

Deals Fest 2025 Campaign with Alliance Bank Visa Credit Cards

Terms and Conditions

1. The “**Deals Fest 2025 Campaign with Alliance Bank Visa Credit Cards**” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**Bank**”) and shall run from 1 January 2025 to 31 March 2025 (both dates inclusive) or such other period as may be notified by the Bank from time to time (“**Campaign Period**”).
2. By participating in this Campaign, the Eligible Customers (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

Alliance Bank Visa Credit Cardholders Eligibility

3. This Campaign is open to all new and existing Alliance Bank Visa Credit Cardholders (“**Eligible Credit Cardholders**”) whose Alliance Bank Visa Credit Card is valid and payment can be made at the point of the transaction during the Campaign Period (“**Credit Card(s)**”), as may be determined by the Bank as per the Bank’s internal policies
4. For the avoidance of doubt:
 - a. The transactions made by the Supplementary Cardholders in respect of this Campaign shall accrue to the Principal Cardholders of the same provided that the respective account of the Principal Cardholders is active, valid and in good credit standing;
 - b. Termination of the Supplementary Card account by the Supplementary Cardholders shall not disqualify its Principal Cardholder from this Campaign.
5. The following individuals shall NOT be eligible to participate in this Campaign:
 - a. Cardholders of any Business Credit Cards and/or non-Alliance Bank Visa Credit Card;
 - b. Cardholder(s) whose account(s) with the Bank are dormant, inactive, closed, terminated and/or unsatisfactorily conducted;
 - c. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
 - d. Persons who are of unsound mind, minors or bankrupts;
 - e. Any other persons as may be determined by the Bank to exclude according to internal policy(ies);
 - f. Any other person(s) as the Bank may decide to exclude as per the Bank’s internal procedure;
 - g. Sole-proprietors, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers;
 - h. Permanent and/or contract employees in the designated department within the Bank (“Non-eligible Employees”).
6. For the avoidance of doubt, other employees of the Bank (excluding the Non-eligible Employees) are eligible to participate in this Campaign. However, all entries earned by such employees will only be eligible for the Weekly Cashback Reward winner selection; and are **NOT** eligible to be placed in the running for and will not win the Grand Prize.

CAMPAIGN MECHANICS

7. To participate in this Campaign, Eligible Cardholders must perform at least one Eligible Transaction (as described in Table 1 and Clauses 8 to 13) with the Bank’s Visa Credit Card(s) during the Campaign Period to be eligible to stand a chance to win the Weekly Cashback Reward (as defined in Clauses 14 to 15a) and/or the Grand Prize (as defined in Clauses 14 and 15b) herein (“**Campaign Criteria**”).

Table 1: Eligible Transaction(s) and Cashback Reward

Eligible Transaction(s)	Weekly Cashback Reward	Maximum Weekly Cashback Reward per Eligible Cardholder
Retail spending of any amount on at least one (1) of the following Eligible Retail Categories ¹ via in-store and/or online every week: <ol style="list-style-type: none"> i) Groceries; and/or ii) Dining; and/or iii) Shopping; and/or iv) Travel; and/or v) Other Foreign currencies (“Overseas Spending”)² ¹ includes local spending in local currency Ringgit Malaysia (“ RM ”) and/or overseas spending charged in foreign currencies; ² excludes the following: <ul style="list-style-type: none"> • Overseas Spending categorised in categories i) until iv); and • Transactions defined in Clause 11. 	Up to 50% cashback per Eligible Transaction (capped at RM118 per week)	RM118

The total spending of Principal and Supplementary Cards are combined under this Campaign.

