

# **Alliance Fixed Deposit/Term Deposit-i Campaign Terms and Conditions**



**ALLIANCE BANK**

## Campaign

1. The “Alliance Fixed Deposit/Term Deposit-i” Campaign (“the Campaign”) by Alliance Bank Malaysia Berhad (“ABMB”) and Alliance Islamic Bank Berhad (“AIS”) will run from **14<sup>th</sup> September 2017 to 13<sup>th</sup> October 2017**; inclusive of both dates, unless stated otherwise (“the Campaign Period”).
2. By participating in the Campaign, the Eligible Customers (as defined hereunder) shall be deemed to have thoroughly read and fully understood all the terms and conditions herein (“the Terms”) and fully agree to be bound by and unequivocally accept all of the Terms.

## Eligibility Criteria

3. The Campaign is open to the following individuals:
  - 3.1 Individual customers who are new to ABMB and AIS (“the New Customers”); and
  - 3.2 Existing individual customers of ABMB and AIS (“the Existing Customers”).(Customers who qualify for the campaign will be referred to as “Eligible Customers”).
4. The following individuals however **shall not** be eligible for this Campaign:
  - 4.1 Customers whose account(s) with ABMB and AIS are dormant or deemed inactive or who have breached any other agreements with the Bank;
  - 4.2 Customers whose account(s) deemed to be unsatisfactorily conducted, invalid or cancelled and/or
  - 4.3 Any other persons as ABMB and AIS may decide to exclude at its sole and absolute discretion without furnishing any reason(s) therefore.

## Campaign Mechanics

5. To qualify for this Campaign, Eligible Customers must place “New Funds” of a minimum of RM100,000 in Fixed Deposit (FD)/Alliance Term Deposit-i (ATD-i)/ Alliance FDGold (FDG). For the avoidance of doubt, FDG is only applicable under ABMB.

(“New Funds” are defined as funds that are not derived from any existing account(s) within ABMB and AIS or its subsidiaries. It must not be funds transferred from any existing Savings/Current/Fixed Deposit/Foreign Currency Account(s) of ABMB and AIS or in the form of cheques, cashier’s orders or demand drafts issued by ABMB and AIS. Deposits that are not New Funds would not be eligible for the Campaign).
6. This campaign is subject to FD/ATD-i/FDG placements for 12 & 24 months tenure only.
7. Eligible Customers are entitled to the following interest rate:

Placement Tenure	Interest/Profit Rate
12 months	3.95% p.a.
24 months	4.20% p.a.
8. Upon maturity of the initial FD/ATD-i/FDG placement, the renewal rate will be at the prevailing board rate.

## General Terms and Conditions

9. The Terms shall be supplemental to and not be in derogation of any one or more of the existing terms, conditions and/or guidelines whatsoever governing and/or regulating the operation and/or maintenance whatsoever of the Eligible Accounts or otherwise.
10. The Eligible Customers further agree to co-operate and comply with all reasonable requests from the Bank for the purpose of organising, promoting and conducting of the Campaign.
11. All decisions made by the Bank in respect of the Campaign shall be final and conclusive and no appeals, correspondences or protests whatsoever shall be entertained.
12. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms, wholly or in part, at its sole and absolute discretion with prior notice and the Eligible Customers shall by virtue of their participation in the Campaign be deemed to have fully agreed and unequivocally accepted the said conditions, deletions, variations and/or amendments. In the event of any inconsistency or repugnancy between the terms and the updated version(s), the latter shall prevail but only to the extent of such inconsistency or repugnancy thereof.
13. If any matters arising from the Campaign are not covered under the Terms hereunder or otherwise, they shall be determined solely by the Bank at its absolute discretion.
14. For the avoidance of doubt, any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customers to any claims or compensations whatsoever against the Bank for any losses, damages, cost and/or expenses whatsoever as may be sustained, suffered or incurred by the Eligible Customers as a direct or indirect result of the act of the said cancellation, termination, suspension or extension.
15. The Bank shall not be responsible nor shall accept any liabilities whatsoever (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive, or special damages or proceedings brought by any party including third parties) and howsoever arising or suffered by the Eligible Customers or whatsoever, resulting directly or indirectly from the Campaign.
16. All the Terms including the additions, deletions, variations and/or amendments as may be made in respect thereof from time to time shall be governed by, and construed in accordance with, the laws of Malaysia and unless as agreed otherwise by the Bank, the parties hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.