



Deposit Terms & Conditions



ALLIANCE BANK

Banking Made Personal



Alliance Bank Malaysia Berhad (88103-W)

Applicable for Current Account/AllianceSave Account/Alliance Hybrid Account/Alliance Elite Account/ Basic Savings Account/Savings Account/Alliance My eSaving Account/Alliance Buddy/AllianceSave Pendidikan Account/Alliance Senior Savers Account/ Fixed Deposit Account/Alliance FDGold Account

Applicable Law

All Current and Savings Accounts are governed by the applicable laws of Malaysia by the terms and conditions of Alliance Bank Malaysia Berhad (“the Bank”) and banking practices effective at the date of opening of the account or as amended, enacted or adopted thereafter. Any such change shall be effective upon notification to the depositor by advertisement or display of notice in the Bank’s lobby or any other means that the Bank deems fit.

Opening of Account

Current Account

Current account is available for corporations, partnerships, sole proprietor, association, clubs and societies. Individuals who have attained the age of at least 18 years and of sound mind are eligible to open an account in their personal name.

In order to open a current account, you are required to deposit a minimum sum of not less than RM500.00 or an amount as advised from time to time by the Bank.

If your name appears in the Dishonoured Cheque Information System (DCHEQS) blacklist, the Bank has the right to close your account.

AllianceSave Account

In order to open an AllianceSave account you are required to deposit a minimum sum of RM1,000.00 or an amount as advised from time to time by the Bank.

Individuals who have attained the age of at least 18 years and of sound mind are eligible to open either a Personal or Joint AllianceSave account. **No companies, partnerships, associations and clubs are allowed to open an AllianceSave account.**

If your name appears in the Dishonoured Cheque Information System (DCHEQS) blacklist, the Bank has the right to close your account.

Alliance Hybrid Account

In order to open an Alliance Hybrid/Elite account, you are required to deposit a minimum sum of RM250.00 for an Alliance Hybrid Account without cheque book facilities or RM1,000.00 for an Alliance Hybrid Account/Alliance Elite Account with cheque book facilities or an amount as advised from time to time by the Bank.

Only individuals who have attained at least 18 years of age and are of sound mind are eligible to open either a Personal or Joint Alliance Hybrid/Elite account. **No companies, partnerships, associations and clubs are allowed to open an Alliance Hybrid/Alliance Elite account.**

For Alliance Hybrid Account/Alliance Elite Account with cheque book facilities, if your name appears in the Dishonoured Cheque Information System (DCHEQS) blacklist, the Bank has the right to close your account.

Basic Savings Account

The Savings account is available for individuals ONLY. Children below 12 years of age must be accompanied by a parent or guardian to open a Guardian Account. You may open a Savings account with an initial deposit of not less than RM20.00 or an amount as advised from time to time by the Bank. A minimum of RM20.00 or such other amount as may be determined by the Bank must be maintained in the account.

Savings Account

The Savings account is available for individuals, associations, clubs and societies. Individuals who have attained the age of at least 12 years are eligible to open a Savings account in their personal name. You may open a Savings account with an initial deposit of not less than RM250.00 or an amount as advised from time to time by the Bank. A minimum of RM20.00 or such other amount as may be determined by the Bank must be maintained in the account.

All associations, societies and clubs registered with the registrar of Societies can open an account however a clear instruction on the operation of the account must be recorded.

The acceptance and the continuance of the Savings account shall be entirely at the discretion of the Bank.

Alliance My eSaving Account

The Alliance My eSaving Account is available for individuals ONLY. Individuals who have attained age of at least 18 years are eligible to open an Alliance My eSaving Account in their personal name. You may open an Alliance My eSaving with an initial deposit of not less than RM250.00 or an amount as advised from time to time by the Bank. A minimum of RM20.00 or such other amount as may be determined by the Bank must be maintained in the account.

The acceptance and the continuance of the Alliance My eSaving Account shall be entirely at the discretion of the Bank.

Opening of Joint Account is prohibited.

