purchase price in a single transaction (exclusive of shipping/courier charges) made using LAZADA App with payment using ABMB Credit Card.

12. The E-Vouchers are applicable for spending only on the LAZADA App and are unavailable via website purchase.

13. The E-Vouchers are only for a one (1) time redemption per LAZADA registered customer.

14. E-Voucher is applicable for single use only and is not valid in conjunction with any other vouchers, offers or promotions and product exclusion may apply.

15. The discount is not exchangeable for any cash or other value.

16. LAZADA reserves the right to cancel any suspicious order with prior notice via Lazada's website. This includes but is not limited to voucher abuse, including vouchers redeemed using multiple accounts or multiple checkouts associated with the same customer or group of customers; and vouchers used in bad faith (resold vouchers, and vouchers used by customers to purchase products for reselling).

17. All other relevant LAZADA terms and conditions at https://www.lazada.com.my/terms-of-use/ shall apply

18. ABMB reserves the right to disqualify 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 Credit Card is suspected to have been operated fraudulently and/or;
    c. The account in respect of the Credit Card is closed or suspended by ABMB.

19. This Campaign 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 Accounts maintained with ABMB. In the event of any conflict, inconsistency or discrepancy between the Campaign Terms and Conditions and the Existing Terms, then the Campaign Terms and Conditions shall prevail but to the extent of such conflict, inconsistency or discrepancy thereof only.

20. All decisions made by ABMB and LAZADA in respect of this Campaign shall be final and no appeal, correspondence, or attempt to dispute the same would be considered.

21. 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.

22. For any cancellation, termination, suspension or extension of the Campaign Period 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.

23. ABMB shall not be responsible nor shall accept any liabilities arising or suffered by the Eligible Cardholders resulting directly or indirectly from this Campaign not caused by ABMB.

24. The Eligible Cardholders shall be personally responsible for any charges that may be levied against them under applicable laws, if any, in relation to this Campaign.

25. 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.

26. The Eligible Cardholders hereby understand and consent to the collection of personal data, processing, storing, usage and disclosure of the Eligible Cardholder's personal data (which includes but is not limited to contact details), by ABMB to its affiliates, service providers as required and necessary, for the purposes of effecting and discharging the services of this campaign. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data you have disclosed.

27. 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 this Campaign.

28. 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 by the Bank for this Campaign.

29. By 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 and further covenant/undertake 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.

30. The Bank may from time to time provide the latest update or content to educate the Cardholders and create awareness that helps prevent or mitigate fraud and scam risk. These may include but are not limited to security tips, software/operating system/application/version updates, and regulation requirements from any relevant governing bodies.

31. The Cardholders shall keep in safe custody of all banking instruments, for example, security tokens, VISA/MASTERCARD CARD, PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Cardholders shall notify the Bank immediately when the Cardholders become aware that any of the above is lost or used without authority or proper authorisation. The Customer shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Customer had notified the Bank in accordance with these Terms and Conditions that the Customer’s banking instruments mentioned above have been lost, misused, stolen, compromised or breached.

32. Where any loss or damage suffered by the Customer 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 Customer 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.

33. Upon being notified by the Cardholders of such incident, the Bank shall conduct an investigation, and the 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 of such incident (with/without prior consent from the Cardholders to prevent, stop or mitigate further financial loss while the Bank is performing its investigation, and the Cardholders will be notified once the following measure(s) has been operated:
    a. suspend or freeze the affected VISA/MASTERCARD CARD Account
    b. revoke or reset the Cardholders' internet or mobile banking access; and/or
    c. revoke the validity of banking instruments

    and the Customer will be notified once the above has been operated.

34. For Visa Cardholders with card types shown in Table 2 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.

<u>Table 2:</u>

Program Date:	1 October 2024 – 30 September 2025	
Cardholder Eligibility:	Visa Signature & Visa Infinite (Consumer Credit Card only)	
Benefits	**<u>eCommerce Purchase Protection</u>**	**<u>Extended Warranty</u>**
Offer Details:	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: • Non-delivery and/or incomplete delivery of Goods and shipping charges, that are purchased on the internet • Improper functioning of the Goods due to damage of delivered Goods	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, whichever is less, subject to the Annual Aggregate Limit ($500 USD) • Covered Purchases given as gifts are covered. • Covered Purchases include internet purchases. • Covered Purchases do not have to be registered.

35. For more details on the Visa E-Commerce Purchase Protection and Extended Warranty, please refer to www.aig.com/visa/apac