

**“Alliance Bank Samsung 8
Infinite Possibilities Campaign”
Terms and Conditions**

1. The **Alliance Bank Samsung 8 Infinite Possibilities Campaign ("Campaign")** is organised by Alliance Bank Malaysia Berhad ("Bank") and shall run from 1 July 2024 to 30 September 2024 (both dates inclusive) or such other time period as notified by the Bank from time to time ("**Campaign Period**").
2. This Campaign is **NOT APPLICABLE** to the existing cardholders.
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 on the Bank website.
4. 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

5. 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;
 - vi. Alliance Bank Visa Infinite Business Credit Card; and
 - vii. Alliance Bank Visa Platinum Business Credit Card.

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

- i. The customer must apply for the Eligible Cards during the Campaign Period.
 - ii. The application for the Eligible Cards must be submitted during the Campaign Period and approved by 15 October 2024.
 - iii. The customer must not have any existing credit card issued by the Bank.
6. 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 (not applicable to Alliance Bank Visa Platinum Business Credit Card and Alliance Bank Visa Infinite Business Credit Card);
 - 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.
7. The selection as set out below shall be done by the Bank at its absolute discretion based on the Selection Frequency. Please refer to Table 1 below for details on the Campaign Reward Tiers and Qualifying Criteria.

Table 1: Campaign Reward Tiers and Qualifying Criteria

Campaign Reward and Tiers	Criteria	Total Campaign Rewards	Campaign Rewards Allocation	
Tier 1 Monthly Top Spenders: Samsung Galaxy Z Fold6 (256GB) (RRP: RM7,299)	Eligible Cardholders who are the top eight (8) spenders during the Eligible Monthly Spend Period and meet the qualification criteria specified in Clause 8.	24 units	Visa Infinite Business Visa Platinum Business	3 units
			Other Eligible Cards	21 units
Tier 2 Weekly Top Spenders: Samsung Galaxy Watch6 (44mm) (RRP RM1,199)	Eligible Cardholders who are the top eight (8) spenders during the Eligible Weekly Spend Period who did not qualify for Tier 1 and meet the qualification criteria specified in Clause 8.	104 units	Visa Infinite Business Visa Platinum Business	13 units
			Other Eligible Cards	91 units
Tier 3 Activation Gift: Samsung Buds FE (RRP RM400)	Eligible Cardholders who do not qualify for Tier 1 or Tier 2 and meet the criteria specified in Clause 9. Every eighth (8 th) Eligible Cardholder under Tier 3 will be selected to receive the Activation Gift as per Selection Frequency defined in Clause 9.	Capped at 888 units	Visa Infinite Business Visa Platinum Business	6 units
			Other Eligible Cards	882 units

8. To qualify for Tier 1 and Tier 2, Eligible Cardholders must make Retail Spend transactions of minimum RM888 based on the Eligible Spend Period in Table 2.

Table 2: Card Approval Period and Eligible Spend Period

Card Approval Period	Monthly Top Spender - Eligible Monthly Spend Period	Weekly Top Spender – Eligible Weekly Spend Period	No. of Winners
1 July 2024 – 31 July 2024	1 Aug – 4 Sep 2024	Week 1: 1 Aug – 7 Aug 2024 Week 2: 8 Aug – 14 Aug 2024 Week 3: 15 Aug – 21 Aug 2024 Week 4: 22 Aug – 28 Aug 2024 Week 5: 29 Aug – 4 Sep 2024	<ul style="list-style-type: none"> • 8x Monthly Top Spenders • 40x Weekly Top Spenders
1 August 2024 – 31 August 2024	5 Sep – 2 Oct 2024	Week 6: 5 Sep – 11 Sep 2024 Week 7: 12 Sep – 18 Sep 2024 Week 8: 19 Sep – 25 Sep 2024 Week 9: 26 Sep – 2 Oct 2024	<ul style="list-style-type: none"> • 8x Monthly Top Spenders • 32x Weekly Top Spenders
1 September 2024 – 15 October 2024	3 Oct – 31 Oct 2024	Week 10: 3 Oct – 9 Oct 2024 Week 11: 10 Oct – 16 Oct 2024 Week 12: 17 Oct – 23 Oct 2024	<ul style="list-style-type: none"> • 8x Monthly Top Spenders • 32x Weekly Top

