

**“Sip More for Less at Starbucks with  
Alliance Bank Visa Credit Card Campaign  
(July 2024 – September 2024)”**

**Terms and Conditions**

## DEFINITIONS

In this Terms and Conditions, unless the context otherwise requires:

“**Bank**” or “**ABMB**” shall mean Alliance Bank Malaysia Berhad.

“**Campaign**” shall mean “Buy 1 Free 1 Beverage Campaign”.

“**Acquisition Campaign**” shall mean “Enjoy up to RM300 Starbucks E-Gift Card Acquisition Campaign”.

“**Campaign Reward**” shall mean “RM300 or RM100 Starbucks E-Gift Card”.

“**Campaign Terms and Conditions**” shall mean Terms and Conditions for Campaign and Acquisition Campaign.

## CAMPAIGN DETAILS

### **BUY 1 FREE 1 BEVERAGE CAMPAIGN (EVERY MONDAY, TUESDAY & WEDNESDAY)**

1. The Campaign is organised by the Bank and shall run from 8 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. 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 our bank website.
3. This Campaign is open to all individual ABMB Credit Cardholders (including Supplementary Cardholders) who have a valid Credit Card and can make payment at the point of transaction throughout the Campaign Period (“**Eligible Cardholders**”).
4. For avoidance of doubt, 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:
  - I. Non-Alliance Bank Credit Cardholder;
  - II. Cardholders of any Visa Virtual Credit Card and/ or Business Credit Cards;
  - III. Cardholder(s) whose account(s) with ABMB are dormant, inactive, closed, terminated and/or unsatisfactorily conducted.
  - IV. Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them;
  - V. Persons who are of unsound mind, minors or bankrupts;
  - VI. Any other persons as may be determined by ABMB to exclude according to internal policy(ies).
  - VII. Any other person(s) as ABMB may decide to exclude as per the Bank’s internal procedure.
6. To participate in this Campaign, the Eligible Cardholders are required to meet the following criteria:

### **BUY 1 FREE 1 BEVERAGE CAMPAIGN**

<b>Campaign Mechanics</b>	Buy 1 Grande-sized and above handcrafted beverage and get 1 complimentary beverage. Complimentary beverage of equal or lesser value than the purchased beverage. Available every Monday, Tuesday and Wednesday.
<b>Campaign Period</b>	8 July 2024 to 30 September 2024 (Every Monday, Tuesday & Wednesday only)
<b>Redemption Capping</b>	No capping throughout the Campaign Period.

**15% OFF\* ALL FOOD AND BEVERAGE EVERYDAY, EXCEPT MONDAY, TUESDAY & WEDNESDAY**

<b>Campaign Mechanics</b>	15% OFF* all food and beverages with no minimum spend with ABMB Credit Card
<b>Campaign Period</b>	8 July 2024 to 30 September 2024 (Every Thursday, Friday, Saturday & Sunday only)
<b>Discount Capping</b>	No capping throughout the Campaign Period.

7. This Campaign offers are non-transferable, non-cumulative, non-refundable and cannot be exchanged with cash, other products or used in conjunction with other ongoing promotions (unless otherwise specified), discounts, vouchers, Starbucks merchandise, whole beans, VIA, Grab & Go items (such as potato chips, nuts, mints, bottled drinks).
8. The offers are valid for dine-in and takeaway orders at all Starbucks stores in Malaysia except for Starbucks Reserve Bar and Starbucks Sunway Lagoon.

