



ALLIANCE BANK

Alliance Bank

Swipe, Serve & Smash Rewards Campaign

Terms and Conditions

1. The **Alliance Bank Swipe, Serve & Smash Rewards Campaign ("Campaign")** is organised by Alliance Bank Malaysia Berhad ("Bank") and shall run from 1 April 2025 to 30 April 2025 (both dates inclusive) or such other period as notified by the Bank from time to time ("**Campaign Period**").
2. This Campaign is **NOT APPLICABLE** for existing Alliance Bank Credit Cardholders.
3. This Campaign is **NOT APPLICABLE** for applications submitted outside the stipulated Campaign Period.
4. 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.
5. 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

6. This Campaign is applicable to newly approved Principal Credit Cardholder(s) who applied for a minimum of one (1) new Principal credit card of the following types of credit cards ("**Eligible Card(s)**"):
 - i. Alliance Bank Visa Virtual Credit Card;
 - ii. Alliance Bank Visa Platinum Credit Card;
 - iii. Alliance Bank Visa Signature Credit Card;
 - iv. Alliance Bank Visa Infinite Credit Card;
 - v. Alliance Privilege Visa Signature Credit Card;

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

- i. The customer must not have any existing credit card issued by the Bank;
 - ii. The customer must apply for the Eligible Cards during the Campaign Period; and
 - iii. The application for the Eligible Cards must be submitted during the Campaign Period and approved by 15 May 2025.
7. The following individuals are NOT eligible to participate in this Campaign:
 - i. Permanent and/or temporary employees of the Bank (including its family members, subsidiaries and related companies);
 - ii. Representatives and/or agents (including advertising and promotion agents and information technology vendors) of the Bank (including its subsidiaries and related companies);
 - iii. Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;
 - iv. Individuals who have cancelled any of their existing credit cards issued by the Bank;
 - v. Individuals below the age of 21 years old;
 - vi. Principal cardholder(s) who are holding existing Alliance Bank Visa or Mastercard Credit Card
 - vii. Individuals who are financially insolvent or have been adjudicated Bankrupt;
 - viii. Individuals who applied for the Eligible Cards through the Bank's third-party sales agents or aggregators except RinggitPlus; and/or
 - ix. Any other person(s) as the Bank may decide to exclude as per the Bank's internal procedure.
 8. The Eligible Cardholder(s) are entitled to win the Campaign Reward upon meeting the Qualifying Criteria as set out in Table 1 and Table 3 below.

Table 1: Qualifying Criteria (Physical Credit Card)

Eligible Card(s)	Card Approval Period	Eligible Spending Period	Tier	Campaign Reward	Qualifying Criteria	Campaign Reward Fulfilment Date
i. Alliance Bank Visa Platinum Credit Card	1 April 2025 – 15 May 2025	1 April 2025 – 15 August 2025	Tier 1	Apple Watch Ultra 2	Performed minimum monthly Eligible Retail Spend of RM20,000 per month for 3 consecutive months from Card Approval Date.	By 31 December 2025
ii. Alliance Bank Visa Signature Credit Card						
iii. Alliance Bank Visa Infinite Credit Card			Tier 2	Apple Watch Series 10 46mm	Performed minimum monthly Eligible Retail Spend of RM10,000 per month for 3 consecutive months from Card	
iv. Alliance Privilege Visa Signature						

Credit Card					Approval Date.	
			Tier 3	AirPods 4	Performed minimum monthly Eligible Retail Spend of RM3,000 per month for 3 consecutive months from Card Approval Date.	
			Tier 4	RM200 TNG e-Wallet Reload PIN	Performed minimum monthly Eligible Retail Spend RM1,500 per month for 3 consecutive months from Card Approval Date.	

***Note: Overseas spend will be counted as RM1 = RM2 toward the spending target.**

Table 2: Campaign Illustration (Physical Credit Card)

Eligible Cardholder	Card Approval Date	Eligible Spending Period			Entitle for Campaign Gift
		Month 1	Month 2	Month 3	
A	15 April 2025	Local Spend: RM1,000 Overseas Spend*: RM5,000	Local Spend: RM2,000 Overseas Spend*: RM6,000	Local Spend: RM5,000 Overseas Spend*: RM3,000	Yes. Eligible for Tier 2 Campaign Reward as the Eligible Cardholder meet the minimum spending of RM10,000 for 3 consecutive months.
B	30 April 2025	Local Spend: RM10,000 Overseas Spend*: RM10,000	Local Spend: RM13,000 Overseas Spend*: RM10,000	Local Spend: RM5,000 Overseas Spend*: RM16,000	Yes. Eligible for Tier 1 Campaign Reward as the Eligible Cardholder meet the minimum spending of RM20,000 for 3 consecutive months.
C	15 May 2025	Local Spend: RM1,000 Overseas Spend*: RM2,000	Local Spend: RM500 Overseas Spend*: RM100	Local Spend: RM1,500 Overseas Spend*: RM1,500	No.
D	1 May 2025	Local Spend: NIL Overseas Spend*: NIL	Local Spend: RM500 Overseas Spend*: RM2,000	Local Spend: RM1,500 Overseas Spend*: RM1,500	No.

