

Alliance Bank Pandalicious Eatsperience Campaign Terms and Conditions

1. The **Alliance Bank Pandalicious Eatsperience Campaign (“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 notified by the Bank from time to time (**“Campaign Period”**).
2. This Campaign applies to new and existing cardholders who have not cancelled any existing Visa Credit Card issued by the Bank.
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 applies to newly approved and/ or activated Principal Credit Cardholder(s) of the following types of credit cards (**“Eligible Card(s)”**) who meet the corresponding Criteria as per Table 1 below:

Eligible Cards Category	Eligible Cards Type	Criteria
Eligible Cards Category A	<ul style="list-style-type: none"> • Alliance Bank Visa Platinum Credit Card • Alliance Bank Visa Signature Credit Card • Alliance Bank Visa Infinite Credit Card • Alliance Privilege Visa Signature Credit Card 	<ol style="list-style-type: none"> i. The customer must apply for the Eligible Card(s) during the Campaign Period; i. The application for the Eligible Card(s) must be submitted during the Campaign Period and approved by 15 April 2025; and i. The Eligible Card(s) must be activated and linked to the Foodpanda mobile application (“App”) as the payment card.
Eligible Cards Category B	<ul style="list-style-type: none"> • Alliance Bank Visa Virtual Credit Card 	<ol style="list-style-type: none"> i. The Eligible Card(s) must be approved and/or activated by 15 April 2025; and i. The Eligible Card(s) must be linked to the Foodpanda mobile application (“App”) as the payment card.

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) unless otherwise stated;
 - iii. Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;
 - iv. Individuals who have cancelled any of their existing Visa credit cards issued by the Bank in the manner specified in Clause 9;
 - v. Individuals below the age of 21 years old;
 - vi. Individuals who are financially insolvent or have been adjudicated Bankrupt;
 - vii. Individuals who applied for the Eligible Cards through the Bank’s third-party sales agents or aggregators; and/or
 - viii. Any other person(s) as the Bank may decide to exclude as per the Bank’s internal procedure.
7. The winners selection as set out below shall be done by the Bank at its absolute discretion. Please refer to Tables 2 and 3 below for details on the Approval Period, Activation Period, Qualifying Criteria, and Campaign Reward.

Table 2: Eligible Cards Category A Campaign Reward and Qualifying Criteria

Eligible Cards Category A				
Participating Month	Approval Period		Qualifying Criteria	Campaign Reward
January 2025	1 Jan 2025	31 Jan 2025	Credit card is activated by 28 Feb 2025	Tier 1
February 2025	1 Feb 2025	28 Feb 2025	Credit card is activated by 31 Mar 2025	
March 2025	1 Mar 2025	15 Apr 2025	Credit card is activated by 30 Apr 2025	

Table 3: Eligible Cards Category B Campaign Reward and Qualifying Criteria

Eligible Cards Category B			
Activation Period		Qualifying Criteria	Campaign Reward
1 Jan 2025	28 Feb 2025	Tier 1: Credit card is activated by 28 Feb 2025	Tier 1
		Tier 2: Customer performs a minimum cumulative retail spend of Ringgit Malaysia Two Hundred (RM200) by 28 Feb 2025	Tier 2
1 Mar 2025	30 Apr 2025	Tier 1: Credit card is activated by 30 Apr 2025	Tier 1
		Tier 2: Customer performs a minimum cumulative retail spend of Ringgit Malaysia Two Hundred (RM200) by 30 Apr 2025	Tier 2

8. Details of the Campaign Reward and Winners' Selection are as stipulated in Table 4 below.

Tables 4 and 5: Campaign Reward and Winners' Selection

Tier	Campaign Reward	Participating Month	Winners Notification
Tier 1	Six (6) months complimentary Pandapro subscription	Jan 2025	By 31 Mar 2025
		Feb 2024	By 30 Apr 2025
		Mar 2025	By 31 May 2025

Tier	Campaign Reward	Participating Month	Winner's Notification
Tier 2	Cashback of Ringgit Malaysia Sixty-Eight (RM68) Subscription	Jan 2025	By 31 Mar 2025
		Feb 2025	
		Mar 2025	By 31 May 2025
		Apr 2025	

9. Details of the Campaign Reward are as follows:

Tier 1 Campaign Reward

- (i) Tier 1 Campaign Reward is provided by Foodpanda Malaysia and will be awarded to winners who fulfil the criteria as stated in Table 2 and Table 3.
- (ii) Tier 1 Campaign Reward will be awarded to winners in the form of a promotional code which will be sent to the winner's email address based on the latest record available in the Bank's system at the time of notification.
- (iii) Winners who have cancelled any existing Visa credit card issued by the Bank will be excluded from the Campaign Reward fulfilment.
- (iv) Tier 1 Campaign Reward is capped at Nine Thousand (9,000) units based on a first-come, first-served basis throughout the Campaign Period.

