

“0% Flexi Payment Plan for Alliance Bank Visa Credit Card Campaign”

Terms and Conditions

1. The “**0% Flexi Payment Plan for Alliance Bank Visa Credit Card Campaign**” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**Bank**”) and shall run from 16 June 2025 to 16 September 2025 (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.
2. This Campaign is open to all new and existing Alliance Bank Visa Credit Cardholders (“**Eligible Cardholders**”) whose Visa 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. 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

6. Eligible Cardholders are required to **spend a minimum amount of RM1,000** in a single transaction using Alliance Bank Visa Credit Cards in the participating merchant category code (“**Eligible Spend**”) to be eligible to convert the transactions up to 36-month 0% Flexi Payment Plan.
7. Participating merchant category codes are as follows:

Merchant Category	Merchant Category Code	Examples of Merchants
Airline	3000-3308; 4511	Malaysian Airlines, Japan Airlines, Emirates Airlines
Hotels and Lodging	3501-3840; 7011	Hilton, Marriot, Travelodge
Travel Agencies and Tour Operators	4722-4723	Holiday Tours, Agoda, CIT
Medical and Wellness	5122; 5912; 5975 – 5976; 7032, 7230, 7298, 8011-8099	Prince Court Medical Centre, Vista Eye
Automotive Repairs/Services	5013; 5511; 5521; 5531; 5532; 5533; 5571; 5592; 5598; 5599; 5935; 7531; 7534; 7535; 7538; 7542; 7549; 7699; 8675	CARS International, Autohaus KL
Retail Household, Electrical, Electronic, Departmental Stores	5311; 5712 – 5714; 5718 – 5719; 5722; 5732; 5949 – 5950; 5997; 7217; 7622; 7629; 7631; 7641	Harvey Norman, Senheng, Parkson,

Retail Fashion and Jewellery	5094; 5611; 5621; 5631; 5641; 5651; 5644; 5661; 5681; 5691; 5697-5699; 5941; 5944; 5948; 5977; 7296	Zara, Coach, JD Sport, Tiffany & Co, Swatch
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8. Eligible Cardholders are allowed to convert the purchases into 0% Flexi Payment Plan based on the selected merchant category code set out in Clause 7, into the following tenures.

No	0% Flexi Payment Plan Tenure	Minimum Spend Amount	Eligible Spend
1	12 months	RM 1,000	Local and Foreign Spend
2	24 months	RM 2,000	Local and Foreign Spend
3	36 months	RM 3,000	Local Spend Only

9. Eligible Cardholders who meet the criteria set out in Clause 7 and 8 is eligible to convert the Eligible Spend to up to 36-months 0% Flexi Payment Plan.
10. Eligible Cardholders are allowed to convert the local spend (up to 36-month) and foreign spend (up to 24-month) into 0% Flexi Payment Plan upon Alliance Bank's approval of the Qualified Flexi Payment Plan.
11. Local or foreign spend shall mean total transactions in Ringgit Malaysia (RM) based on the Eligible Spend shall be qualified for the Campaign and shall be calculated based on Alliance Bank posted transactions only.
12. Eligible Cardholders are required to contact the Alliance Bank Customer Service at 03-5516 9988 to convert the retail transaction into 0% Flexi Payment Plan.
13. Alliance Bank can approve or reject any application for 0% Flexi Payment Plan without giving any reason for the decision, and/or determine the amount allowed under the 0% Flexi Payment Plan, which will subject amongst others, to:
- (1) The status of the Eligible Cardholder's Visa Credit Card account;
 - (2) The payment for the Visa Credit Card has been due for thirty (30) days or more and/or;
 - (3) The account in respect of the Visa Credit Card is suspected to have been operated fraudulently and/or;
 - (4) The account in respect of the Card is closed or suspended by Alliance Bank;
 - (5) the available credit limit of such the Visa Credit Card is insufficient
14. Upon Alliance Bank's approval of the Eligible Cardholders' 0% Flexi Payment Plan application, the Eligible Cardholders' Visa Credit Card limit will be reduced by the aggregated amount of the outstanding 0% Flexi Payment Plan Monthly Instalments due. As each 0% Flexi Payment Plan Monthly Instalment being paid by the Eligible Cardholders, the amount equivalent to the 0% Flexi Payment Plan Monthly Instalment that has been paid shall be restored to the Eligible Cardholders' credit limit on monthly basis.
15. When applying to convert a purchase(s) to 0% Flexi Payment Plan, the Eligible Cardholders must inform Alliance Bank the details of the purchase(s) which the Eligible Cardholders intend to pay by instalments under the 0% Flexi Payment Plan campaign before the transaction is posted into Cardholder's account.
16. The 0% Flexi Payment Plan monthly instalment is computed based on the following formula:
- 0% Flexi Payment Plan Monthly Instalment = Transaction Amount/ 0% Flexi Payment Plan Tenure**
17. Eligible Cardholders will be entitled to earn only 1x Timeless Bonus Points for the converted transactions and will not be awarded Cashbacks for purchases converted to 0% Flexi Payment Plan.
18. Eligible Cardholders are allowed to perform multiple 0% Flexi Payment Plan within the Campaign Period subject to the Eligible Cardholder's eligibility under the terms and conditions set in this document and at Alliance Bank full discretion.

