

**“Double The Rewards, Double The
Happiness: Earn Cashback and Gold when
you spend with Visa Credit Cards
Campaign”**

Terms and Conditions

1. The “Double the Rewards, Double the Happiness: Earn Cashback and Gold when you spend with Visa Credit Cards Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**Bank**”) shall run from 26 April 2024 to 25 October 2024 (both dates inclusive) or such other time period as may be notified by the Bank from time to time (“**Campaign Period**”). 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

CAMPAIGN DETAILS

2. This Campaign is open to all new and existing Alliance Bank Visa Credit Cardholders (“**Eligible Cardholders**”) whose Credit Card is valid and payment can be made at the point of transaction during the Campaign Period (“**Credit Card(s)**”), as may be determined by the Bank as per the Bank’s internal policies.
3. For avoidance of doubt:
 - i. 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 are active, valid and in good credit standing;
 - ii. Termination of the Supplementary Card account by the Supplementary Cardholders shall not disqualify its Principal Cardholder from this Campaign.
4. The following individuals shall NOT be eligible to participate in this Campaign:
 - i. Non Alliance Bank Visa Credit Cardholder
 - ii. Cardholders of any Business Credit Cards;
 - iii. Cardholder(s) whose account(s) with the Bank 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 the Bank to exclude according to internal policy(ies).
 - vii. Any other person(s) as the Bank may decide to exclude as per the Bank’s internal procedure.
5. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) are excluded from participating in the Campaign.
6. Campaign participation is automatic for the Eligible Cardholders subject to the fulfillment of the Terms and Conditions herein. No pre-registration, SMS or entry forms are required.

CAMPAIGN MECHANICS AND REWARDS

7. To participate in this Campaign, the Eligible Cardholders are required to meet the minimum cumulative spend amount of at least RM500 using the Credit Card to earn campaign entries as follows (“**Eligible Transactions**”) on Travel (Hotel and Flight), Overseas Spend, E-Commerce/Online transactions; Local Retail Spend, or 0% Instalment Payment Plans (0% IPP) on Pine Lab Terminals with the Bank’s Visa Credit Cards:
 - i. Every spend of RM2,000 on Travel (Hotel and Flight) will be eligible to earn thirty (30) entries during the Campaign Period; or
 - ii. Every spend of RM500 on Overseas Spend will be eligible to earn thirty (30) entries during the Campaign Period; or
 - iii. Every spend of RM500 on E-Commerce/Online Transactions will be eligible to earn ten (10) entries during the Campaign Period; or
 - iv. Every spend of RM1,000 on Local Retail Spend will be eligible to earn ten (10) entries during the Campaign Period; or
 - v. Every conversion of 0% IPP on Pine Lab Terminals with a minimum transaction amount of RM4,000 will be eligible to earn twenty (20) entries during the Campaign Period

The total spending of Principal and Supplementary Cards are combined.

The Campaign Spend Categories, Spend Criteria and Entries are stipulated in Table 1 below:

Table 1: Campaign Spend Categories and Entries

Spend Categories	Spend Criteria	Number of Entries	Entry Earning Tier
Travel (Hotel and Flight)	Every spend of RM2,000 on hotel and flight bookings	30 Entries	1
Overseas Spend	Every spend of RM500	30 Entries	2
E-commerce/Online Transactions	Every spend of RM500	10 Entries	3
0% Instalment Pay Plans on Pine Labs Terminals	Every conversion of purchases to 0% IPP on Pine Labs terminals, with a minimum ticket size of RM4,000	20 Entries	4
Local Retail Spend	Every spend of RM1,000	10 Entries	5

Important Note:

- a) For credit card spend that falls under 2 or more similar spend categories, the number of entries will be awarded to on only 1 spend category of the highest Entry Earning Tier. The highest Entry Earning Tier is defined as 1 being the highest and 5 being the lowest tier as per Table 1.
 - b) Overseas Spend that are charged in foreign currency will be converted to Ringgit Malaysia by the bank for the calculation of entries.
8. The Eligible Monthly Spend are excluding the below:
- i. 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 program;
 - ii. 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;
 - iii. Refunded, disputed, unauthorised and/or fraudulent retail transactions; and/or
 - iv. Transactions with the below Merchant Category Code ("MCC"), as shown in Table 2:

Table 2: 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 - Organizations, 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

Refer to the illustration for entries earned as stipulated in Illustration 1 below:

Illustration 1: Number of Entries Earned

Scenario A:

Customer A performed a Hotel spend of RM9,000 at Hilton Seoul and Retail Transaction of RM800 at Jaya Grocer as per table below. Customer A earned 120 entries from Travel category and no entry earned from Local Retail Spend category as the minimum spend for retail transaction is RM1,000.

