

# **Alliance Bank**

## **Passport to Phuket Campaign**

### **Terms and Conditions**

1. The **Alliance Bank Passport to Phuket Campaign ("Campaign")** is organised by Alliance Bank Malaysia Berhad ("Bank") and shall run from 1 October 2024 to 31 December 2024 (both dates inclusive) or such other period as notified by the Bank from time to time ("**Campaign Period**").
2. This Campaign is **NOT APPLICABLE** to the existing cardholders.
3. This Campaign is **NOT APPLICABLE** to applications submitted outside the stipulated Campaign Period.
4. 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 on the Bank website.
5. By participating in this Campaign, the Eligible Cardholders (as defined hereunder) shall be deemed to have read thoroughly and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

## **ELIGIBILITY**

6. This Campaign is applicable to newly approved Principal Credit Cardholder(s) who applied for a minimum one (1) new Principal credit card for the following types of credit cards ("**Eligible Card(s)**"):
  - i. Alliance Bank Visa Virtual Credit Card;
  - ii. Alliance Bank Visa Platinum Credit Card;
  - iii. Alliance Bank Visa Signature Credit Card;
  - iv. Alliance Bank Visa Infinite Credit Card;
  - v. Alliance Privilege Visa Signature Credit Card;

and who meet the following criteria ("**Eligible Cardholder**"):

- i. The customer must not have any existing credit card issued by the Bank;
  - ii. The customer must apply for the Eligible Cards during the Campaign Period; and
  - iii. The application for the Eligible Cards must be submitted during the Campaign Period and approved by 15 January 2025.
7. The following individuals are NOT eligible to participate in this Campaign:
  - i. Permanent and/or temporary employees of the Bank (including its family members, subsidiaries and related companies);
  - ii. Representatives and/or agents (including advertising and promotion agents and information technology vendors) of the Bank (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 any of their existing credit cards issued by the Bank;
  - v. Individuals who have participated in the RinggitPlus Campaign organized by the Bank and have received signup gift;
  - vi. Individuals below the age of 21 years old;
  - vii. Principal cardholder(s) who are holding existing Alliance Bank Visa or Mastercard Credit Card
  - viii. Individuals who are financially insolvent or have been adjudicated a Bankrupt;
  - ix. Individuals who applied for the Eligible Cards through Bank's third-party sales agents or aggregators except RinggitPlus; and/or
  - x. Any other person(s) as the Bank may decide to exclude as per the Bank's internal procedure.
8. The Winners' selection as set out below shall be done by the Bank at its absolute discretion. Please refer to Table 1 below for details on the Campaign Reward, Application Month, Approval Period, Eligible Spend Period, and Qualifying Criteria.

**Table 1: Campaign Reward and Qualifying Criteria**

Month	Approval Period		Eligible Spending Period		Qualifying Criteria	No. of Campaign Reward
	Start Date	End Date	Start Date	End Date		
October 2024	1 Oct 2024	31 Oct 2024	1 Oct 2024	30 Nov 2024	Spend a minimum of RM300 cumulatively within the Eligible Spending Period.	33
November 2024	1 Nov 2024	30 Nov 2024	1 Nov 2024	31 Dec 2024		33
December 2024	1 Dec 2024	15 Jan 2025	1 Dec 2024	31 Jan 2025		34

9. Details of the Campaign Reward and Winners' Selection are as stipulated in Table 2 below.

**Table 2: Winners' Selection**

Campaign Reward	Month	Winner Selection	Winner's Notification
Trip to Phuket for 2 or Travel Voucher valued at RM3,000	October 2024	Top spenders of the month	By 15 January 2025
	November 2024		By 15 February 2025
	December 2024		By 15 March 2025

10. Details of the Campaign Reward as follows:

- (i) The Campaign Reward is provided by World Travellers Sdn Bhd ("**Agency**") and consists of a 3 Days 2 Nights Phuket trip for two (2) based on twin sharing basis ("**Package 1**") or a Travel Voucher worth Three Thousand Malaysian Ringgit (RM3,000) ("**Package 2**"), (collectively known as "**Package**") which are subject to Agency's terms and conditions.
- (ii) Package 1 is allocated for two (2) Adults and is inclusive of:
  - (a) Return economy class flight ticket on Malaysia Airlines inclusive of airport tax, 20kg check-in baggage allowance and in-flight meals
  - (b) Return airport transfer based on sharing basis
  - (c) Two (2) nights' accommodation at a 4-star hotel in Patong inclusive of two (2) daily breakfast
  - (d) Catamaran Yacht sailing for two (2) pax to Koh Hey Island and Promthep Sunset
  - (e) One (1) buffet dinner with beverages on yacht
  - (f) Welcome drinks and snacks upon arrival at pier
  - (g) One (1) snorkelling activity

Any items that are not stated in 10(ii) and should the traveling season coincide with peak season, the additional costs shall be borne solely by the Winners.
- (iii) Package 2 is a Travel Voucher which can be redeemed by the Winner at the Agency for the value of RM3,000. Any related services or travel incidentals which exceed this value shall be borne solely by the Winners.
- (iv) The redemption, bookings and/or arrangements of the travel related services are to be made by the Winners through the Agency with the original travel voucher that will be sent via email.
- (v) The redemption and /or travel period(s) is one (1) year from the date of Winners' Notification.