**ENJOY UP TO RM300 STARBUCKS E-GIFT CARD ACQUISITION CAMPAIGN**

1. The Acquisition Campaign is organised by the Bank and shall run from 8 July 2024 to 30 September 2024 (both dates inclusive) or such other time period as notified by the Bank from time to time ("**Card Acquisition Campaign Period**"). The Card Acquisition Campaign Period refers to the credit card application month and not the transactions within this period.
2. The Bank reserves the right at any time with prior notice to change the duration and/or commencement and/or expiry dates of the Card Acquisition Campaign Period. The changes will be updated in our bank website.
3. This Acquisition Campaign is open to all newly approved Principal Credit Cardholder(s) during the Card Acquisition Campaign Period for an ABMB Visa Platinum (excluding Visa Virtual Credit Card) and/ or ABMB Visa Signature and/ or ABMB Visa Infinite Credit Card(s) ("**Eligible Card**") who meet the following criteria ("**Eligible Cardholders for Acquisition Campaign**"):
  - i. Cardholder(s) who has applied the Eligible Card within the Card Acquisition Campaign Period;
  - ii. Cardholder(s) holding a valid (active with no block code) Eligible Card issued by ABMB;
  - iii. Cardholder(s) who have cancelled their existing Principal credit card more than six (6) months prior to the Campaign Period.
4. For avoidance of doubt, 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:
  - i. Permanent and/ or temporary staff or employees of ABMB (including its subsidiaries and related companies), representatives and/ or agents (including advertising and promotion agents and information technology vendors) of ABMB (including its subsidiaries and related companies);
  - ii. 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;
  - iii. Individuals who have cancelled their existing credit card issued by ABMB within the last six (6) months before the Card Acquisition Campaign Period;
  - iv. Individuals below the age of 21 years old;
  - v. Principal cardholder(s) who are holding an existing Alliance Bank Visa or Mastercard Credit Card;
  - vi. Individuals who are financially insolvent or have been adjudicated a bankrupt; and/ or
  - vii. Any other person(s) as ABMB may decide to exclude as per the Bank's internal procedure.

6. To participate in this Acquisition Campaign, the Eligible Cardholders must apply and submit their application for the Eligible Card during the Card Acquisition Campaign Period by scanning the QR Code shown at Starbucks stores and the Eligible Cardholders must enter the invitation code “STARBUCKS” in the application OR by applying at the promotion page at <https://www.alliancebank.com.my/Promotions/Cards/Starbucks-Credit-Card-Acquisition-Campaign>.

7. The Campaign Mechanics and Rewards of the Acquisition Campaign are as follow::

- a. The campaign offers **RM100 Starbucks E-Gift Card** to Starbucks members whose **Eligible Cards application is approved by the bank** and performs a one (1) time Eligible Retail Spend within the Campaign Spend Period.
- b. The campaign offers **RM300 Starbucks E-Gift Card** to Starbucks members **whose Eligible Cards AND Eligible Balance Transfer / Fast Cash application** is approved by the bank AND performs a one (1) time Eligible Retail Spend within the Campaign Spend Period.

**RM100 Starbucks e-Gift Card**

<b>Campaign Reward</b>	RM100 Starbucks e-Gift Card
<b>Campaign Period</b>	8 July 2024 to 30 September 2024
<b>Campaign Mechanics</b>	<ul style="list-style-type: none"> <li>• Apply for an Eligible Card via any Starbucks stores in Malaysia (except for Starbucks Sunway Lagoon) with the invitation code “STARBUCKS” inserted OR via the promotion page at <a href="https://www.alliancebank.com.my/Promotions/Cards/Starbucks-Credit-Card-Acquisition-Campaign">https://www.alliancebank.com.my/Promotions/Cards/Starbucks-Credit-Card-Acquisition-Campaign</a></li> <li>• The campaign offers <b>RM100 Starbucks E-Gift Card</b> to Starbucks members whose <b>Eligible Cards application is approved by the bank</b> and performs a one (1) time Eligible Retail Spend within the Campaign Spend Period.</li> </ul>

