

Alliance Bank x WCT Buddy Credit Card Acquisition Campaign

Terms and Conditions

DEFINITIONS

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

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

“**Campaign**” shall mean Alliance Bank x WCT Buddy Credit Card Acquisition Campaign.

“**Product**” shall mean ABMB Visa Credit Cards i.e. Visa Platinum or/ and Visa Signature or/ and Visa Infinite or/and Balance Transfer / Fast Cash.

1. The Campaign is organised by the Bank and shall run from 15 July 2024 to 31 January 2025 (both dates inclusive) or such other time period as notified by the Bank from time to time (“**Campaign Period**”). It is supported by WCT Malls E Shop Sdn. Bhd. (owners and operators of WCT Buddy App), a registered Credit Card Partner-in-Sales of the Bank.
2. The Bank reserves the right at any time with prior notice via the bank’s website to change the duration and/or commencement and/or expiry dates of the Campaign Period. Should there be any changes to the Campaign Period. The updates will be done on our website.
3. By participating in this Campaign, the Eligible Cardholders (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.
4. This Campaign is applicable to newly approved Principal Credit Cardholder(s) during the Campaign Period for an ABMB Visa Platinum or/ and ABMB Visa Signature or/ and ABMB Visa Infinite Credit Card (s) (“Eligible Cards”) and who satisfy the following criteria (“Eligible Cardholders”):
 - i. Cardholder(s) who has applied the ABMB Eligible Cards within the Campaign Period;
 - ii. Cardholder(s) holding a valid (active with no block code) credit card issued by ABMB
 - iii. Cardholder(s) who have cancelled their existing Principal credit cards more than six (6) months before the Campaign Period.
5. The following individuals shall NOT be eligible to participate in this Campaign:
 - a. Permanent and/ or temporary staff or employees of ABMB (including its subsidiaries and related companies);
 - b. Representatives and/ or agents (including advertising and promotion agents and information technology vendors) of ABMB (including its subsidiaries and related companies);
 - c. 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;
 - d. Individuals who have cancelled their existing credit card issued by ABMB within the last six (6)

months before the Campaign Period;

- e. All existing Principal Credit Cardholders are not eligible to join this Campaign;
- f. Individuals below the age of 21 years old;
- g. Individuals who are financially insolvent or have been adjudicated a bankrupt; and/ or
- h. 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 applying at the promotion page at <https://www.alliancebank.com.my/Promotions/Cards/WCT-Buddy-Credit-Card-Acquisition-Campaign>

7. Campaign Mechanics and Reward:

- a. The campaign offers **RM300** WCT E-Mall Voucher Reward to WCT Buddy 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 **RM500** WCT E-Mall Voucher Reward to WCT Buddy 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.

Mechanics	Description	Campaign Reward
A	Apply for Eligible Cards and perform 1x retail spend within the campaign spend period	RM300 WCT E-Mall Voucher Reward
B	Apply for Eligible Cards AND Balance Transfer / Fast Cash and perform 1x retail spend within the campaign spend period	RM500 WCT E-Mall Voucher Reward

8. A summary of the campaign spend period is defined below:

Card Approval Month	Balance Transfer / Fast Cash Approval Month	Campaign Retail Spend Period	Campaign Fulfilment Period
15 to 31 July 2024	By 31 Aug 2024	By 31 Aug 2024	Within 2 months from 31 Aug 2024
1 to 31 Aug 2024	By 30 Sept 2024	By 30 Sept 2024	Within 2 months from 30 Sept 2024
1 to 30 Sept 2024	By 31 Oct 2024	By 31 Oct 2024	Within 2 months from 31 Oct 2024
1 to 31 Oct 2024	By 30 Nov 2024	By 30 Nov 2024	Within 2 months from 30 Nov 2024
1 to 30 Nov 2024	By 31 Dec 2024	By 31 Dec 2024	Within 2 months from By 31 Dec 2024
1 to 31 Dec 2024	By 31 Jan 2025	By 31 Jan 2025	Within 2 months from 31 Jan 2025

1 to 31 Jan 2025 (extended to 15 Feb 2025)	By 28 Feb 2025	By 28 Feb 2025	Within 2 months from 28 Feb 2025
--	----------------	----------------	-------------------------------------

9. The Campaign Reward will be credited into the Eligible Cardholder's WCT Buddy account two (2) months from end date of the campaign spend period.
10. 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.