Alliance Buddy Account

Alliance Buddy account is available to a parent or a guardian with children aged below 18 years ONLY. The account open by a parent or guardian for a child will be called Guardian Account. You may open an Alliance Buddy account with an initial deposit of not less than RM50.00 or an amount to be advised from time to time by the Bank. A minimum of RM1.00 or such other amount as may be determined by the Bank must be maintained in the account at all times.

The acceptance and continuance of the Alliance Buddy account shall be entirely at the discretion of the Bank. Opening of Joint Account is prohibited. Only one (1) parent and one (1) child are allowed.

AllianceSave Pendidikan Account

The AllianceSave Pendidikan account is only available to children below 18 years of age. When the child attains the age of the 18 years, the child may close the account or if the AllianceSave Pendidikan account is not then closed, the same account will automatically be converted to a normal Savings account. You may open an AllianceSave Pendidikan account with an initial deposit of not less than RM1.00 or an amount to be advised from time to time by the Bank. A minimum of RM1.00 or such other amount as may be determined by the Bank must be maintained in the account.

The acceptance and the continuance of the AllianceSave Pendidikan Account shall be entirely at the discretion of the Bank.

Opening of Joint Account is prohibited.

Alliance Senior Savers Account

The Alliance Senior Savers account is only available to individuals aged 48 years and above. You may open an Alliance Senior Savers account with an initial deposit of not less than RM1,000.00 or any amount to be advised from time to time by the Bank. A minimum of RM50.00 of such amount as may be determined by the Bank must be maintained in the account.

The acceptance and continuance of the Alliance Senior Savers account shall be entirely at the discretion of the Bank.

Fixed Deposit Account

The Fixed Deposit Account is available for corporations, partnerships, trustees, government bodies, sole proprietors, associations, clubs, societies and individuals.

Individuals who have attained the age of at least 18 years are eligible to open an individual or joint Fixed Deposit Account. Children below 18 years old must be accompanied by a parent or guardian. The opening and maintenance of the Fixed Deposit Account shall be entirely at the discretion of the Bank.

Tenure/Minimum Deposit

The term for the Fixed Deposit placement shall be from 1 month to 60 months. A minimum placement amount of RM5,000.00 is required for a month placement and for other tenures i.e. 2 months and above is a minimum of RM500.00

The Fixed Deposit Account can also be opened through **alliance**online via fund transfer from your own personal Savings or Current Account with us (including joint savings or current account with the mandate of either one to sign). The tenure for these Fixed Deposits placement shall however be for 1 to 12 months only. No physical certificate will be issued for such Fixed Deposit.

Alliance FDGold Account

Individuals aged 40 years and above are eligible to open an individual or joint Alliance FDGold Account. For joint accounts, the primary account holder(s) must be 40 years and above and the secondary holder(s) must be at least 18 years old. Corporate customers such as companies, including sole proprietor, partnership clubs/associations/societies, trustees, government bodies are not allowed to open this account. The opening and maintenance of the Alliance FDGold account shall be entirely at the discretion of the Bank.

Tenure/Minimum Deposit

The Alliance FDGold Account must be opened with a minimum placement period of either 12, 15, 18, 21, 24, 36, 48 or 60 months subject to a minimum placement of RM30,000.00.

The Alliance FDGold Account can also be opened through **allianceonline** via fund transfer from your own personal Savings or Current Account with us (including Joint Savings or Current Account with the mandate of either one to sign). This eAlliance FDGold Account must however be opened with 12 months tenure subject to a minimum placement of RM30,000.00.

For Current Account/AllianceSave Account/Alliance Hybrid Account/Alliance Elite Account

Upon opening of the above accounts the Bank is empowered to honour and comply with all cheques, promissory notes and other notes drawn and all bills accepted on behalf of the account holder(s), to comply with all instructions given for or in respect of any account or accounts of any kind whatsoever on behalf of the account holder(s) and to accept and act upon all receipts for monies deposited with the Bank on any account or account(s) in the name of account holder(s) provided that such cheques, promissory notes, orders, bills, instructions or receipts are signed by account holder(s), partners, director or by the authorised signatory(ies) whether the account is in credit or debit.

