

Credit Card Sign-Up Promotion

Terms and Conditions

The "RinggitPlus Credit Card Sign-Up Promotion" ("**Promotion**") is organised by Jirnexu Sdn Bhd (Registration No. 1081989-D), hereinafter referred to as "The Organiser".

1. **Promotion Period**

This Promotion will run **from 7th October 2026 (11:00 AM) until 9th October 2026 (10:59 AM)**, both dates inclusive, unless otherwise notified ("**Promotion Period**"). The Organiser reserves the right to end the Promotion earlier than **9th October 2026 (10:59 AM)** or to extend the Promotion Period beyond this date at its sole discretion without prior notice. Any applications received outside the Promotion Period (as may be revised) will not be considered.

2. **Eligibility**

The Promotion is open to applicants who meet the following criteria:

- 2.1. Applicants must be at least 21 years old and possess a valid Malaysia Identification Card (MyKad).
- 2.2. Applicants must not have any existing or previously cancelled credit card issued by the Bank.
- 2.3. Applicants must apply for a Qualifying Alliance Bank Credit Card outlined in Clause 3 ("Eligible Cards") as a Principal Cardholder ("Cardholder") at the Organiser's websites (RinggitPlus.com or CompareHero.my), in which the Eligible Cards are subsequently approved for and activated within the Promotion Period stated in Clause 1.
- 2.4. Applicants' application must be **approved for the following Eligible Cards (listed under Clause 2.4) and activated it before 8th November 2026 (11:59 PM)** and subsequently **make a total spend of RM3,000 in retail transactions ("Retail Spend") by 8th December 2026 (11:59 PM)**.
 - 2.4.1. Alliance Bank Visa Infinite Credit Card
- 2.5. Applicants' application must be **approved for one of the following Eligible Cards (listed under Clause 2.5) and activated it before 8th November (11:59 PM)** and subsequently **make a total spend of RM1,500 in retail transactions ("Retail Spend") by 8th December 2026 (11:59 PM)**.
 - 2.5.1. Alliance Bank Visa Platinum Credit Card
 - 2.5.2. Alliance Bank Visa Virtual Credit Card
- 2.6. Where the applicable Promotion Gift is conditional upon the completion of a Balance Transfer, the Applicant **must have their Balance Transfer / Fast Cash application approved by Alliance Bank by 8th December 2026 (11:59 PM)**.

3. **Eligible Cards**

Eligible Cards for this Promotion are:

- 3.1. Alliance Bank Visa Platinum Credit Card
- 3.2. Alliance Bank Visa Infinite Credit Card
- 3.3. Alliance Bank Visa Virtual Credit Card

4. **Ineligible Applicants**

The following categories of applicants are **NOT** eligible to participate in this Promotion:

- 4.1. Applicants who have already participated in any other ongoing Alliance Bank Credit Card/-i(s) sign-up promotions via any Alliance channels or on the Organiser's website (RinggitPlus.com or CompareHero.my).
- 4.2. Applicants who have cancelled any of their existing credit cards issued by the bank in the last 7 years from the date of application.
- 4.3. Permanent and/or contract employees of Alliance Bank Malaysia Berhad and Jirnexu Sdn Bhd (including its subsidiaries and related companies) and their respective immediate family members.
- 4.4. Representatives and/or agents (including advertising and campaign agents) of Alliance Bank Malaysia Berhad and their respective immediate family members; Permanent and contract employees of Alliance Bank Malaysia Berhad and Jirnexu Sdn Bhd.
- 4.5. Any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Card account(s), any facility, service, or accommodation granted by Alliance Bank Malaysia Berhad at any time.
- 4.6. Principal cardholder(s) who hold an existing Alliance Bank credit card.

5. **Application Review**

- 5.1. Applicants must provide clear images of both the front and back of their Identity Card (MyKad) during the application process via the Organiser's websites and chatbot.
- 5.2. Applicants must submit their application by clicking the link provided in the application email or at the end of the WhatsApp Chatbot application journey to be qualified for approval under the RinggitPlus campaign.
- 5.3. The Organiser reserves the right to approve or reject applications submitted on the website without providing a specific reason.