8. Dining, Groceries, Shopping and Travel categories are only applicable to the following Merchant Category Codes (“**Eligible MCC**”) as listed in Table 2:

Table 2: Merchant Categories and Eligible Merchant Category Codes

Eligible Category	Eligible MCC	Description
Dining	5811, 5812, 5462, 5814	Caterers, Eating Places & Restaurants, Bakeries, Fast Food Restaurants
Groceries	5131, 5411, 5422, 5441, 5451, 5499, 5544, 5662, 5911, 5912, 9751	Supermarkets, Grocery Stores, Confectionery Stores, Convenience Food Stores, etc
Shopping	4812, 5045, 5065, 5094, 5111, 5137, 5139, 5192, 5198, 5262, 5300, 5309 - 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5699, 5712, 5722, 5732, 5733, 5734, 5735, 5815 - 5818, 5931, 5941 - 5950, 5964 - 5967, 5969 - 5971, 5973, 5977, 5991 - 5995, 5997, 5999, 7278	Department Stores, Gift Shops, Luggage Stores, Leather Goods Stores, Shoe Stores, Apparel and Clothing, Book Stores, Cosmetic Stores, etc
Travel	3000 - 3999, 4011 - 4411, 4511, 4582 - 4723, 4789, 5962, 6555, 7011, 7012, 7512, 7991, 7996, 7998, 7999	Airlines, Car Rental Agencies, Lodging (including Hotels, Motels and Resorts), Transportation (includes Ferries, Taxicabs, Railways, etc), Travel Agencies & Tour Operators (including Tour Busses, Tour Operators, Travel Packages, etc), Tourist Attractions & Exhibits (includes Amusement Parks, Museums, Aquariums, Zoos, etc). Excludes Recreation Services such as Skiing, Sky Diving, Horseback Riding, Golfing, etc.

Overseas Spending refers to other Retail Spending charged in Foreign Currencies not defined in any of the listed MCCs in Table 2 and excludes the transactions defined in Clause 11.

9. Local Retail Spending refers to spending charged in local currency Ringgit Malaysia (“RM”). Overseas Spending that is charged in foreign currency will be converted to Ringgit Malaysia by the Bank for the calculation of entries.
10. For the avoidance of doubt, spending of either “Dining Category”, “Groceries Category”, “Shopping Category”, “Travel Category” or “Overseas Spending” without overlap. Accordingly, Eligible Cardholders will only be awarded with the Weekly Cashback Reward for ONE among the Eligible Retail Categories.
11. Retail Spending excludes the following:
- Cash advance fees or cash withdrawals, Balance Transfer Program, Quick Cash, Cash Instalment Plan, bill payments through Internet banking, JomPay transactions, FPX transactions; quasi-cash transactions, annual fees, late payment fees, interest, finance charges; and/or any special partnership programme;
 - Transactions made by the Eligible Cardholders with any merchant associated with or controlled by him/her (whether as an employee, employer, proprietor, partner, shareholder or director), i.e. transactions by an Eligible Cardholders 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;
 - Refunded, disputed, unauthorised and/or fraudulent retail transactions; and/or
 - Transactions with the below Merchant Category Code (“MCC”), as shown in Table 3:

Table 3: Excluded Transactions/Fees and Charges

Transactions/Fees and Charges	MCC Code
Insurance Payment	5960 - Direct Marketing Insurance Services 6300 - Insurance Underwriting, Premiums
E-wallet top up	6540 - Non-Financial Institutions – Stored Value Card Purchase/Load

Retail transactions performed/payment made to any Government Agencies/Bodies for services	9211 - Court Costs, Including Alimony and Child Support 9222 - Fines 9223 - Bail, Bond Payments 9311 - Tax Payments 9399 - Government Services (Not Elsewhere Classified) 9402 - Postal Services -Government Only 9405 - Intra-Government Purchases-Government only
Charity/Social service organisations' payments	8398 - Organisations, Charitable and Social Service
Quasi Cash Transactions	7995 - Gambling Transactions
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

- e. Other transactions notified by the Bank from time to time.
12. The assignment of Merchant category and MCC for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular bank to assign the correct Merchant category and MCC. In the event that the Eligible Cardholders did not meet the criteria of the Eligible Transactions due to incorrect assignment of Merchant category and MCC by the acquiring bank, the Bank is not responsible for such discrepancies which are beyond the Bank's control.
13. All Eligible Transactions must bear the transaction dates (defined as the date on which transactions are charged to the Eligible Cardholders' Credit Card as per the Bank's record) within the same Campaign Month (as defined hereunder) and will be aggregated for the same Campaign Month. The approved Eligible Transactions made throughout the Campaign Period must be captured and posted in the Bank's system within the Campaign Period in order to qualify for the Campaign Prizes. All approved transactions as recorded by the Bank are final, conclusive and binding on all Eligible Cardholders. The Bank will not be held responsible for late, cancelled, reversed/refunded, disputed, unauthorised and/or fraudulent retail posting. Any transaction amount which is not posted within the same month of the transaction will not be aggregated for the month.

