



ABMB Golden Screen Cinema Acquisition Offer Campaign

Terms and Conditions

General Terms and Conditions

1. The “ABMB Golden Screen Cinema Acquisition Offer” (“Campaign”) organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) shall run from **1 December 2023 to 28 February 2024**; inclusive of both dates, unless as stated otherwise (“Campaign Period”).
2. By participating in this Campaign, the Eligible Customers (as defined hereunder) are reminded to thoroughly read and fully understand all the Terms and Conditions herein before agreeing to be fully bound by and accept all the Terms and Conditions.
3. New and Existing Bank Customers who meet the conditions as set out hereinafter shall be collectively referred to as “Eligible Customers”. Notwithstanding the abovementioned, the following individuals are **NOT eligible** to participate in this Campaign:
 - a) Customers whose account(s) with the Bank are dormant or inactive or who have breached any agreements with the Bank; or
 - b) Customers whose account(s) with the Bank are, as per the Bank’s internal policies, unsatisfactorily conducted; or
 - c) Any other persons as determined by the Bank to be excluded according to its internal policy (ies); or
 - d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies)
4. To be eligible for the reward specified in **Table A** below (“Campaign Reward”), Eligible Customers must sign up for the participating products during the Campaign Period and meet the minimal requirements specified in **Table A**.

Table A:

FOR NEW TO BANK (SAVEPLUS ACCOUNT/-i AND ALLIANCE BANK VISA VIRTUAL CREDIT CARD

ACQUISITION)

Participating Products	Campaign Criteria	Campaign Reward*	Reward Capping
Alliance SavePlus Account/-i (“Eligible Account”)	Apply, activate Alliance SavePlus Account/-i via allianceonline mobile app using eKYC invitation code, “ VELVET ” and maintain a minimum deposit of RM50 at the end of the account opening month.	Get a Complimentary Velvet x Alliance Bank Movie Ticket (Twin Seat)	Limited to the first 125 customers
Alliance Bank Credit Card	Apply and activate Alliance Bank Visa Virtual Credit Card via allianceonline mobile app using eKYC invitation code, “ VELVET ”		Limited to the first 125 customers

5. In terms of Reward capping, Eligible Customers will be rewarded based on a first-come, first-served basis and subject to Campaign Reward availability. If the Reward has been fully redeemed, the Bank is not required to notify the Eligible Customers.

Alliance SavePlus Account/-i Campaign Terms and Conditions

6. This Campaign is open to the following customers (“Eligible Customers”):
 - a. Individuals who have attained the age of eighteen (18) and/or above;
 - b. Does not hold any Current/Savings Account/-i (“CASA/-i”) including SaveLink Account, Share Trading and Share Margin Financing (“SMF”) Accounts with the Bank for the past twelve (12) months prior to the starting date of the Campaign Period; and
 - c. Apply for an Eligible Account via allianceonline mobile app during the Campaign Period, successfully open and activate by 15 March 2024.
 - d. Excluding Permanent and/or contract employees of the Bank (including its subsidiaries and related companies).
7. Within the Campaign Period, Eligible Customers must initiate the Eligible Account opening with the invitation code, “**VELVET**” using the allianceonline mobile app, electronic Know Your Customer (“eKYC”) process. Eligible Customers' NRIC and mobile number must be captured in the Bank's system using the One Time Password (OTP) process.
8. The Eligible Customers are required to apply the Eligible Account within the Campaign Period, successfully open and activate the Eligible Account within Campaign Period otherwise; the Bank reserves the right to forfeit the Campaign Reward.
9. Each Eligible Account is only eligible for one (1) Campaign Reward for. If an Eligible Customer has several Eligible Accounts that are eligible for the Campaign Reward(s), maximum of one (1) will be rewarded.
10. In the event if the Eligible Customers failed to open an Eligible Account via eKYC, the Eligible Customers will be invited to continue and complete the account opening at their preferred branch. The Criteria for opening an Eligible Account through eKYC (but not limited to) are as follows:
 - a) Malaysians aged 18 and above with the latest MyKad (that has a large and a small picture of yours on the MyKad)
 - b) Have a personal CASA/-i with internet banking in another bank in Malaysia (to perform DuitNow / Instant Transfer)
 - c) New or existing Alliance Bank customer without a CASA/-i and allianceonline
11. For Eligible Customers who hold accounts jointly with other parties, all such accounts shall be considered as one single account only, based on the name of the primary account holder. In the event of joint account holders, the Campaign Reward shall be given to the primary account holder only. The Eligible Customers must be the primary holder of the participating product signed up and match the name of their Eligible Accounts primary name holder in order to enjoy the Campaign Reward.
12. The Eligible Customers' Eligible Accounts must be valid and active (not closed or terminated) as determined by the Banks per the Bank's internal policies, to be eligible for participation during and after the Campaign Period to qualify for the Campaign Reward. If during the Campaign Period and Fulfilment Period, the Eligible Customers close the Eligible Accounts for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

For New to Credit Card Terms and Conditions

13. This Campaign is applicable to newly approved Principal Credit Cardholder(s) who has applied for a new Alliance Bank Visa Virtual Credit Card ("Eligible Card") and who meet the following criteria ("Eligible Cardholder"):
 - i. The customer must apply for the Eligible Card using the allianceonline mobile app with the invitation code, "VELVET" during the Campaign Period.
 - ii. The Eligible Card will need to be activated by 15 March 2024.
 - iii. The customer must not have any existing credit card issued by the bank or have cancelled their existing Principal Credit Cards more than six (6) months before the Campaign Period.