Eligible Cardholder	Spend Categories	Merchant	Spend Amount	Meets Entries requirements	Number of Entries Earned
Customer A	Travel (Hotel & Flight)	Hilton Seoul	RM9,000	Yes	120
	Local Retail Spend	Jaya Grocer	RM800	No	0
Total Entries Earned					120

Scenario B:

Customer B performed a retail spend of RM1,100 at AEON and Insurance payment of RM3,600 at AIA. Customer B earned 10 entries from Local Retail Spend category and no entry earned from Insurance premium. As indicated in Table 2: Excluded Transactions / Fees and Charges, insurance payments are excluded from entries earning.

Eligible Cardholder	Spend Categories	Merchant	Spend Amount	Meets Entries requirements	Number of Entries Earned
Customer B	Local Retail Spend	AEON	RM1,100	Yes	10
	Insurance Premium	AIA	RM3,600	No	0
Total Entries Earned					10

Scenario C:

Customer C spend for flight booking of RM15,000 at Malaysia Airlines online website and retail transaction of RM1,000 at Jaya Grocer. The RM15,000 transaction falls under both the Travel category and E-Commerce/Online Transactions category. However, entry earning is awarded to only 1 spend category based on the highest tier set in Table 1. In this scenario, the Travel category is listed as Tier 1 and E-commerce/Online Spend category is listed as Tier 3. With this, the bank will allocate the entries to the higher tier - Travel category (210 entries).

Eligible Cardholder	Spend Categories	Merchant	Spend Amount	Meets Entries requirements	Number of Entries Earned
Customer C	Travel (Hotel & Flight)	Malaysian Airlines	RM15,000	Yes	210
	Local Retail Spend	Jaya Grocer	RM1,000	Yes	10
	E-commerce/Online Transactions	Malaysian Airlines	RM15,000	No	0
Total Entries Earned					220

Scenario D:

Customer D performed a retail transaction of RM16,000 at SenHeng retail store and decided to convert the purchase to 0% Instalment Pay Plan via Pine Labs terminal. This RM16,000 purchase falls under both the Local Retail Spend category and 0% Instalment Pay Plans on Pine Labs Terminals category. However, entry earning is awarded to only 1 spend category based on the highest tier set in Table 1. In this scenario, 0% Instalment Pay Plans on Pine Labs category is listed as Tier 4 and Local Retail Spend category is listed as Tier 5. With this, we will allocate the entries to the higher tier which is 0% Instalment Pay Plan category (80 entries).

Secondly, Customer D spent of RM1,000 on Touch n' Go (e-wallet) is excluded from entry earning as indicated in Table 2: Excluded Transactions / Fees and Charges, e-wallet is excluded from entries earning.

Eligible Cardholder	Spend Categories	Merchant	Spend Amount	Meets Entries requirements	Number of Entries Earned
Customer D	Local Retail Spend	Senheng	RM16,000	No	0
	E-commerce/Online Transactions	Touch n' Go	RM1,000	No	0

	0% Instalment Pay Plans on Pine Labs Terminals	Senheng	RM16,000	Yes	80
Total Entries Earned					80

9. 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.
10. All Eligible Transactions must bear the transaction dates (defined as the date of which transactions is charged to the Eligible Cardholders' Credit Card as per Bank's record) within the same Campaign Month will be aggregated for the same Campaign Month. The approved 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 Monthly Prize and/ or Grand Prize. All approved transactions as recorded by the Bank are final, conclusive and binding on all the 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.
11. This Campaign is not applicable in conjunction with any other on-going promotions or campaigns of the Bank unless otherwise stated.
12. The Campaign Reward 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.
13. The Monthly Prize of RM500 Cashback is capped at one hundred (100) winners per month at RM50,000 cashback per month; and a total of six hundred (600) winners throughout the Campaign Period at RM300,000 Cashback. The Grand Prize of 999.9 Custom Made Gold Bars 50mm x 30mm (25.67gm) worth RM10,000 is capped at five (5) winners throughout the Campaign Period.