6. Promotion Gift Categories

- 6.1. Applicants who have completed their online application for Eligible Cards within the Promotion Period and have met the eligibility criteria outlined in Clause 2 shall be referred to as **"Qualified Applicants"**.
- 6.2. **"Premium Gift"** refers to the Promotion Gift with higher value.
- 6.3. **"Guaranteed Gift"** refers to a standard Promotion Gift, which is provided to Qualified Applicants who do not fulfil the criteria of the Premium Gift. Guaranteed Gifts are **divided into Primary, Secondary, and Tertiary categories** based on Eligible Cards or Balance Transfer applied and the relevant specified criteria in Clause 6.4
- 6.4. **"Promotion Gift"** categories and its criteria are stated in the table below:

Gift Category	Promotion Gift	Criteria
Premium Gift	<u>RM800 Touch 'n Go e-Wallet Credit</u>	• Guaranteed to Qualified Applicants who meet the eligibility criteria in Clause 2, with an approved Balance Transfer / Fast Cash of Ringgit Malaysia Ten Thousand (RM10,000) or more, based on the list of Qualified Applicants provided by Alliance Bank • Qualified Applicants who have applied for the following cards: ○ Alliance Bank Visa Infinite Credit Card
Primary Guaranteed Gift	<u>RM600 Touch 'n Go e-Wallet Credit</u>	• Guaranteed to Qualified Applicants who meet the eligibility criteria in Clause 2, with an approved Balance Transfer / Fast Cash of Ringgit Malaysia Five Thousand (RM5,000) or more based on the list of Qualified Applicants provided by Alliance Bank • Qualified Applicants who have applied for the following cards: ○ Alliance Bank Visa Platinum Credit Card ○ Alliance Bank Visa Virtual Credit Card

Secondary Guaranteed Gift	<u>RM400 Touch 'n Go e-Wallet Credit</u>	• Guaranteed to Qualified Applicants who meet the eligibility criteria in Clause 2, <u>without Balance Transfer / Fast Cash</u>, based on the list of Qualified Applicants provided by Alliance Bank • Qualified Applicants who have applied for the following cards: ○ Alliance Bank Visa Infinite Credit Card
Tertiary Guaranteed Gift	<u>RM300 Touch 'n Go e-Wallet Credit</u>	• Guaranteed to Qualified Applicants who meet the eligibility criteria in Clause 2, <u>without Balance Transfer / Fast Cash</u>, based on the list of Qualified Applicants provided by Alliance Bank • Qualified Applicants who have applied for the following cards: ○ Alliance Bank Visa Platinum Credit Card ○ Alliance Bank Visa Virtual Credit Card

6.5. Each Qualified Applicant is eligible for **only one (1)** Promotion Gift regardless of the number of Eligible Credit Cards the applicant has applied during the Promotion Period.

6.6. Qualified Applicants are determined based on the date and time of their online application for the Eligible Cards from Alliance Bank via the Organiser's websites (RinggitPlus.com or CompareHero.my).

7. Selection Process

7.1. The Organiser will select the recipients of the Gift Categories based on the criteria stated in Clause 6.4.

7.2. Once the applicant fulfils the spend criteria stated in Clause 2, **Alliance Bank Malaysia Berhad** may take between sixty (60) days to one hundred and twenty (120) days to update the list of Qualified Applicants ("Qualified Applicants List"). The Bank will then deliver this list periodically to the Organiser.

- 7.3. The Organiser will require three (3) weeks to process the Qualified Applicants List received from Alliance Bank, after which gift claim instructions will be sent to Qualified Applicants via email.
- 7.4. The Qualified Applicants will be responsible for completing gift claims with accurate and up-to-date details for the Organiser to arrange delivery of the Promotion Gift.
- 7.5. The Organiser reserves the right to select recipients of Promotion Gifts at their absolute discretion, based on the criteria specified in Clause 6.4 and subject to the total number of Qualified Applicants.