**RM300 Starbucks e-Gift Card**

<b>Campaign Reward</b>	RM300 Starbucks e-Gift Card
<b>Campaign Period</b>	8 July 2024 to 30 September 2024
<b>Campaign Mechanics</b>	<ul style="list-style-type: none"> <li>• Apply for an Eligible Card via any Starbucks stores in Malaysia (except for Starbucks Sunway Lagoon) with the invitation code “STARBUCKS” inserted OR via the promotion page at <a href="https://www.alliancebank.com.my/Promotions/Cards/Starbucks-Credit-Card-Acquisition-Campaign">https://www.alliancebank.com.my/Promotions/Cards/Starbucks-Credit-Card-Acquisition-Campaign</a></li> <li>• The campaign offers <b>RM300 Starbucks E-Gift Card</b> to Starbucks members <b>whose Eligible Cards AND Eligible Balance Transfer / Fast Cash application</b> is approved by the bank AND performs a one (1) time Eligible Retail Spend within the Campaign Spend Period</li> </ul>

8. The Campaign Reward is capped at 330 units per month and a total of 1,980 units throughout the Card Acquisition Campaign Period, on a first-come, first-served basis.

9. For avoidance of doubt, the **Retail Spend** to fulfil the campaign mechanics and achieve the campaign reward are defined as:

- a) Retail transactions spend in local/foreign currency, online transactions, Instalment Payment Plan (“IPP”) and Flexi Payment Plan (“FPP”). IPP and FPP retail transactions are treated as one (1) transaction based on the full amount of the total retail transaction.

Example: In month 1 of the campaign spend period, Customer A performs a 3-months 0% IPP/FPP for a Retail Transaction of RM 600. Customer A’s Retail Spend recognition is as follow:

Campaign Spend Period	Campaign Retail Spend Recognition	Remark
Month 1	Month 1: RM600 Month 2: RM0 Month 3: RM0	IPP and FPP retail transactions are treated as one (1) transaction based on the full amount of the total retail transaction.

- a) However, retail transactions made in relation to the following **will be excluded** from Retail Spend:

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 in relation to payment of services related to government	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, any fees and charges such as Finance Charges, Late Charges, Annual Fee, Balance Transfer or Fast Cash will not be entitled to any cashback	NIL

10. This Acquisition Campaign offer is non-transferable, non-cumulative, non-refundable and cannot be exchanged with cash, other products or used in conjunction with other ongoing promotions (unless otherwise specified), discounts, vouchers, Starbucks merchandise, whole beans, VIA, Grab & Go items (such as potato chips, nuts, mints, bottled drinks).

11. The Campaign Reward given for this Acquisition Campaign shall be as per the bank internal policies and any decision made by the Bank in respect thereof shall be deemed as final.

12. The Campaign Reward will be emailed to the Eligible Cardholders for Acquisition Campaign email addresses within THREE (3 months) after the Campaign Activation Period ends as shown in the table below.

Card Approval Month	Balance Transfer / Fast Cash Approval Month	Campaign Retail Spend Period	Campaign Fulfilment Period
8 to 31 July 2024	By 31 Aug 2024	By 31 Aug 2024	Within 3 months from 31 Aug 2024
1 to 31 Aug 2024	By 30 Sept 2024	By 30 Sept 2024	Within 3 months from 30 Sept 2024
1 to 30 Sept 2024 (extended to 15 Oct 2024)	By 31 Oct 2024	By 31 Oct 2024	Within 3 months from 31 Oct 2024

13. The Bank is not obligated to assist Eligible Cardholders for Acquisition Campaign in registering as members of the Starbucks Rewards programme, which is owned and operated by Berjaya Starbucks Coffee Company Sendirian Berhad. To use the Campaign Reward, Eligible Cardholders for Acquisition Campaign must complete the registration process.