***Note: Overseas spend will be counted as RM1 = RM2 toward the spending target.**

Table 3: Campaign Reward (Virtual Credit Card)

Eligible Card(s)	Card Approval Period	Eligible Spending Period	Tier	Campaign Reward	Qualifying Criteria	Campaign Reward Fulfillment Date
i. Alliance Bank Visa Virtual Credit Card	1 April 2025 – 15 May 2025	1 April 2025 – 15 August 2025	Tier 1	Apple Watch Ultra 2	Performed minimum monthly Eligible Retail Spend of RM10,000 per month for 3 consecutive months from Card Approval Date.	By 31 December 2025
			Tier 2	Apple Watch Series 10 46mm	Performed minimum monthly Eligible Retail Spend of RM5,000 per month for 3 consecutive months from Card Approval Date.	
			Tier 3	AirPods 4	Performed minimum monthly Eligible Retail Spend of RM1,500 per month for 3 consecutive	

					months from Card Approval Date.	
			Tier 4	RM200 TNG e-Wallet Reload PIN	Performed minimum monthly Eligible Retail Spend RM750 per month for 3 consecutive months from Card Approval Date.	

***Note: Overseas spending will be counted as RM1 = RM2 toward the spending target.**

Table 4: Qualifying Criteria (Virtual Credit Card)

Eligible Cardholder	Card Approval Date	Eligible Spending Period			Entitle for Campaign Gift
		Month 1	Month 2	Month 3	
A	10 April 2025	Local Spend: RM2,000 Overseas Spend*: RM500	Local Spend: RM3,000 Overseas Spend*: RM1,000	Local Spend: RM2,000 Overseas Spend*: RM1,000	Yes. Eligible for Tier 3 Campaign Reward as the Eligible Cardholder meet the minimum spending of RM1,500 for 3 consecutive months.
B	20 April 2025	Local Spend: RM400 Overseas Spend*: RM300	Local Spend: RM1,000 Overseas Spend*: RM500	Local Spend: RM1,500 Overseas Spend*: NIL	Yes. Eligible for Tier 4 Campaign Reward as the Eligible Cardholder meet the minimum spending of RM750 for 3 consecutive months.
C	30 April 2025	Local Spend: RM100 Overseas Spend*: RM200	Local Spend: RM500 Overseas Spend*: RM500	Local Spend: RM1,500 Overseas Spend*: RM1,500	No.
D	15 May 2025	Local Spend: RM1,000 Overseas Spend*: RM2,000	Local Spend: NIL Overseas Spend*: NIL	Local Spend: RM1,500 Overseas Spend*: RM1,500	No.

***Note: Overseas spend will be counted as RM1 = RM2 toward the spending target.**

For the avoidance of doubt, please refer to clause 9 for the definition of Eligible Retail Spend for this Campaign.

9. For this Campaign, the monthly Eligible Retail Spend to fulfil the campaign mechanics is defined as the total amount of monthly retail spending made at any retail outlets or e-commerce platforms in local or foreign currency posted to the Eligible Cardmember's Card Account(s) in three (3) consecutive months from the Card Approval Date.

For the avoidance of doubt, the following transactions are expressly **excluded** and shall not be treated as Eligible Retail Spend:

Description	MCC Code/Details
Instalment Payment Plan ("IPP") and Flexi Payment Plan ("FPP") transactions	NIL
e-Wallet reload transactions	6540 - Non-Financial Institutions – Stored Value Card Purchase/Load 7372 – Computer Programming, Data Processing, and Integrated Systems Design Services 4784 – Tolls and Bridge Fees
Insurance transactions	5960 - Direct Marketing –

	Insurance Services 6300 – Insurance Sales, Underwriting, and Premiums
Retail transactions performed/payments made to Tenaga Nasional Berhad (“TNB”)	4900 Utilities – Electric, Gas, Water, and Sanitary
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 an 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

