

Pine Labs 0% Instalment Payment Plan (IPP) Program - Instant Discount 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.

“**Pine Labs**” shall mean Pine Payment Solutions Sdn. Bhd. (Company No. 201601031792 (1202733-A)) is a leading payments solution provider, providing financing and retail transaction technology to merchants and POS credit card terminals. The Bank has engaged Pine Labs to make available ABMBPL 0% IPP for Eligible Cardholders who make purchases at IPP Merchants. **For the avoidance of any doubt, Pine Labs is not a subsidiary, affiliate or related company of the Bank.**

“**Campaign**” shall mean “Instant Discount Campaign - Pine Labs 0% Instalment Payment Plan Visa Credit Cards Campaign”.

“**Product**” shall mean ABMB Credit Cards.

“**ABMBPL 0% IPP**” shall mean Alliance Bank Malaysia Berhad’s 0% Instalment Payment available for Eligible Cardholders who make purchases of goods and/or services using Eligible Cards from selected and approved IPP merchants which is facilitated by Pine Labs (defined below), to pay for such purchase, whether wholly or partly by such instalments.

“**Participating IPP Merchants**” shall mean merchants under Pine Labs’ merchant partner program who offers a IPP to Eligible Cardholders via point-of-sale (“POS”) credit card terminals to make purchases of goods and services and is participating for the Instant Discount campaign.

“**Instant Discount**” shall mean the discount offered on the spot on the total transaction amount per bill through the Pine Labs POS credit card terminals upon meeting the ABMBPL 0% IPP campaign mechanics. Not applicable for splitting of bill.

“**IPP Purchase**” shall mean Eligible Cardholders’ purchase of goods and/or services using Eligible Cards on any credit card terminal provided by IPP Merchants.

“**IPP Tenure**” shall mean the tenure of monthly instalment under the ABMBPL 0% IPP.

CAMPAIGN PERIOD

1. The Campaign is organised by the Bank and shall run from 15 June 2024 to 31 December 2024 (both dates inclusive) or until fully redeemed (“**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 in our bank website.

ELIGIBILITY

1. This Campaign is open to all individual ABMB Credit Cardholders whose Credit Card is valid and payment can be made at the point of transaction during the Campaign Period (“**Eligible Cardholders**”).
2. The following individuals shall NOT be eligible to participate in this Campaign:
 - i. Non Alliance Bank Credit Cardholder
 - ii. Cardholders of any 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.
3. Permanent and/or contract employees of ABMB (including its subsidiaries and related companies), including their respective immediate family members are eligible to participate in the Campaign.
 4. To participate in this Campaign, the Eligible Cardholders are required to make a ABMBPL 0% IPP transaction of minimum RM3,000 or RM5,000 at Participating IPP merchants with their ABMB Credit Cards to earn the Instant Discount of RM150 and RM250 respectively during the Campaign Period.

CAMPAIGN MECHANICS & PARTICIPATING IPP MERCHANTS

1. This Campaign is not applicable in conjunction with any other on-going promotions or campaigns of the Bank unless otherwise stated.
2. The Campaign Mechanics and Participating IPP Merchants are as detailed below:

No.	Participating IPP Merchant*	Campaign Mechanic	IPP Tenure	Instant Discount Capping**
1	1 DOC SDN BHD	RM250 off min. spend of RM5,000	6, 12, 24 & 36 months	120 units
2	BEFIT WELLNESS HUB SDN BHD	RM250 off min. spend of RM5,000	6, 12, 24 & 36 months	20 units
3	BRIGHTCARE SDN BHD	RM150 off min. spend of RM3,000	6, 12 & 24 months	20 units
4	BUBBLE GUM X SDN BHD	RM150 off min. spend of RM3,000	6, 12 & 24 months	53 units
5	DETOXI WELLNESS SDN BHD	RM250 off min. spend of RM5,000	6, 12, 24 & 36 months	32 units
6	GLOW INTERNATIONAL SDN BHD	RM150 off min. spend of RM3,000	6, 12 & 24 months	46 units
7	H2 HERMOSA KEPONG SDN BHD	RM250 off min. spend of RM5,000	6, 12, 24 & 36 months	20 units
8	HAIR DOC GROUP SDN BHD	RM150 off min. spend of RM3,000	6, 12, 24 & 36 months	133 units
9	JEAN YIP M SALON SDN BHD	RM150 off min. spend of RM3,000	6, 12 & 24 months	66 units
10	MUCI HAIR CARE M SDN BHD	RM150 off min. spend of RM3,000	6, 12 & 24 months	100 units
11	NANO PIGMENTATION SDN BHD	RM250 off min. spend of RM5,000	6, 12, 24 & 36 months	40 units
12	PERFECT FACELIFT SDN BHD	RM150 off min. spend of RM3,000	6, 12, 24 & 36 months	100 units
13	SANS LIVING SDN BHD	RM150 off min. spend of RM3,000	6, 12, 24 & 36 months	33 units
14	SANS VALUE SDN BHD	RM150 off min. spend of RM3,000	6, 12 & 24 months	33 units
15	SANS VANTAGE SDN BHD	RM150 off min. spend of RM3,000	6, 12 & 24 months	33 units
16	SLIM DOC SDN BHD	RM250 off min. spend of RM5,000	6, 12, 24 & 36 months	120 units

Note: The full list of participating wellness merchants and their corresponding store name and address is available at <https://www.alliancebank.com.my/Alliance/media/documents/Promotion/PineLabs-Participating-Wellness-Merchants-List-Instant-Discount-Campaign.pdf>

**The list of Participating Merchants will be updated from time to time as and when new merchants are onboarded for the Instant Discount Campaign.*

***Capping of Instant Discount Amount may be subject to changes at the Bank's discretion.*

3. The Instant Discount is capped at one (1) usage per Eligible Cardholder per Participating IPP merchant.
4. There is a total Instant Discount capping of RM152,000 allocated across the Participating IPP merchants throughout the Campaign Period. Eligibility of Instant Discount to Cardholders will be based on first come first serve basis.

GENERAL TERMS AND CONDITIONS

1. 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.
2. 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 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 as from the date of the notification or from such other date as may be specified by ABMB in the notification. Eligible Cardholders hereby agree to access ABMB's website at regular intervals to view this Campaign Terms and Conditions.
3. 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.
4. 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").
5. ABMB is only providing the means of payment for these goods and/or services via the usage of ABMB Credit Cards.
6. This Campaign Terms and Conditions and ABMB'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.
7. ABMB 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. ABMB shall not be liable or held responsible to the Eligible Cardholders 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.
8. 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, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Cardholder's entitlement during the Campaign Period.
9. 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**").

10. 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 ABMB in order to be entitled for the Campaign Reward.
11. ABMB 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 ABMB on the transaction(s) made shall be conclusive and final.
12. 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 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.
13. 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.
14. 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.
15. 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 the purpose of this Campaign.
16. 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, authorize, 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.
17. 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.
18. By virtue of participating in this campaign, Eligible Cardholders hereby acknowledges that it has been made aware of the Bank's engagement with Pine Labs who is availing the ABMBPL 0% IPP for Eligible Cardholders who make purchases at IPP merchants. The terms and conditions of this

engagement is available at
<https://www.alliancebank.com.my/alliance/media/documents/promotion/pinelabs-ipp-tcs.pdf> .