The Campaign Participation Period and Campaign prizes are as stipulated in Table 3:

Table 3: Campaign Participation Period and Campaign prizes

Prize Categories	Campaign Participation Month ("Campaign Month")	Campaign Participating Period	Campaign Prize	No. of Campaign Winners	Total Prize
Monthly Prize	Month 1	26 April 2024 – 25 May 2024	RM500 cashback	100	RM50,000
	Month 2	26 May 2024 – 25 June 2024	RM500 cashback	100	RM50,000
	Month 3	26 June 2024 – 25 July 2024	RM500 cashback	100	RM50,000
	Month 4	26 July 2024 – 25 August 2024	RM500 cashback	100	RM50,000
	Month 5	26 August – 25 September 2024	RM500 cashback	100	RM50,000
	Month 6	26 September 2024 – 25 October 2024	RM500 cashback	100	RM50,000
Total				600	RM300,000

Prize Categories	Campaign Participation Month (“Campaign Month”)	Campaign Participating Period	Campaign Prize	No. of Campaign Winners	Total Prize
Grand Prize	Month 1 – Month 6	26 April 2024 – 25 October 2024	999.9 Custom Made Gold Bar 50mm x 30mm (25.67gm) worth RM10,000	5	RM50,000

CAMPAIGN FULFILLMENT

14. The **Campaign Fulfillment and Winners Selection Process for the Monthly Prize** are as follows:
- i. Eligible Cardholders who fulfil all the conditions provided in Clauses 7 to 8 herein shall be shortlisted based on the top one hundred (100) highest number of accumulated entries each month for the Monthly Prize;
 - ii. In the event of a tie for the Monthly Prize, The Bank will determine the winner for the Cashback based on the earliest timestamp to achieve the highest spend.
 - iii. The Monthly Prize will be credited into Eligible Cardholders’ Credit Card within four (4) months after the ended of each Campaign Month as stipulated in Table 4 (“**Fulfillment Period**”);
 - iv. The Credit Card 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 Monthly Prize. If during the Campaign Period or Fulfillment Period, the Eligible Cardholder closes the Credit Card(s) or any reason, his/her participation in this Campaign becomes null and void with immediate effect;
 - v. The Eligible Cardholders will be notified by the Bank by Short Message Service (“**SMS**”) or allianceonline mobile app push notification at their latest mobile numbers duly captured by and reflected in the Bank’s system and/or records once the Monthly Prize is credited into the Eligible Cardholders’ Credit Card(s) account;
 - vi. For any Transactions or payments that are subsequently cancelled, voided or reversed within the same Campaign Month, relevant adjustment(s) will be made. In the event that adjustments are not made, the Bank reserves the right to claw back the amount of Monthly Prize credited.
 - vii. If there is any dispute or non-receipt of the Monthly Prize, the Eligible Cardholder is required to contact the Bank’s Contact Centre (03-5516 9988) latest by 25 February 2025. No inquiry will be entertained after 25 February 2025;
 - viii. The Monthly Prize is non-transferable to any other party or parties and is not exchangeable for cash or different prizes or reward of similar value or any other alternatives in any circumstances.
 - ix. The Eligible Cardholder is eligible to win up to six (6) RM500 Monthly Prize throughout the Campaign Period.
15. The **Campaign Fulfillment and Winners Selection Process for the Grand Prize** are as follows:
- i. The Grand Prize is issued by Tomei Gold & Jewellery (“Tomei”).
 - ii. The selection of winners will be done after the end of the Campaign Period;
 - iii. Eligible Cardholders who fulfil all the conditions provided in Clauses 7 to 8 herein shall be shortlisted by a computerized random selection for the Grand Prize;
 - iv. The shortlisted winners for Grand Prize will be contacted by Bank’s representatives via call using the information recorded in bank’s system within four (4) months after the end of campaign period as stipulated in Table 4 (“**Fulfillment Period**”);
 - v. The shortlisted winners will be required to answer 1 simple question relating to the Campaign in order to receive the Grand Prize. Winners who fail to answer the question correctly will be disqualified and the Bank will draw on the next Winner;
 - vi. 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 wishes to withdraw from the Campaign upon being contacted by bank’s representative, he/she shall be disqualified from the Campaign;
 - vii. The Bank may disclose or publish the Campaign winners’ names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign (“**Winners Announcement**”);
 - viii. The Grand Prize must be collected by the winners in person at designated Tomei branches. The Bank shall notify the winners about the designated Tomei branches to collect from.
 - ix. The winners are required to collect their prizes within two (2) months from the date the Contest winners are announced. Failure to comply with the mode of collection and within the time period specified will result in forfeiture of the prizes, and the winners shall have no claim whatsoever against the Bank, its affiliates, subsidiaries, employees, representatives, retailers, distributors and / or dealers in the event of forfeiture thereof. The winners are responsible to make the necessary arrangements with Tomei to redeem their Grand Prize. The Bank will not bear any fulfilment and/or transportation and/or other cost that the Eligible Cardholder may incur in the course of redeeming and/or using the Grand Prize.