## GENERAL TERMS AND CONDITIONS

- By participating in this Campaign and Acquisition Campaign, Eligible Cardholders and Eligible Cardholders for Acquisition Campaign 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 and Acquisition Campaign shall be final and binding on all Cardholders and no correspondences and/or appeal in respect thereof shall be entertained.
- ABMB reserves the right to withdraw/ cancel, terminate, suspend or extend this Campaign, Acquisition 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 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 the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign as from the date of the notification or from such other date as may be specified by ABMB in the notification. Eligible Cardholders and Eligible Cardholders for Acquisition Campaign hereby agree to access ABMB's website at regular intervals to view this Campaign Terms and Conditions.
- ABMB 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.
- 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").
- This Campaign Terms and Conditions and ABMB's decision on all matters relating to this Campaign and Acquisition Campaign shall be final and binding on all Eligible Cardholders, Eligible Cardholders for Acquisition Campaign and no correspondences and/ or appeal in respect thereof shall be entertained.
- ABMB shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Eligible Cardholders or Eligible Cardholders for Acquisition Campaign resulting directly or indirectly from this Campaign due to cardholders own action. ABMB shall not be liable or held responsible to the Eligible Cardholders or Eligible Cardholders For Acquisition Campaign in any manner whatsoever if ABMB is unable to perform any of its obligations under this Campaign and Acquisition 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.

7. 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 Visa International Incorporated, Mastercard Incorporated, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign entitlement during the Campaign Period.
8. The Eligible Cards and accounts of the Eligible Cardholders and Eligible Cardholders for Acquisition Campaign 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 ABMB in order to be entitled for the Campaign Reward.
9. ABMB reserves the right to disqualify the participation of any Eligible Cardholders and Eligible Cardholders for Acquisition Campaign 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 ABMB internal policies. All records of ABMB on the transaction(s) made shall be conclusive and final.
10. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign and Acquisition Campaign or disqualification of the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign or forfeiture of the Campaign Reward shall not entitle the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign to any claim or compensation against ABMB or for any and all losses or damages suffered by the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture due to the Eligible Cardholders and Eligible Cardholders For Acquisition Campaign own act.
11. Eligible Cardholders and Eligible Cardholders for Acquisition Campaign 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.
12. Eligible Cardholders and Eligible Cardholders for Acquisition Campaign 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 advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Cardholders and Eligible Cardholders for Acquisition Campaign.
13. 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.
14. 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.
15. By virtue of participating in this Campaign, Eligible Cardholders 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.

16. For Visa Cardholders with card types shown in the Table A 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 A:**

<b>Program Date:</b>	1 October 2023 – 30 September 2024	
<b>Card Types:</b>	Visa Signature & Visa Infinite (Consumer Credit only)	
<b>Benefits:</b>	eCommerce Purchase Protection	Extended Warranty
<b>Offer Details:</b>	<p>eCommerce Purchase Protection will provide different coverage per annum for different product tiers:</p> <ul style="list-style-type: none"> <li>• Visa Signature cardholders are covered up to USD 200 per claim, up to a limit of USD 200 per annum</li> <li>• Visa Infinite cardholders are covered up to USD 200 per claim, up to a limit of USD 200 per annum</li> </ul> <p>eCommerce Purchase Protection provides coverage for possible losses from online purchases, which includes:</p> <ul style="list-style-type: none"> <li>• Non-delivery and/or incomplete delivery of purchased items</li> <li>• Malfunctioning of delivered item due to physical damage at time of delivery</li> </ul>	<p>Extended Warranty duplicates the terms of the original Manufacturer's Warranty up to 1 full year and covers repair or replacement of products due to mechanical breakdown that renders the article unfit for its intended purpose after the initial warranty of the product has expired, conditions include:</p> <ul style="list-style-type: none"> <li>• Purchases must have a minimum of 12 months manufacturer's warranty</li> <li>• Purchases given as gifts are covered</li> <li>• Covered Purchases include internet purchases</li> <li>• Covered Purchases do not have to be registered</li> </ul>

For more details on the Visa E-Commerce Purchase Protection and Extended Warranty, please refer to the <https://www.visa.com.my/>

**PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM**

17. The Bank may from time to time provide the latest update or content to educate the Eligible Cardholders and create awareness that help prevent or mitigate fraud and scam risk. These may include but not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
18. The Eligible Cardholders shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, debit card, 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 becomes 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

19. 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.
20. Upon being notified by the Cardholder of such incident, the Bank shall conduct an investigation and the Cardholder is 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 Cardholder) in order to prevent, stop or mitigate further financial loss while the Bank is performing its investigation and the Cardholder 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 Cardholder's 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.