19. Eligible Cardholders is required to pay the Monthly Instalments via for the purpose of servicing their 0% Flexi Payment Plan Monthly Instalments.
20. The 0% Flexi Payment Plan Monthly Instalment shall be billed to the Eligible Cardholders on the following month statement upon Alliance Bank's approval of the 0% Flexi Payment Plan application and every month thereafter until full settlement of all the 0% Flexi Payment Plan Monthly Instalments.
21. Should the 0% Flexi Payment Plan Monthly Instalment be not paid in full after the payment due date, the outstanding balance monthly instalment will be subject to finance charges of 18% p.a. in accordance to the Terms and Conditions of the Alliance Bank's Credit Card Agreement.
22. No Exit Fee or Early Termination Fee will be imposed if the Eligible Cardholder terminates and/or discontinues the 0% Flexi Payment Plan before the 0% Flexi Payment Plan tenure expires. Upon early termination or in the event Eligible Cardholders cancels the Eligible Card, the total outstanding principal balance will immediately become due. The prevailing finance charge of 15% to 18% per annum shall be levied on the total outstanding principal balance from the due date until the date of full settlement.
23. The 0% Flexi Payment Plan is not available in cash and is not applicable to cash transactions, balance transfer, cash advance, transactions directly convertible to cash such as purchases of casino gaming chips, payment of instalments under any payment schemes under Alliance Bank or any other bank, payment of instalments under other programmes and settlement of any annual fee, outstanding balances or charges imposed by ABMB under and/or pursuant to the terms of the Card agreement.

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. 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.
3. 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.
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. 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.
6. 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.
7. 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.

8. 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.
9. 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.
10. 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.
11. 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.
12. 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.
13. 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.
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 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.
16. 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.

Program Date:	1 October 2024 – 30 September 2025	
Cardholder Eligibility:	Visa Signature & Visa Infinite (Consumer Credit Card only)	
Benefits	<u>eCommerce Purchase Protection</u>	<u>Extended Warranty</u>
Offer Details:	<p>eCommerce Purchase Protection is a benefit now available to you as a Visa Infinite and Visa Signature credit cardholders, giving you added protection and peace of mind when shopping online. As long as you make your online purchases using your Visa card, you are now covered for possible losses up to USD \$200 per claim per annum respectively for any of the following instances:</p> <ul style="list-style-type: none"> • Non-delivery and/or incomplete delivery of Goods and shipping charges, that are purchased on the internet • Improper functioning of the Goods due to damage of delivered Goods 	<p>Upon the expiration of the Manufacturer's Warranty, the Extended Warranty Benefit duplicates the terms of the original Manufacturer's Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily and require repairs during the Policy Period. Benefits are provided to pay for the repair or replacement of a Covered Purchase, up to the amount charged for the item or Per Occurrence Limit, whichever is less, subject to the Annual Aggregate Limit (\$500 USD)</p> <ul style="list-style-type: none"> • Covered Purchases given as gifts are covered. • Covered Purchases include internet purchases. • Covered Purchases do not have to be registered.

17. For more details on the Visa E-Commerce Purchase Protection and Extended Warranty, please refer to www.aig.com/visa/apac

PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM

18. 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.
19. 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.
20. 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.
21. 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:
- Suspend or freeze the affected account;
 - 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.