		Week 13: 24 Oct – 31 Oct 2024	Spenders
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9. Eligible Cardholders who do not qualify for Tier 1 and Tier 2 and make Retail Spend transaction of minimum RM88 in a single transaction within 60 days from card approval date will qualify for Tier 3. These Eligible Cardholders will be sorted into an ascending order based on the date they have met the minimum RM88 Retail Spend. A Selection Frequency (“**Selection Frequency**”) of every eighth (8th) Eligible Cardholder will be used to determine the winners of the Tier 3 Activation Gift. To elaborate, the eighth (8th), sixteenth (16th), twenty-fourth (24th), thirty-second (32nd) and onward Eligible Cardholder will be selected to receive the Tier 3 Activation Gift, capped at a total of 888 winners.
10. Each Eligible Cardholder will only receive one (1) unit of the Campaign Reward 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.
11. Selection of the Tier 1, Tier 2 and Tier 3 winners will be determined by the Bank and will be completed as per Table 3 below. The total pool of Campaign Rewards will not exceed 1,016 units (Tiers 1,2,3 combined).

Table 3: Winners’ Selection

Tiers	Card Approval Period	Winner Selection	Fulfilment/Delivery Campaign Reward	of
Tier 1 Monthly Top Spenders	1 July – 31 July 2024	By 31 October 2024	By 31 January 2025	
	1 August – 31 August 2024	By 30 November 2024	By 28 February 2025	
	1 September – 15 October 2024	By 31 December 2024	By 31 March 2025	
Tier 2 Weekly Top Spenders	1 July – 31 July 2024	By 31 October 2024	By 31 January 2025	
	1 August – 31 August 2024	By 30 November 2024	By 28 February 2025	
	1 September – 15 October 2024	By 31 December 2024	By 31 March 2025	
Tier 3 Activation Gift	1 July – 15 October 2024	By 31 January 2025	By 30 April 2025	

12. The Campaign Reward will be delivered to the Eligible Cardholder’s mailing address (based on the Bank’s system record) within the timeline as stipulated in Table 3.

13. To be qualified to receive the Campaign Reward, Retail Spend to fulfill the campaign mechanics is defined as spending in local/foreign currency, online transactions, Installment 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

14. The Bank shall not entertain any request to deliver the Campaign Reward to an overseas address, a third party and/or Post Office Box address.
15. The fulfilment and delivery of the Campaign Reward are provided and supported by the Bank’s appointed agent. 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. The appointed agent shall arrange for delivery of the Campaign Reward to Eligible Cardholder’s mailing address maintained in the Bank’s record.
16. The Campaign Reward cannot be transferred to other parties, is not refundable and not exchangeable for cash, credit, or other goods;

17. 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.
18. 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.
19. 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.
20. The item, design and/or the colour of the Campaign Reward are subject to availability. In the event of unforeseen circumstances, the Bank reserves the right to substitute an alternative item of equivalent or greater value.
21. The title of the Campaign Reward and any risk of loss and damage to the Campaign Reward will be passed to the Eligible Cardholder upon delivery of the Campaign Reward to the Eligible Cardholder. 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.
22. The recommended retail value of the Campaign Reward provided above is for reference purposes only and is subject to change by the appointed agent, over which the Bank has no control.
23. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Campaign Reward. Please refer to the warranty card / box / notification attached with the Campaign Reward.
24. 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 May 2025. No enquiries will be entertained after this date.
25. 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.
26. 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

27. 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.
28. 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.

29. 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.
30. 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.
31. 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.
32. 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.
33. 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").
34. 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.
35. 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.
36. 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.
37. 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.
38. 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.

39. 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.
40. 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.
41. 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.