Joint Account

You authorise the Bank to place all monies received by the Bank on account of either one of you to the credit of such joint account or accounts and deliver any documents and securities the Bank may hold on your joint account to either one of you.

The Joint Account that is;

without in any way limiting the foregoing general request to make at the request of either one of you in any advance to you by way of loan or overdraft or in any other manner howsoever with or without security and you will be jointly and severally responsible for the repayment of any monies advanced to either one of you on the said account or accounts together with interest thereon.

at any time and without notice to either one of you to combine or consolidate all or any accounts whether in any of your individual names or in your joint names with and liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of your liabilities to the Bank on any other account or in any other respect, and whether such liabilities be actual or contingent, primary or collateral or several or joint.

operated with a single signing authority, instructions from any one of the Joint Account holders will be accepted by the Bank and such instructions will be binding on the other Joint Account holders. If, prior to acting on instructions received from one Joint Account holder, the Bank receives contradictory instructions from another Joint Account holder, the bank may choose to act thereafter only on the mandate of all the Joint Account holders of the Joint Account, notwithstanding that the Joint Account requires single signing authority.

Closure of Joint Account:

Savings Account

Any request to close the joint account must follow the condition for the operation of the account as well, as stated in the application form for Personal/Joint Account.

Current Account

Any request to close the joint account must be confirmed with all parties.

For Alliance Hybrid Account/Alliance Elite Account/Alliance My eSaving Account

Only one (1) Alliance Debit MasterCard of such category and type as may be determined by the Bank in its absolute discretion shall be issued for each account. In the case of joint accounts, only the person identified as the principal account holder(s) shall be issued with the Alliance Debit MasterCard, which will be subject to the Alliance Debit MasterCard Agreement.

You will indemnify the Bank against all actions, proceedings, claims, demands, losses, damages, costs and expenses (including legal fees on a solicitor-client basis) which the Bank may sustain or incur arising out of or in connection with the use of the Alliance Debit MasterCard by the principal account holder(s).

External Account

An external account is allowed to be opened for customers in accordance with the FSA 2013 then in force.

Credits of RM200,001.00 and above (subject to FSA 2013 Rules then in force) received from a resident in the form of cheques or cash to external accounts should be accompanied by a completed Exchange Control Form on which the reason for the transaction has to be clearly indicated. Credits for your account received from other external account holder(s) do not require the completion of any Exchange Control Form.

In instances where you or a third party make a cash withdrawal of RM200,001.00 and above from the account, the reason for payment should be clearly indicated on the reverse side of the cheque to enable us to complete the Exchange Control Form.

Guardian Account

For Basic Savings Account/Savings Account/Alliance My eSavings Account/Alliance Buddy/AllianceSave Pendidikan Account

Guardian accounts are accounts maintained by guardian(s) for account of minors, in this case children aged below 12 years and/or 18 years.

Executors and Administrators Account

An executor may be defined as a person who has been appointed by a testator (the deceased person) for the purpose of winding up the testator's estate in accordance with the instructions contained in the testator's last will.

An administrator is appointed by the court when a person dies wholly intestate (without a will) or where no executor is named in the will or the named executors are dead or they renounce their appointment or are incapable of acting.

International Debit Card and Alliance Debit MasterCard are not allowed for this type of account.

Deposits

All cheques etc. sent to the Bank by post for the credit of your account must be "crossed" with two parallel lines across in the face of the cheque and be accompanied by a letter or completed deposit slip so that there can be no doubt as to how the cheques are to be applied.

Deposits of cash/cheques and other instruments should be made by completing our prescribed deposit slips, which are available at the Bank. When you make a deposit to your account, you will receive a copy, which must bear the initial of an authorized Officer of the Bank, or be validated by a teller machine. Cheques are received for collection only and the temporary receipt should not be construed to mean that the cheque deposited into your account has been cleared. You may only draw against it after sufficient time has elapsed for dishonoured items to be returned.