CAMPAIGN PRIZES

14. The Campaign Prizes 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.
15. Subject always to the Campaign Winners selection terms and conditions, the Bank is giving away the following rewards listed below ("**Campaign Prizes**"):
- a. **Weekly Cashback Reward:**
- Cashback of up to 50% of the actual amount of the Eligible Transaction(s) or RM118, whichever is lower, within each "**Participating Week**" as set out in Table 4 below. The Weekly Cashback Reward is awarded on a random selection of the Eligible Transaction(s) and is capped at RM118 per Eligible Cardholder per Participating Week;
 - When the "Total Cashback per Participating Week" as shown in Table 4 is exhausted or used up, the Eligible Cardholders will not earn any cashback even if any Eligible Transaction(s) met the Campaign Criteria and will not receive any cashback for the Participating Week.

Table 4: Participating Week Period and Cashback Allocation Per Participating Week

Participating Week Period	Weekly Cashback Reward Per Eligible Cardholder	Maximum Weekly Cashback Reward Per Eligible Cardmember	Total Cashback Per Participating Week
Week 1: 1 January – 5 January 2025	Up to 50%	RM118	RM5,900
Week 2: 6 January – 12 January 2025	Up to 50%	RM118	RM10,400
Week 3: 13 January – 19 January 2025	Up to 50%	RM118	RM10,400
Week 4: 20 January – 26 January 2025	Up to 50%	RM118	RM10,400
Week 5: 27 January – 2 February 2025	Up to 50%	RM118	RM10,400
Week 6: 3 February – 9 February 2025	Up to 50%	RM118	RM10,400
Week 7: 10 February – 16 February 2025	Up to 50%	RM118	RM10,400
Week 8: 17 February – 23 February 2025	Up to 50%	RM118	RM10,400
Week 9: 24 February – 2 March 2025	Up to 50%	RM118	RM10,400

Week 10: 3 March – 9 March 2025	Up to 50%	RM118	RM10,400
Week 11: 10 March – 16 March 2025	Up to 50%	RM118	RM10,400
Week 12: 17 March – 23 March 2025	Up to 50%	RM118	RM10,400
Week 13: 24 March – 31 March 2025	Up to 50%	RM118	RM10,400
TOTAL CASHBACK REWARD			RM130,700

- iii. Each Eligible Cardmember is eligible to win a maximum of RM118 Weekly Cashback Reward for each Participating week; up to a maximum of RM1,534 Weekly Cashback Reward throughout the Campaign Period.
- iv. The Weekly Cashback Reward pool is capped at RM5,900 for Participating Week 1, and RM10,400 for Participating Week 2 until Week 13; up to a maximum total of RM130,700 throughout the Campaign Period.
- v. Eligible Cardmembers who fulfil the Campaign Criteria will stand a chance to be eligible for the Weekly Cashback Reward. Refer to Illustration 1 for an Eligible Cardholder's Eligible Transaction(s) being awarded with the Weekly Cashback Reward:

Illustration 1: Weekly Cashback Reward

Eligible Cardholder	Transaction Date	Transaction	Transaction Amount	Weekly Cashback Reward Eligibility	Weekly Cashback Awarded	Total Weekly Cashback Awarded
A	Week 2: 6 January 2025	Eligible Criteria i) Grocery: Happy Grocer	RM100	Yes Up to 50%	RM50	RM70
	Week 2: 8 January 2025	Eligible Criteria ii) Dining: ABC Cafe	RM40	Yes Up to 50%	RM20	
	Week 3: 15 January 2025	Eligible Criteria ii) Dining: ABC Cafe	RM80	Yes Up to 50%	RM40	RM40
B	Week 2: 10 January 2025	Eligible Criteria iv) Travel: AA Airline	RM480	Yes Up to 50%	RM118	RM118
	Week 2: 12 January 2025	Eligible Criteria iii) Shopping: XYZ Fashion	RM200	No	-	
C	Week 5: 29 January 2025	Eligible Criteria ii) Dining: Lucky Restaurant	RM388	Yes Up to 50%	RM118	RM118
	Week 5: 30 January 2025	Non-eligible: A1 Insurance Premium	RM200	No	-	

b. Grand Prize:

- i. The Grand Prize is provided and supported by Corporate Information Travel Sdn Bhd (“CIT”). The Grand Prize Winner will be awarded with one (1) Travel Gift Voucher package to Switzerland worth RM50,000 for two (2) adults, as stipulated in Table 5 below:

Table 5: Grand Prize Allocation and Details

Campaign Participating Period	Campaign Grand Prize 10 Days, 9 Nights: Geneva – Zermatt – Lugano – St. Moritz - Lucerne	No. Grand Prize Winners	Grand Prize Total
1 January – 31 March 2025	Tour package for 2 adults to Switzerland worth RM50,000, inclusive of return flight tickets, accommodation, sight-seeing and dining. Package inclusions: <ul style="list-style-type: none"> • Return economy class air tickets with taxes from Kuala Lumpur – Geneva – Zurich - Kuala Lumpur; inclusive of airport taxes, on-board meal, standard seating and baggage allowance (full-service airline); • Airport transfers; • One (1) night twin-sharing accommodation in Geneva at the proposed hotel (Hotel d'Angleterre or similar) with daily breakfast; 	1	RM50,000

	<ul style="list-style-type: none"> • Two (2) nights twin sharing accommodation in Zermatt at proposed hotel (Resort Hotel Alex or similar) with daily breakfast; • One (1) night twin sharing accommodation in Lugano at proposed hotel (Hotel De La Paix or similar) with daily breakfast; • One (1) night twin sharing accommodation in St. Moritz at proposed hotel (Hotel Steffani or similar) with daily breakfast; • Two (2) nights twin sharing accommodation in Lucerne at proposed hotel (The Hotel Astoria or similar) with daily breakfast • Two (2) nights twin sharing accommodation in Zurich at proposed hotel (Zurich Marriott Hotel or similar); • AIG Annual Trip Plan travel insurance coverage (up to 70 years of age). <p>Package exclusions:</p> <ul style="list-style-type: none"> • Other food and beverages, transfers, activities and optional tours not mentioned in the itinerary; • Gratuities for driver(s) and tour guide(s); • Surcharges during peak season, weekends and fair events; • Personal expenses incurred such as other food and beverages, telephone or mobile charges, souvenirs, laundry • For the avoidance of doubt, any items that are not stated in the Inclusions shall be borne solely by the Grand Prize Winner. 		