8. Gift Fulfilment

- 8.1. The Organiser will send instructions on redeeming the Promotion Gifts to the Qualified Applicants' registered mobile number or email address within twenty-eight (28) days of receiving complete and accurate gift claim details from the Cardholder.
- 8.2. The expiry of the e-Wallet Credit will be indicated, upon fulfilment by the Organiser.
- 8.3. The Touch 'n Go reload pin (10 digits voucher code), will be provided by the Organiser to the Qualified Applicant. For steps on how to reload, please refer to: <https://www.tngdigital.com.my/reloadpin-awareness>
<https://media.ringgitplus.com/s/pdf/campaigns/user-tnc.pdf>
- 8.4. The Bank reserves the right to forfeit the Promotion Gift if the Qualified Applicant's new Credit Card is suspended, cancelled, or terminated for any reason prior to the fulfilment of the Promotion Gift.
- 8.5. Promotion Gifts are **subject to availability**. In the event of unforeseen circumstances, the Organiser reserves the right to substitute alternative gifts of equivalent or greater value with no notice.
- 8.6. Promotion Gifts cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.
- 8.7. It is the qualified applicant's responsibility to claim their Promotion Gift from the Organiser before **30th June 2027** ("Claim Period"). The Organiser reserves the right not to entertain any claim received outside the Claim Period.

9. Definitions of Retail Spend

9.1. Retail spend **includes** local and overseas retail transactions (including online transactions) and standing instructions/non-online auto-billing.

9.2. Retail spend **excludes** the following transactions:

Transactions / Fees & Charges	MCC Code
Transactions converted into 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 5964 - Direct Marketing– Catalogue Merchants, covering mail-order houses, printed catalogue sales, and book or record clubs
Insurance Payment	5960 - Direct Marketing – Insurance Services 6300 - Insurance Sales, Underwriting, and Premiums

Retail transactions performed/payments made to any Government Agencies/ Bodies for services	4900 Utilities - Electric, Gas, Water and Sanitary 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 - Intra-Government Purchases - Government only
Charity/Social service organisations' payments	8398 — Organisations, Charitable and Social Service
Quasi Cash Transactions	7995 — Gambling Transactions
Cash Advance, Balance Transfers and/or Balance Conversion, Auto Balance Conversion, Fast Cash, Cash Instalment Plan, Credit Card fees and charges (i.e. finance charges, late charges, annual fee, etc.), any disputed, cancelled, refunded or unauthorised and/or any taxes or levies; and any bill payments through Internet banking, JomPay transactions, FPX transactions	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
Reversed, voided, refunded, disputed, unauthorised and/or fraudulent retail transactions	NIL
Other transactions notified by the Bank from time to time	NIL

10. Organiser's Discretion and Promotion Changes

Only applicants who fulfil the Credit Card Sign-Up Promotion Terms and Conditions shall be eligible for a Promotion Gift. The Organiser reserves the right to disqualify applicants who have failed to fulfil the Promotion Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice. The Organiser reserves the right to change the Promotion Period at any time. If the Promotion Period is revised, the number of gifts will be prorated according to the Promotion's revised duration.

11. Use of Personal Data

By applying at RinggitPlus.com or CompareHero.my, all applicants consent to the use of their personal data by the Organiser for the purposes of the administration of this offer and any other purposes to which the entrant has consented, such as the Terms and Conditions, Personal Data and Information Notice, and Privacy Policy published at RinggitPlus.com or CompareHero.my.

12. Acceptance of Terms and Conditions

By accepting the offer each applicant agrees to be bound by these terms and conditions;

- 12.1. The Organiser reserves the right to cancel, terminate or suspend the Promotion without notice. Any cancellation, termination or suspension of the Promotion by The Organiser shall not entitle the applicant to any claim or compensation against The Organiser for any loss or damage incurred by the applicant as a direct and indirect result of such cancellation, termination or suspension;
- 12.2. The decisions of the Organiser in relation to every aspect of the Promotion, including but not limited to the type of Promotion Gift, shall be deemed final and conclusive under any circumstance and no complaint from any applicant will be entertained. The decisions of The Organiser are final, conclusive, and binding and no further appeal, enquiry and/or correspondence will be entertained;
- 12.3. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

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