Although every endeavor is made to process all deposits slips on the day of receipt, cheques, drafts money orders, etc., lodged in the afternoon may not be in time for clearing to other Banks on the same day and will go forward for clearance the following business day. The relevant times applicable to each office vary and we shall be pleased to supply you with further information upon request. Notice of dishonour of cheques will be given as soon as possible once received by the Bank.

Cheques and other instruments deposited and which have been subsequently dishonoured will be returned to your last known address by prepaid ordinary post at your own risk and expense.

For Basic Savings Account/Savings Account

The minimum amount that may be deposited at any time is RM1.00. Deposits may be made at any branch of the Bank in Malaysia. A minimum amount of RM20.00 or such other amount as may be determined by the Bank must be maintained in the account.

For Alliance Senior Savers Account

The minimum amount that may be deposited at any one time is RM1.00. Deposits may be made at any branch of the Bank in Malaysia. A minimum of RM50.00 or such other amount as may be determined by the Bank must be maintained in the account.

For Alliance Buddy Account

The minimum amount that may be deposited at any one time is RM1.00. Deposits may be made at any branch of the Bank in Malaysia. A minimum of RM1.00 or such other amount as may be determined by the Bank must be maintained in the account.

For AllianceSave Pendidikan Account

The minimum amount that may be deposited at any one time is RM1.00. Deposits may be made at any of the Bank in Malaysia. A minimum of RM1.00 or such other amount as may be determined by the Bank must be maintained in the account.

Withdrawals

For Current Account/AllianceSave Account/Alliance Hybrid Account/Alliance Elite Account with cheque book facilities

Withdrawals can be made through (i) encashment of cash cheques at the Bank's teller counter; or (ii) at any of the Bank's Automatic Teller Machines (ATM); or (iii) any other ATM network (MEPS) of which the Bank is a member; or (iv) via **allianceonline** for transfer of funds or (v) through a withdrawal slip which must be completed and signed by customer (only applicable for selected categories of customers).

For Basic Savings Account/Savings Account/Alliance Hybrid Account/ without cheque book facilities/AllianceSavePendidikan Account/Alliance Senior Savers Account

Cash withdrawals can be made by (i) personally at the branch where the account is maintained or (ii) personally at any of the branches; or (iii) at any of the Bank's ATM or any ATM network of which the Bank is a member (not applicable for AllianceSave Pendidikan Account). A withdrawal form must be completed and signed by you when making a withdrawal.

For Alliance Buddy Account

Cash withdrawals can be made by a parent of a guardian at the branch where the account is maintained or at any of the branches. A withdrawal form must be completed and signed when making any withdrawal.

The Bank reserves the right to ask you to produce identification papers before making payment.

Withdrawals may not be made through **allianceonline**. (Applicable for Alliance Buddy/AllianceSave Pendidikan Account/Alliance Senior Savers Account).

For Alliance My eSaving Account

Withdrawals can be made (i) personally at any of the Bank's ATM or any ATM network of which the Bank is a member, (ii) personally at any branch of the Bank in Malaysia with an over the counter transaction charge of RM5.00 per transaction and (iii) via **allianceonline** to transfer fund.

The Bank reserves the right to ask you to produce identification papers before making payment.

Placement

Fixed Deposit Account/Alliance FDGold Account

The fixed deposit account/ Alliance FDGold account becomes effective upon placement of cash, account transfer or local/outstation cheques. Local/outstation cheques accepted are subject to clearance of the said cheque.

You are required to inform the Bank at the time of placement as to the treatment of the deposit on its due date. In the absence of any instructions by you, the Bank may renew the deposit for the same term at the then prevailing rate.

Interest

For Current Account

There is no interest paid for Current Account. In the event that your average monthly balance falls below RM1,000.00, a half-yearly fee of RM10.00 or an amount to be stipulated from time to time by the Bank will be levied.

For AllianceSave Account

Any credit balance in excess of RM2,000.00 in AllianceSave account will earn interest at the Bank's prevailing multi-tiered interest rate. Interest will be calculated on a daily basis and such interest shall be credited monthly. Regardless of balance, a half-yearly fee of RM15.00 or an amount to be stipulated from time to time by the Bank will be levied.