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- ii. The redemption, bookings and/or arrangements of the travel-related services are to be made through CIT via telephone at [03 - 9212 0011](tel:03-92120011) or email to askme@pickatrip.com.my;
- iii. The redemption period for the Travel Gift Voucher package is valid from 1 June 2025 until 31 October 2025. The travel period is valid until 17 May 2026. Failure to redeem the Travel Gift Voucher within the specified period will result in the Travel Gift Voucher being forfeited and/or become invalid and/or unusable for redemption;
- iv. A minimum of three (3) weeks or twenty-one (21) days advance booking and/or redemption period will be required;
- v. The Travel Gift Voucher value is subject to adjustment based on prevailing exchange rates at the time of redemption. Any fare differences resulting from such adjustments shall be borne by the Grand Prize Winner;
- vi. The itinerary and services stipulated in Table 5 are subject to availability and the Bank has no control over the arrangements which include but are not limited to airline tickets, hotel accommodations, and/or tour packages and the said arrangements may be subject to change. The Bank accepts no responsibility for any change and/or cancellation of any of the said arrangements;
- vii. Once the package has been redeemed, any changes and/or cancellations will be subject to cancellation penalty and/or agent amendment fee which shall be borne by the Campaign Winner;
- viii. Redemptions cannot be split into multiple transactions and must be utilised as a single redemption for the stipulated amount. Any additional costs beyond the voucher value, including service charges, shall be borne by the Grand Prize Winner;
- ix. The Travel Gift Voucher is not transferable or redeemable in cash and there is no refund value;
- x. The Travel Gift Voucher cannot be used, booked and/or redeemed in conjunction with any special promotion, unless otherwise stated;
- xi. The Travel Gift Voucher package includes air tickets on a full-service carrier based on economy class promotional fare ('O' class or equivalent). Higher booking classes are subject to fare differences at the time of redemption, which shall be borne by the Grand Prize Winner. Additional charges, including but not limited to baggage fees, seat selection, in-flight meals, and applicable taxes, will also be borne by the Grand Prize Winner;
- xii. All travel arrangements must be finalised and fully redeemed within the stated redemption period. Extensions to the redemption period are not permitted under any circumstances;
- xiii. The Grand Prize Winner is solely responsible for providing accurate and complete information during the redemption and booking process. CIT shall not be liable for any discrepancies or errors resulting from incorrect information provided by the Grand Prize Winner;
- xiv. CIT reserves the right to refuse service to any customer found to be abusing the redemption process, including but not limited to using the Travel Gift Voucher for commercial purposes or engaging in conflicts of interest;
- xv. CIT, its airline providers and suppliers involved in the Travel Gift Voucher terms and conditions apply. Visit <http://www.cit.travel/terms-conditions/> for information;