The terms and conditions of Tier 1 Campaign Reward are subject to Foodpanda Malaysia's terms and conditions, which may be accessed at the following URL <https://www.foodpanda.my/contents/pandapro-consumer-terms-and-conditions>

Tier 2 Campaign Reward

- (i) Tier 2 Campaign Reward will be awarded to winners who fulfil the criteria as stated in Table 3.
- (ii) Tier 2 Campaign Reward will be credited by the Bank to the winner's Eligible Card account.
- (iii) Winners who have cancelled any Visa Virtual credit card issued by the Bank will be excluded from the Campaign Reward fulfilment.
- (iv) Tier 2 Campaign Reward is capped at Two Thousand Three Hundred and Twenty-Two (2,322) winners based on a first-come, first-served basis throughout the Campaign Period.
- (v) With reference to clause 6(i) and 6(ii), representatives and/or agents of the Bank who fulfil the criteria as stated in Table 3 are eligible to receive Tier 2 Campaign Reward.

For avoidance of doubt, Tier 1 Campaign Reward applies to Eligible Cards Category A and Eligible Cards Category B while Tier 2 Campaign Reward is only applicable to Eligible Cards Category B.

- 10. 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 Foodpanda Malaysia.
- 11. Eligible Cardholder will receive a maximum of one (1) unit of Campaign Reward Tier 1 and one (1) unit of Campaign Reward Tier 2 regardless of the number of Eligible Cards applied during the Campaign Period. If the Eligible Cardholder has multiple Eligible Cards, the retail spend made on each Eligible Card will not be combined.
- 12. To be qualified for the Campaign Reward Tier 2, retail spend to fulfil the campaign mechanics spend must be made using the one-time card number(s) or subscription payment(s) on the allianceonline mobile app or any participating partners app (if any) to participate in the Campaign. Eligible Cardholder(s) may follow these simple steps:
 - (i) Click "Create Card Number" feature and choose either "One-time" or "Subscription".
 - (ii) Copy the card number into the e-billing service provider platform after successfully creating the Dynamic Card Number.

13. The retail spend is defined as spending in local/foreign currency, online transactions, Instalment Payment Plan (“**IPP**”) and Flexi Payment Plan (“**FPP**”). IPP and FPP retail transactions are regarded as one (1) transaction based on the full amount of the total retail transaction.

However, spending made in relation to the following **will be excluded** from retail spend:

Description	MCC Code
Retail transactions performed/payments 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, unauthorised 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. All retail spend records captured by the Bank’s system based on the local date and time shall be accurate, conclusive and final.
15. The Campaign Reward given in 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.
16. This Campaign is not applicable in conjunction with any other ongoing promotions e.g. Campaigns by aggregators and partners, or campaigns of the Bank unless otherwise stated.
17. The Campaign Reward featured in all promotional materials, advertisements, the 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.

18. The Campaign Reward is subject to availability. In the event of unforeseen circumstances, the Bank and/or Foodpanda Malaysia reserve the right to substitute an alternative item of equivalent or greater value.
19. For the avoidance of doubt, the Bank gives no representation or warranty with respect to Foodpanda Malaysia and any services provided by Foodpanda Malaysia. The Bank also gives no representation or warranty with respect to the suitability of the Campaign Reward (including but not limited to the validity and/or usage of the Campaign Reward and shall not be responsible for replacing 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.
20. 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 30 June 2025. No enquiries will be entertained after this date.
21. The Eligible Cardholders shall be responsible for paying any tax, incidental cost and/or charges relating to any of the Campaign Rewards. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Campaign Rewards and/or non-fulfilment by any of its agents/suppliers/distributors.
22. 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

23. By participating in this Campaign, Eligible Cardholder is 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 Cardholders and no correspondences and/or appeal in respect thereof shall be entertained.
24. 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.
25. 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 Reward with other items (s) or reward(s) of similar value with prior notice via the Bank's website.
26. 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 Cardholders and no correspondence and/or appeal in respect thereof shall be entertained.
27. 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 includes 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.

28. 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.
29. 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**").
30. 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.
31. 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.
32. 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.
33. 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.
34. 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.
35. 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/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 this Campaign.
36. 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.

37. by participating in this Campaign, the 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> 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.