Failure to redeem the Package within the specified period will result in the Package being forfeited and/or become invalid and/or unusable for redemption.

- (vi) Bookings of the travel-related services and/or redemption of Package are to be made with the Agency directly.
  - (vii) The redemption is not valid during MATTA fair or promotion period.
  - (viii) The redemption of travel services must be made at a minimum of one (1) month prior to departure date and all services are subject to availability and are subject to the Agency's terms and conditions.
  - (ix) The redemption must also be one-off; no multiple periodic redemptions are permitted.
  - (x) The Bank has no control over the arrangements which include but are not limited to airline tickets, hotel accommodations, and/or tour packages.
  - (xi) The Package is strictly not transferable, not exchangeable for cash, and not allowed to extend its validity.
11. By participating in this Campaign, it is deemed that the participants have given consent for the Bank to disclose their personal information such as their names and contact details and any general information that the Bank sees fit about the Eligible Cardholders or their account(s) to the Agency.
  12. The Winners will be notified by the Bank and/or the Agency based on the latest record available in the Bank's system at the time of notification.
  13. Eligible Cardholder will only receive one (1) unit of the Campaign Reward (and must choose either one, Package 1 or Package 2) 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.
  14. To be qualified for the Campaign Reward, Retail Spend to fulfil the campaign mechanics is defined as spending in local/foreign currency, online transactions, Instalment Payment Plan ("IPP") and Flexi Payment Plan ("FPP"). IPP and FPP retail transactions are regarded as one (1) transaction based on the full amount of the total retail transaction.

However, spending made in relation to the following **will be excluded** from Retail Spend:

Description	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, Balance Transfers and/or Balance Conversion, Auto Balance Conversion, Credit Card fees and charges (i.e. finance charges, late charges, annual fee, etc.), any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions and/or any taxes or levies.	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

15. The fulfilment and delivery of the Campaign Reward are provided and supported by the Bank's appointed agency. Eligible Cardholders consent to and authorize the Bank to disclose their particulars to the appointed agent engaged by the Bank for purposes of this Campaign.
16. The Campaign Reward 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.
17. This Campaign is not applicable in conjunction with any other on-going promotions e.g. Flash Deals, Campaigns by aggregators and partners, or campaigns of the Bank unless otherwise stated.
18. 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.
19. The Campaign Reward is subject to availability. In the event of unforeseen circumstances, the Bank and/or Agency reserve the right to substitute an alternative item of equivalent or greater value.
20. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the Agency and any packages and services provided by the Agency. The Bank also gives no representation or warranty with respect to 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 invalid or forfeited Campaign Reward). The 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.
21. 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 March 2025. No enquiries will be entertained after this date.
22. 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.
23. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Cardholder in the event of unauthorised use of the Campaign Reward by any person(s) that was not approved by the Eligible Cardholder.

## GENERAL TERMS AND CONDITIONS

24. By participating in this Campaign, Eligible Cardholder 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 Eligible Cardholder and no correspondences and/or appeal in respect thereof shall be entertained.
25. 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 Cardholder as from the date of the notification or from such other date as may be specified by the Bank in the notification. The Eligible Cardholder hereby agrees to access the Bank's website at regular intervals to view this Campaign Terms and Conditions.
26. 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.
27. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Eligible Cardholder and no correspondences and/or appeal in respect thereof shall be entertained.
28. 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 Cardholder 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.
29. 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.
30. 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 the Bank ("**Existing Terms**").
31. 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 the Bank in order to be entitled for the Campaign Reward.
32. The Bank reserves the right to disqualify the participation of any Eligible Cardholder 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 the Bank's internal policies. All records of the Bank on the transaction(s) made shall be conclusive and final.
33. 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.

34. Eligible Cardholder 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.
35. Eligible Cardholder hereby give their unequivocal and irrevocable consent and authorise the Bank 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 Cardholder.
36. By participating in this Campaign, the Eligible Cardholder 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.
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, authorise, ratify or offer to make, or take any act in furtherance of any payment, contribution, Campaign Reward, reimbursement or other transfer of anything of value, or any solicitation, directly or indirectly to any individual.
38. By virtue of participating in this Campaign, the Eligible Cardholder 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> 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.