For Alliance My eSaving Account

Alliance My eSaving Account will earn interest at the Bank's prevailing multi-tiered interest rate. Interest will be calculated on a daily basis and such interest shall be credited monthly.

For Alliance Hybrid Account/Alliance Elite Account with cheque book facilities

Any credit balance in Alliance Hybrid/Alliance Elite account will earn interest at the Bank's prevailing multi-tiered interest rate. Interest will be calculated on a daily basis and such interest shall be credited monthly. Regardless of balance, a half-yearly fee of RM15.00 or an amount to be stipulated from time to time by the Bank will be levied.

For Alliance Hybrid Account without cheque book facilities

Any credit balance in Alliance Hybrid will earn interest at the Bank's prevailing multi-tiered interest rate. Interest will be calculated on a daily basis and such interest shall be credited monthly.

For Alliance Senior Savers Account

The Bank will apply a multi-tiered interest rate structure at such rate as may be determined by the Bank from time to time to calculate the interest earned for that month. The interest if any, will be computed based on the daily balance or on any other basis which the Bank may at its discretion determine. You should present the passbook after every month end for the posting of interest if any, due to your Alliance Senior Savers account.

For Savings Account

Interest if any, at such rate as may from time to time be determined by the Bank and will be credited in arrears half-yearly or at such other intervals as the Bank may determine. The interest, if any, will be computed based on the daily balance or on any other basis which the Bank may at its discretion determine. You should present the passbook for the posting of interest, if any, due to your savings account.

For Alliance Buddy Account

Interest, at such rate as may be determined by the Bank from time to time to calculate the interest earned for the month. The interest, if any, will be computed based on the daily balance or on any other basis which the Bank may at its discretion determine. The rate offered may be indicated on our website at www.alliancebank.com.my. You are advised to present the passbook for the posting of interest, if any, due to your account.

For AllianceSave Pendidikan Account

Interest, if any, at such rate as may be determined by the Bank from time to time to calculate the interest earned for the month. The interest, if any, will be computed based on the daily balance or on any other basis which the Bank may at its discretion determine. You should present the passbook after every month end for the posting of interest if any, due to your account.

For Fixed Deposit Account

The Fixed Deposit account will earn interest at the contracted rate and interest will be calculated daily on the same rate. The interest is credited to an account with the Bank. However, you are allowed to collect interest in cash or cheque. Interest is paid on maturity for tenures 1 to 12 months and 6 monthly for tenures above 12 months.

For Alliance FDGold Account

The Alliance FDGold account will earn interest at the contracted rate and interest will be calculated daily on the same rate. The interest is paid monthly. The interest is credited to an account with the Bank. However, you are allowed to collect interest in cash or cheque.

Bonus/Reward Interest

For AllianceSave Pendidikan Account

You will be given a bonus interest equivalent to 10% of the total interest earned on the account if no withdrawals of the deposit are made for a continuous period of twelve (12) months. Bonus interest, if any, at such rate as may be determined by the Bank from time to time will be calculated and accrued from the month next following the opening of the AllianceSave Pendidikan account. The AllianceSave Pendidikan account will continue to earn bonus interest on the total interest earned for the preceding twelve (12) months, provided the conditions for bonus interest are fulfilled.

For Alliance My eSaving Account

Quarterly Reward Interest are paid on first RM1,000.00 of the Incremental Monthly Average Balance for calendar quarter only.

The Quarterly Rewards Interest (if any) will be calculated based on Average Incremental Monthly Average balance for calendar quarter only and such interest will be credited quarterly on 1 January, 1 April, 1 July and 1 October of the year. E.g. January – March, payout on 1 April). You must open account any time prior to the Quarterly Rewards Interest for you to be eligible for the current calendar quarter.

You will be disqualified for the Quarterly Rewards Interest if you do not meet the requirement of consistent Incremental on Monthly Average Balance of at least RM100.00 for each month in each quarter. Interest earned on the account is not included in the Monthly Average Balance calculation.