14. The following individuals are NOT be eligible to participate in this Campaign:
 - i. Permanent and/or temporary employees of the bank (including its family members, subsidiaries and related companies);
 - ii. Representatives and/or agents (including advertising and promotion agents and information technology vendors) of the bank (including its subsidiaries and related companies);
 - iii. Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;
 - iv. Individuals who have cancelled their existing credit card issued by the Bank within the last six (6) months before the Campaign Period;
 - v. Individuals below the age of 21 years old;
 - vi. Principal cardholder(s) who are holding existing Alliance Bank Visa or Mastercard Credit Card
 - vii. Individuals who are financially insolvent or have been adjudicated a bankrupt;
 - viii. Individuals who applied for the Eligible Card through bank's third-party sales agents or aggregators; and/or
 - ix. Any other person(s) as the Bank may decide to exclude as per the bank's internal procedure.

15. Each Eligible Cardholder will only receive one (1) unit of the Campaign Reward regardless of the number of Eligible Card applied during the Campaign Period.

Other Terms and Conditions

16. The Campaign Reward does not include the booking fee charged by GSC for Velvet x Alliance Bank Movie Ticket purchased via GSC's website or GSC Mobile App, i.e. Ringgit Malaysia Two (RM2) for a Velvet ticket, and such booking fee shall be borne by the Eligible Cardholders.

17. The Campaign Reward is applicable to all tickets, all day at GSC Velvet cinema only (subject to the movie show time and seat availability).

18. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice via the bank's official website.

19. The Campaign Reward will be fulfilled within ninety (90) days after the Campaign Period has ended, any subsequent disputes will not be entertained. The Campaign Reward will be delivered to the Eligible customers via Short Message Service ("**SMS**") to the mobile phone number registered with the Bank

20. The Campaign Reward cannot be exchanged for cash or other credit alternatives.

21. The Bank shall not accept any responsibility for claims not credited within the fulfilment period due to incorrect or incomplete details provided by the Eligible Customers. It is the Eligible Customers' responsibility to ensure that the correct details are provided for claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
22. Eligible Customers acknowledge and accept that failure to comply with the provision of the documentation and information in accordance with the Terms and Conditions of this Campaign will cause the Eligible Customers to lose the right to receive the Campaign Reward without liability incurred by the Bank.
23. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.
24. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Reward(s) under one of the participating campaigns or promotions. The Bank reserves the right to decide which campaigns or promotions is applicable to the relevant Eligible Customers.
25. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Campaign Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Campaign Reward and/or non-fulfilment by any of its agents/suppliers/distributors.
26. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when an unauthorised use of the Campaign Reward by any person(s) was not approved by the Eligible Customers.
27. The Terms and Conditions shall be supplemental to and not be in derogation of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the Eligible Accounts or otherwise.
28. The Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
29. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Campaign Reward in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of this Campaign Terms and Conditions as per the bank's internal policies. All records of the Bank on the transaction(s) made shall be conclusive and final.
30. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests shall be considered.
31. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, as per the bank's internal policies, with prior notice to the Eligible Customers. For the updated version of the Terms and Conditions, please visit www.alliancebank.com.my from time to time. In the event of any inconsistency between the Terms hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.
32. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customers to any claims or compensations against the Bank for any losses, damages, costs or expenses as may be sustained, suffered or incurred by the Eligible Customers as a direct or indirect result of the said cancellation, termination, suspension or extension due to the Eligible Customers own act.

33. The Bank shall not be responsible nor shall not accept any liabilities (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) arising or suffered by the Eligible Customers or other parties due to Eligible Customer's own act resulting directly or indirectly from this Campaign.
34. All the Terms and Conditions 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 Eligible Customers hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
35. Eligible Customers hereby give their unequivocal and irrevocable consent and authorise the Bank to process Eligible Customers' data for the purpose of the application, 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 Customers.
36. By participating in this Campaign, the Eligible Customer 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.
37. 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 Campaign Reward 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.
38. By virtue of participating in this campaign, Eligible Customers hereby acknowledges that they have 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> and further covenants/undertakes that they shall not indulge in such corrupt practices in whatsoever manner whether directly or indirectly with any directors, officers or employees of the Bank.
39. CASA-i is protected by PIDM up to RM250,000 for each depositor.
40. CASA-i is based on Shariah concept of Tawarruq.
41. The Bank may from time to time provide the latest update or content to educate the Eligible Customers and create awareness that helps 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.
42. The Eligible Customers 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 Customers shall notify the Bank immediately when the Eligible Customers becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customers shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Customers had notified the Bank in accordance with these Terms and Conditions that the Eligible Customers' banking instruments mentioned above have been lost, misused, stolen, compromised or breached.

43. Where any loss or damage suffered by the Eligible Customers is solely attributed to the willful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Eligible Customers 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.
44. Upon being notified by the Eligible Customers of such incident, the Bank shall conduct an investigation and the Eligible Customers is 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 Customer's internet or mobile banking access; and/or
 - iii. Revoke the validity of banking instruments; and the Eligible Customers will be notified once the above has been operated.