- xvi. 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 CIT.
 - xvii. To the fullest extent permitted by law, the Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to CIT. In particular, the Bank gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warranty of satisfactory quality of products and services rendered by CIT. All disputes arising from the Grand Prize are to be taken up with CIT. The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Grand Prize and neither represents the quality or fitness for any purpose of the Grand Prize;
 - xviii. For the avoidance of doubt, the Bank gives no representation or warranty with respect to CIT and any packages and services provided by CIT. The Bank also gives no representation or warranty with respect to suitability of the Campaign Prizes (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 represents the quality or fitness for any purpose of the Campaign Reward.
16. An Eligible Cardholder is eligible to win a maximum of thirteen (13) Weekly Cashback Reward and one (1) Grand Prize throughout the Campaign Period.

CAMPAIGN FULFILLMENT & WINNERS SELECTION

17. The **Campaign Fulfillment and Campaign Winners Selection Process for the Weekly Cashback Reward (up to RM118 Cashback per Participating Week)** are as follows:
- a. Eligible Cardholders whose Eligible Transaction(s) that fulfil all the Campaign conditions herein shall be randomly selected each week for the Weekly Cashback Reward ("**Shortlisted Winners**"). The Shortlisted Winners will be awarded the Weekly Cashback Reward of up to 50% cashback of the Eligible Transaction amount, and is capped at RM118 per Eligible Cardholder per Participating Week, as listed in Clause 15(a) and Table 4 ("**Weekly Winners**");
 - b. The Credit Card(s) must be valid, active (not dormant, closed or terminated) and in good credit standing as determined by the Bank as per the Bank's internal policies, to be eligible for participation and to qualify for the Weekly Cashback Reward. If during the Campaign Period or Fulfillment Period, the Eligible Cardholders close the Credit Card(s) for any reason, their participation in this Campaign becomes null and void with immediate effect;
 - c. The Weekly Cashback Reward will be awarded to the Weekly Winners' Credit Card account within three (3) months after the end of each Campaign Month as stipulated in Table 6 ("**Fulfillment Period**");
 - d. The Weekly Winners will be notified by the Bank by Short Message Service ("**SMS**") and/or Electronic Direct Mailer ("**EDM**") and/or **allianceonline mobile app push notification** to their latest mobile numbers or email address duly captured by and reflected in the Bank's system and/or records;
 - e. Each Weekly Winner shall be responsible for ensuring that their telephone numbers and/or email address are current and updated with the Bank. The fulfilment and/or notification of the Weekly Cashback Reward shall be based on each Weekly Winners (s)' telephone number and/or email address maintained with the Bank;
 - f. The Bank may disclose or publish the Weekly Winners' names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign ("**Winners Announcement**");
 - g. If there is non-receipt of the Weekly Cashback Reward, the Weekly Winner(s) is required to contact the Bank's Contact Centre (03-5516 9988) by 30 June 2025. No inquiry will be entertained after 30 June 2025;
 - h. Each Weekly Winner is eligible to win up to a **maximum of thirteen (13) Weekly Cashback Reward** throughout the Campaign Period.
18. The **Campaign Fulfillment and Winners Selection Process for the Grand Prize (a CIT Travel Gift Voucher tour package option for 2 adults to Switzerland worth RM50,000, inclusive of return flight tickets, accommodation, sight-seeing and dining)** are as follows:
- a. Eligible Cardholders who have fulfilled all the Campaign Criteria herein shall be shortlisted by a computerised random selection for the Grand Prize ("**Shortlisted Winners**");
 - b. The Credit Card(s) must be valid, active (not dormant, closed or terminated) and in good credit standing as determined by the Bank as per the Bank's internal policies, to be eligible for participation and to qualify for the Grand Prize. If during the Campaign Period or Fulfillment Period, the Campaign Winners close the Credit Card(s) for any reason, their participation in this Campaign becomes null and void with immediate effect;
 - c. The Shortlisted Winners will be notified by the Bank by Short Message Service ("**SMS**"), Electronic Direct Mailer ("**EDM**") or **allianceonline mobile app push notification** to their latest mobile numbers or email address duly captured by and reflected in the Bank's system and/or records;
 - d. The Shortlisted Winners will be contacted by the Bank's representatives via call using the information recorded in the bank's system within three (3) months after the end of the campaign period as stipulated in Table 6 ("**Fulfillment Period**");

- e. The Shortlisted Winners will be required to answer 1 simple question correctly relating to the Campaign in order to receive the Grand Prize (“**Grand Prize Winner**”). Shortlisted Winners who fail to answer the question correctly will be disqualified and the Bank will draw on the next Shortlisted Winner;
 - f. In the event the Shortlisted Winners are not contactable after 3 attempts on the same day for whatsoever reason(s) and/or the Shortlisted Winners wish to withdraw from the Campaign upon being contacted by the Bank’s representative, they shall be disqualified from the Campaign;
 - g. The Grand Prize Winner shall be responsible for ensuring that his/her telephone numbers and/or email address are current and updated with the Bank. The fulfilment and/or notification of the Grand Prize shall be based on the Grand Prize Winner(s)’ telephone number and/or email address maintained with the Bank;
 - h. The Bank may disclose or publish the Grand Prize Winner’s name, photo and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign (“**Winners Announcement**”);
 - i. The Grand Prize Winner is eligible to win **one (1) Grand Prize** only throughout the Campaign Period.
19. The Campaign Participating Period and Fulfilment Date is stipulated in Table 6 below:

Table 6: Campaign Fulfilment Period

Prize Categories	Campaign Participation Month (“Campaign Month”)	Fulfilment Date
Weekly Cashback Reward	Month 1: Week 1 to Week 5 1 January – 2 February 2025	By 30 April 2025
	Month 2: Week 6 to Week 9 3 February – 2 March 2025	By 31 May 2025
	Month 3: Week 10 to Week 13 3 March – 31 March 2025	By 30 June 2025
Grand Prize	Month 1 to Month 3 1 January – 31 March 2025	By 30 June 2025