10. Any determination by the Bank as to what constitutes as Eligible Retail Spend shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.
11. All monthly Eligible Retail Spend will be automatically tracked by the Bank for the purpose of meeting the Qualifying Criteria. The tracking of Eligible Retail Spend is based on the transaction dates and/or time (Malaysia Time) as captured by the Bank transaction records during the Campaign Period.
12. The monthly Eligible Retail Spend will be computed in Ringgit Malaysia (“RM”). Any Eligible Retail Spend in currencies other than RM will be converted to RM using the Bank’s prevailing exchange rate on the date it is processed by Visa International plus a 1% foreign exchange conversion spread by the Bank.
13. If the Eligible Cardholder has multiple Eligible Cards, the Eligible Retail Spend made on each Eligible Card will not be combined for the purpose of meeting the Qualifying Criteria above.
14. Any monthly Eligible Retail Spend made by supplementary Cardholder(s) will be combined with the principal Eligible Cardholder’s Eligible Retail Spend. For avoidance of doubt, only the Principal Cardholder(s) are entitled to receive the Campaign Reward.
15. The Bank shall not be held responsible or liable for any delay in the posting of the monthly Eligible Retail Spend to the Eligible Cardholders’ Eligible Cards and/or error or omission in the posting of the same due to any reasons whatsoever and howsoever arising including but not limited to the delay on the part of the merchant unless the same is due to the gross negligence and/or default of the Bank. The Bank shall not be responsible for any failure and/or error and/or delay in the transmission of evidence of Eligible Retail Spend and/or posting of the Eligible Retail Spend to the Eligible Cardholders’ Eligible Cards by Visa, merchant establishments or any other party unless the same is due to the gross negligence or default of the Bank.

Campaign Fulfilment

16. 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 Agency.
17. The Winners will be notified by the Bank and/or the Agency based on the latest record available in the Bank's system at the time of notification.
18. Eligible Cardholder will only receive one (1) unit of the Campaign Reward regardless of the number of Eligible Cards applied during the Campaign Period. If the Eligible Cardholder has multiple Eligible Cards, the Retail Spend made on each Eligible Card will not be combined.
19. The fulfilment and delivery of the Campaign Reward are provided and supported by the Bank's appointed agency. Eligible Cardholders consent to and authorise the Bank to disclose their particulars to the appointed agent engaged by the Bank for the purposes of this Campaign.
20. The Campaign Reward 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.
21. This Campaign is not applicable in conjunction with any other ongoing promotions e.g. Flash Deals, Campaigns by aggregators and partners, or campaigns of the Bank unless otherwise stated.
22. 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.
23. The Campaign Reward is subject to availability. In the event of unforeseen circumstances, the Bank and/or Agency reserve the right to substitute an alternative item of equivalent or greater value.
24. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the Agency and any services provided by the Agency. 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 using the Campaign Reward and neither represents the quality or fitness for any purpose of the Campaign Reward.
25. 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) by 31 January 2026. No enquiries will be entertained after this date.
26. The Eligible Cardholders shall be responsible for paying any tax, incidental cost and/or charges relating to any of the Campaign Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Campaign Reward and/or non-fulfilment by any of its agents/suppliers/distributors.
27. 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

28. 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 Cardholder and no correspondences and/or appeal in respect thereof shall be entertained.
29. 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.

30. 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 item(s) or reward(s) of similar value with prior notice via the Bank's website.
31. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Eligible Cardholder and no correspondences and/or appeal in respect thereof shall be entertained.
32. 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 cardholder's 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 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.
33. 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.
34. 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**").
35. The Eligible Cards and accounts 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 Reward.
36. 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.
37. 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.
38. Eligible Cardholder shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Campaign.
39. 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 Cardholder.
40. By participating in this Campaign, the Eligible Cardholder agree that they have read the Notice and Choice Principle Statement available at the Bank's website (<https://www.alliancebank.com.my/Alliance/media/Pdf/Personal%20Data%20Protection%20Act%202010/NCP-for-website-ENG.pdf>) and hereby give their consent and authorise the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
41. 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.

42. By virtue of participating in this Campaign, the Eligible Cardholder hereby acknowledges that it has been made aware of the Bank's anti-bribery and corruption summary of the policy available at <https://www.alliancebank.com.my/Anti-Bribery-and-Corruption-Summary-of-Policy> and further covenants/undertakes that it shall not indulge in such corrupt practices in whatsoever manner whether directly or indirectly with any directors, officers or employees of the Bank.