Illustration:

You will be entitled for the Quarterly Rewards Interest when you have an incremental on Monthly Average Balance of RM100.00 per month from January to March.

You will not be entitled for the Quarterly Rewards Interest if you only have an incremental on Monthly Average Balance of RM100.00 for January and no incremental/less than RM100.00 for February and/or March.

However, you will start with the new cycle on the next quarter of the year (provided all stipulated conditions are met) i.e. January – March, April – June, July – September and October – December.

For Alliance Buddy Account

Bonus interest, if any may be awarded at such rate as may be determined by the Bank from time to time. It is calculated from the next month in which the Alliance Buddy account was opened. The bonus interest will be paid based on the total interest earned for the past 12 months provided these two conditions are fulfilled: (1) A total amount of not less than RM100.00 is deposited within the calendar month for twelve (12) consecutive months and (2) No withdrawals of the deposit are made for a continuous period of twelve (12) months.

Straight A's Achievement Award

For Alliance Buddy Account only

In recognition of the child's achievement in public examinations (i.e. UPSR, PT3, SPM), the Bank may present cash payments which will be credited to the Alliance Buddy Account. The breakdown of the examination awards are RM100.00, RM200.00 and RM300.00 for UPSR, PT3, and SPM examinations respectively. The awards may be reviewed by the Bank from time to time and subject to the criterias: (1) The results of all subjects taken must be an A grade irrespective of number of subjects taken. In the case of SPM examination, the grades of A and A+ are considered as an A grade. (2) A balance of RM500.00 must be maintained in the account for six (6) consecutive months prior to the announcement of the examinations results. (3) the account holder(s) must submit a certified true copy of the examination results slip within fourteen (14) days from the announcement date of the results in order to be eligible for the cash awards.

For AllianceSave Pendidikan Account only

In recognition of the child's achievement in public examinations, the Bank will present cash payments which will be credited to the AllianceSave Pendidikan Account. The breakdown of the examination awards are RM100.00, RM200.00 and RM300.00 for UPSR, PT3 and SPM examinations respectively. The awards may be reviewed by the Bank from time to time. The awards will be accorded subjected to the criteria: (1) The results of all subjects taken must be an A grade irrespective of number of subjects taken. In the case of SPM examination, the grades of A and A+ are considered as an A grade. (2) A balance of RM300.00 must be maintained in the account for six (6) consecutive months prior to announcement of the results. (3) the account holder(s) must submit a certified true copy of the examination results slip within fourteen (14) days from the announcement date of the results to claim the cash awards.

Cheques

Cheque books are available only for use with Basic Current Account/Current Account/AllianceSave Account/Alliance Hybrid Account/Alliance Elite Account with cheque book facilities.

You shall use only cheques supplied by the Bank at all times to draw on your account. When you draw cheques, please ensure that the amount, both in words and figures are written distinctly and in such a way that the insertion of any word or figure should be prevented. A line drawn “ _____ ” or the word “only” or “sahaja” should be added after the amount expressed in words.

The Bank is restricting the deposit of cheques payable to the account holder(s) only.

You shall ensure that sufficient funds are maintained in your account at all times for payment cheques issued. A charge of RM100.00 will be imposed for every returned cheque owing to insufficient funds in your current account. A warning will be issued after the first cheque is issued for reason of insufficient funds. The Bank reserves the right to report to Dishonoured Cheque Information System (DCHEQS) and to close the account if three or more cheques issued by the account holder(s) are returned by the Bank for reason of insufficient funds, within a twelve month period, in one calendar year.

The Bank shall have the right to refuse to honour cheques where the signature of the account holder(s) differs from the specimen signature provided to the Bank. No alterations whatsoever shall be made on cheques. The Bank reserves the rights to dishonour and return cheques that in the Bank's absolute opinion bear any form of alteration (whether countersigned by you or otherwise).

If you wish to stop payment on a cheque, you must give us full particulars of the cheque to be countermanded in writing and sign the letter in the same manner as cheques drawn on your account. Instruction of stop payment may be made through **allianceonline**. As a particular danger exists with cheques lost before they have been completed, please keep your cheque book in safe custody.