- 20. The Bank reserves the right to disqualify the participation of any Eligible Customer or forfeit the Campaign Prizes 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 Bank’s internal policies. All records of The Bank on the transaction(s) made shall be conclusive and final.
- 21. For the avoidance of doubt, it is essentially the obligation of Eligible Cardholders to provide their latest and accurate telephone numbers and email addresses to the Bank. The Bank will not be held responsible/liable in the event that the Bank is unable to contact the Eligible Cardholders due to the inaccurate/invalid telephone number and/or email address provided by the Eligible Cardholders, or the notification is unable to be sent / delivered due to any reason whatsoever not caused by the Bank.
- 22. The Campaign Prizes are non-transferable to any 3rd party and non-exchangeable for cash, cheque, credit and/or in kind. The Bank’s decision on all matters relating to this Campaign shall be final and binding and no correspondence, appeal or attempt to dispute the same would be entertained. The Bank shall not entertain any request from any of the Eligible Cardholder or any other persons to transfer or exchange the Campaign Prizes entitlement to any 3rd party’s Account.
- 23. 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 the suitability of the Campaign Prizes (including but not limited to the validity and/or usage of the Campaign Prizes and shall not be responsible for replacing any invalid or forfeited Campaign Prizes). The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the CampaignPrizes and neither represents the quality or fitness for any purpose of the Campaign Prizes.

GENERAL TERMS AND CONDITIONS

- 24. By participating in this Campaign, Eligible Cardholders are 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 correspondence 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 Cardholders as from the date of the notification or from such other date as may be specified by the Bank in the notification. Eligible Cardholders hereby agree 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 time, at its own discretion as per the Bank's internal policies, the Campaign Prizes with other item(s) or reward(s) of similar value with prior notice via the bank's website.
27. 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").
28. The Campaign Terms and Conditions and the Bank'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.
29. 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 Eligible Cardholders' own action. The Bank shall not be liable or held responsible to the Eligible Cardholders 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 includes but is 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.
30. 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 Cardholders' entitlement during the Campaign Period.
31. The Credit Card account(s) and account of the Eligible Cardholders 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 to the Campaign Prizes.
32. The Bank reserves the right to disqualify the participation of any Eligible Cardholders or forfeit the Campaign Prizes 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 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 Prizes 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 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.
35. Eligible Cardholders 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 Cardholders.
36. 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 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, gift, 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, 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.aspx> 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.
39. For Visa Cardholders with card types shown in Table 7 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.

Table 7: Visa E-Commerce Purchase Protection & Extended warranty

Program Date:	1 October 2024 – 30 September 2025 (1 year)	
Card Types:	Visa Signature & Visa Infinite (Consumer Credit Card only)	
Benefits:	eCommerce Purchase Protection	Extended Warranty
Offer Details:	<p>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:</p> <ul style="list-style-type: none"> • 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 to delivered Goods. 	<p>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).</p> <ul style="list-style-type: none"> • Covered Purchases given as gifts are covered. • Covered Purchases include internet purchases. • Covered Purchases do not have to be registered.

40. For more details on the Visa E-Commerce Purchase Protection and Extended Warranty, please refer to https://www.visa.com.my/en_my/visa-offers-and-perks/ecommerce-purchase-protection-by-aig-asia-pacific-insurance-pte-ltd/156444 and https://www.visa.com.my/en_my/visa-offers-and-perks/extended-warranty-by-aig-asia-pacific-insurance-pte-ltd/156448.

PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM

41. The Bank may from time to time provide the latest update or content to educate the Eligible 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.
42. The Eligible Cardholders shall keep in safe custody of all banking instruments, for example, cheque books/cheque leaves, security tokens, debit cards, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Eligible Cardholders shall notify the Bank immediately when the Eligible Cardholders become aware that any of the above is lost or used without authority or proper authorisation. The Eligible Cardholders shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Cardholders had notified the Bank in accordance with these Terms and Conditions that the Eligible Cardholder's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
43. Where any loss or damage suffered by the Eligible Cardholders 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 Eligible Cardholders 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.

44. Upon being notified by the Eligible Cardholders of such incident, the Bank shall conduct an investigation and the Eligible Cardholders are required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measures upon detection (with/without prior consent from the customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
 - a. Suspend or freeze the affected account;
 - b. Revoke or reset the Eligible Cardholders' internet or mobile banking access; and/or;
 - c. Revoke the validity of banking instruments, and the Eligible Cardholders will be notified once the above has been operated.