- x. The Bank will not entertain any requests to deliver the Grand Prizes to any local or overseas address, a third party and/or Post Office Box address;
 - xi. 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 Tomei. 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 by Tomei. All disputes arising from the Grand Prize to be taken up with Tomei. The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Campaign Prizes and neither represent the quality or fitness for any purpose of the Campaign Prizes;
 - xii. The Grand Prize is non-transferable to any other party or parties and is not exchangeable for cash or different prizes or reward of similar value or any other alternatives in any circumstances.
 - xiii. An Eligible Cardholder is eligible to win up to a maximum of one (1) Grand Prize only throughout the Campaign Period.
16. The Campaign Participating Period and Prize Fulfilment Date is stipulated in Table 4 below:

Table 4: Campaign Fulfilment Period

Prize Categories	Campaign Participation Month (“Campaign Month”)	Fulfilment Date
Monthly Prize	26 April 2024 – 25 May 2024	By 25 September 2024
	26 May 2024 –25 June 2024	By 25 October 2024
	26 June 2024 – 25 July 2024	By 25 November 2024
	26 July 2024 – 25 August 2024	By 25 December 2024
	26 August – 25 September 2024	By 25 January 2025
	26 September 2024 – 25 October 2024	By 25 February 2025
Grand Prize	26 April 2024 – 25 October 2024	By 25 February 2025

GENERAL TERMS AND CONDITIONS

- 17. 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 correspondences and/or appeal in respect thereof shall be entertained.
- 18. 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.
- 19. The Bank 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.
- 20. 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”).
- 21. 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.
- 22. 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 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 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 The Bank.

23. 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.
24. 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 for the Campaign Reward.
25. The Bank reserves the right to disqualify the participation of any Eligible Cardholders 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 The Bank on the transaction(s) made shall be conclusive and final.
26. 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.
27. 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 of this Campaign.
28. Eligible Cardholders 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.
29. 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.
30. 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.
31. 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.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.
32. 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:

Program Date:	1 October 2023 – 30 September 2024	
Card Types:	Visa Signature & Visa Infinite (Consumer Credit only)	
Benefits:	eCommerce Purchase Protection	Extended Warranty
Offer Details:	<p>eCommerce Purchase Protection will provide different coverage per annum for different product tiers:</p> <ul style="list-style-type: none"> • Visa Signature cardholders are covered up to USD 200 per claim, up to a limit of USD 200 per annum • Visa Infinite cardholders are covered up to USD 200 per claim, up to a limit of USD 200 per annum <p>eCommerce Purchase Protection provides coverage for possible losses from online purchases, which includes:</p> <ul style="list-style-type: none"> • Non-delivery and/or incomplete delivery of purchased items • Malfunctioning of delivered item due to physical damage at time of delivery 	<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"> • Purchases must have a minimum of 12 months manufacturer's warranty • Purchases given as gifts are covered • Covered Purchases include internet purchases • Covered Purchases do not have to be registered

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

PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM

33. 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.
34. 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.
35. 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.
36. 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 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 Eligible Cardholders' internet or mobile banking access; and/or;
- iii. Revoke the validity of banking instruments; and the Eligible Cardholders will be notified once the above has been operated