The Bank reserves the right to levy a service charge of RM15.00 or such other amount as may be determined by the Bank from time to time for executing each and every Stop Payment instruction. For Post-dated cheque returned, RM10.00 per cheque will be collected from the payee.

Application for new cheque books shall be made on the Bank's printed application forms, through the Bank's Alliance Bank International Debit Card or Alliance Debit MasterCard or using the Bank's **allianceonline** facility. It is important to ensure that all cheques are accounted for in the new cheque book when you receive it from us and trustworthy messengers should be sent to collect a cheque book if you are unable to collect the same personally. Please do not give cheques from your cheque book to another person or borrow cheques from somebody else, as there is a chance that these items may be applied to the wrong account.

When the Bank accepts or incurs liability for or at your request, any funds or securities and other valuables belonging to you deposited with the Bank shall automatically become security to the Bank and the Bank shall have the right to retain such funds or any part thereof and even dishonor your cheque until the liability is settled.

You will indemnify the Bank, as collecting Banker, from any loss, which the Bank may incur by reason of its guaranteeing any endorsements, discharges, on any cheque presented by your expressed request in every case.

Savings Passbook

For Basic Savings Account/Savings Account/Alliance Buddy/AllianceSave Pendidikan Account/Alliance Senior Savers Account

You will be provided with a passbook. The passbook which is neither transferable nor assignable, must be presented at the counter for every transaction. The amounts of each deposit and withdrawal will be entered in the passbook. Any payments made by the Bank upon the production of the passbook shall have the same effect as if the payment has been made to you personally and the Bank will not be responsible for any loss thereby suffered by you or by any other party. The passbook shall not be tampered or altered with respect to matters relating to the transactions either by you or any other party. You should examine your passbook to satisfy yourself that correct entries have been made before leaving the Bank. The passbook should be presented to the Bank as and when required by the Bank for any interest/dividend or unposted items to be entered. The passbook is for your reference and does not necessarily indicate the correct balance of the account as deposits may have been made or items charges without entry having been posted in the passbook. Entries in the passbook are not valid unless entered by the machine print or otherwise bear the signature(s) of the Bank's authorized officers.

For Alliance Buddy Account

The passbook should be kept in safe under your own custody and the Bank shall not accept responsibility for any loss cause to you if through your own negligence, any person shall obtain payment of any sum belonging to you.

Replacement of a Passbook

For Alliance Buddy Account

If a passbook is worn out or defaced, the Bank may, on delivery of such passbook and payment of a sum specified by the Bank, replace the defaced passbook or issue to you a new passbook

Depositor's Capacity to Contract

For Basic Savings Account/Savings Account/Alliance My eSaving Account

You must have the capacity to contract. Under the Bank's policy, an individual who has attained the age of 18 only may open an account under his/her own name. A minor may also open an account but the account shall be opened jointly with and operated only by the parent/guardian.

Basic Savings Account/Savings Account/Alliance My eSaving Account can be closed at the request of the customer, by operation of law or at the discretion of the Bank.

An account can be stopped in the event of death, bankruptcy or insanity of the account holder.

Duties of Depositors

1. For Current Account/AllianceSave Account/Alliance Hybrid Account/Alliance Elite Account with cheque book facilities

The cheque book should be kept in safe under your own custody and the Bank shall not accept responsibility for any loss caused to you if through your own negligence, any person shall obtain payment of any sum belonging to you.

2. For Basic Savings Account/Savings Account/AllianceSave Manjaku Account/Alliance Buddy Account/AllianceSave Pendidikan Account/Alliance Senior Savers Account

The passbook should be kept in safe under your own custody and the Bank shall not accept responsibility for any loss cause to you if through your own negligence, any person shall obtain payment of any sum belonging to you.

3. For Fixed Deposit Account/Alliance FDGold

The Fixed Deposit certificate / Alliance FDGold certificates should be kept in safe under your own custody and the Bank shall not accept responsibility for any loss caused to you if through your own negligence, any person shall obtain possession of the Fixed Deposit certificate/Alliance FDGold certificates and fraudulently obtain payment of any sum belonging to you.