- b) 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

11. Usage of WCT Buddy App is subject to WCT Buddy App Terms and Conditions available at https://wctbuddy.com.my/terms_conditions/ which shall be applicable in addition to the Terms and Conditions contained herein.
12. The Reward is neither transferable to any third party nor exchangeable for cash, credit, cheque or other items in kind.
13. All Eligible Cardholders are required to fill their personal details including their valid WCT Buddy App Registered Mobile Number (owner of a suspended, terminated and invalid WCT Buddy account will not be entitled to receive the Campaign Reward pursuant to this Campaign) at <https://www.alliancebank.com.my/Promotions/Cards/WCT-Buddy-Credit-Card-Acquisition-Campaign> in order to be eligible to participate in this Campaign.
14. In the event an Eligible Cardholder, applies for three Eligible Cards upon the same application during the Campaign Period, only one reward will be applicable.
15. WCT Buddy members are reminded to read and understand the Alliance Bank Cardholder Agreement and Product Disclosure Sheet.
16. The Bank shall not be responsible to assist the Eligible Cardholders in the registration as WCT Buddy members in WCT Buddy App being owned and operated by WCT Malls E Shop Sdn. Bhd. The registration has to be completed by the Eligible Cardholders prior to product subscription, to be entitled for the reward.
17. This Campaign is not applicable in conjunction with any other on-going promotions or campaigns of the Bank.

GENERAL

1. By participating in this Campaign, Eligible Participants 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 Participants and no correspondences and/or appeal in respect thereof shall be entertained.
1. ABMB 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 as per the Bank's

internal procedure 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 participants as from the date of the notification or from such other date as may be specified by ABMB in the notification. Eligible Participants hereby agree to access ABMB's website at regular intervals to view this Campaign Terms and Conditions.

2. ABMB reserves the right to change or substitute at any times, as per the bank's internal policies, the Reward with other item(s) or reward(s) of similar value with prior notice via the bank's website.
3. The Campaign Terms and Conditions shall be supplemental to the existing terms and conditions governing the Participant's Product and banking accounts maintained with the Bank ("the Existing Terms").
4. This Campaign Terms and Conditions and ABMB's decision on all matters relating to this Campaign shall be final and binding on all Eligible Participants and no correspondences and/ or appeal in respect thereof shall be entertained.
5. ABMB shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Eligible Participants resulting directly or indirectly from this Campaign due to cardholders own action. ABMB shall not be liable or held responsible to the Eligible Participants in any manner whatsoever if ABMB 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 ABMB.
6. 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/ MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Participant's entitlement during the Campaign Period.
7. 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 ABMB ("Existing Terms").
8. The Eligible Cards and accounts of the Eligible Participant'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 ABMB in order to be entitled for the Reward.
9. ABMB reserves the right to disqualify the participation of any Eligible Participants or forfeit the 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 procedure. 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 or disqualification of the Eligible Participant or forfeiture of the Reward shall not entitle the Eligible Participants to any claim or compensation against ABMB 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.

11. Eligible Participants 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 Participants hereby give their unequivocal and irrevocable consent and authorise ABMB to use, process data, 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 Participants.
13. By participating in this Campaign, the Eligible Participants 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.
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 Participants 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.aspx> 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.

Prevention and Mitigation of Banking Fraud and Scam

16. The Bank may from time to time provide the latest update or content to educate the Customer 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.
17. The Customer 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 Customer shall notify the Bank immediately when the Customer becomes aware that any of the above is lost or used without authority or proper authorisation. The Customer shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Customer had notified the Bank in accordance with these Terms and Conditions that the Customer's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
18. 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 or 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.

19. Upon being notified by the Customer of such incident, the Bank shall conduct an investigation and the Customer is 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 customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:

- i. Suspend or freeze the affected account;
- ii. Revoke or reset the Customer's internet or mobile banking access; and/or
- iii. Revoke the validity of banking instruments;

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