Replacement of a Passbook

For Basic Savings Account/Savings Account/Alliance Buddy Account/AllianceSave Pendidikan Account/Alliance Senior Savers Account

If a passbook is worn out or defaced, the Bank may, on delivery of such passbook and payment of a sum specified by the Bank, replace the defaced passbook or issue to you a new passbook.

Loss of certificate

For Fixed Deposit Account/Alliance FDGold

You should immediately inform the Bank on the loss of the Fixed Deposit certificate/Alliance FDGold certificates. Upon verification, the Bank will issue a receipt to you.

Renewal and Withdrawal

For Fixed Deposit Account/Alliance FDGold

You are required to produce the original Fixed Deposit receipt or certificate/Alliance FDGold receipt or certificates duly endorsed for renewal or withdrawal of the Fixed Deposit/Alliance FDGold receipt/certificates.

Only withdrawal of Fixed Deposit/Alliance FDGold opened via **allianceonline** can be done via **allianceonline** as no physical certificate will be issued for the placement.

For Fixed Deposit Account

Partial withdrawal of the deposit shall not be allowed during the tenure of the Fixed Deposit.

For Alliance FDGold Account

Partial withdrawal in multiples of RM1,000.00 is allowed during the tenure of the Fixed Deposit. However, you must maintain a minimum balance of RM30,000.00 therein at all times.

Partial withdrawal of the deposit shall not be allowed during the tenure of the Alliance FDGold placed via **allianceonline**.

For Fixed Deposit Account/Alliance FDGold Account

If the deposit is withdrawn before its maturity date, then the interest payable, if any, will be subject to the *contracted rate and/or the Bank's policy on premature withdrawal i.e. for Fixed Deposit or Alliance FDGold, there will be no interest paid for any premature withdrawal before the completion of 3 months of placement, otherwise at half of the contracted

rate for each of the completed month(s), whichever is applicable. Any premature withdrawal of Fixed Deposit with tenure above 12 months and any premature withdrawal of FDGold will result in a deduction of interest paid for the contracted rate to reflect the penalty rate (if any) as interest is paid every half yearly and monthly respectively.

The same applies for Fixed Deposit or Alliance FDGold opened via **allianceonline**.

*contracted rate – the rate applicable for the Fixed Deposit or Alliance FDGold initial placement tenure opted for and/or subsequent renewal on the same terms and conditions.

Overdraft

For Current Account/AllianceSave Account

Please ensure that your account does not become overdrawn, even temporarily, unless you have made prior special arrangements with the Bank. A minimum charge of RM100.00 or an amount to be announced from time to time by the Bank will be levied on each cheque that is dishonoured owing to insufficient funds.

Eligible or qualified AllianceSave account holder(s) will be offered Overdraft facility (at the discretion of the Bank) which can be either clean OD or OD facility pledge against fixed deposit certificate on a ratio of 1:1 basis or a ratio to be determined by the Bank.

Statement of Account

For Current Account/AllianceSave Account/Alliance Hybrid Account/Alliance Elite Account

A statement of account setting out all the transactions on the account will be sent once a month to you via electronic medium unless we receive an instruction to the contrary from you. You are to examine the entries in the statement of account and to report immediately to the Bank in writing if any error is found therein. In the absence of any objection within 14 days from the date of the statement account, it shall be deemed that all entries therein are correct. The Bank reserves the right to make corrections as and when necessary if the error is discovered by the Bank.

For Alliance My eSaving Account

A statement of account setting out all the transactions on the account can be viewed via **allianceonline**. Statements are available for 6 months period only.

Withholding Tax

Withholding tax or any form of tax charge or fee, which may be imposed by the relevant authorities from time to time, will be deducted at the time of payment of interest.

Closure of Account

For Current Account/AllianceSave Account/Alliance Hybrid Account/Alliance Elite Account

The Bank reserves the right to close your account by serving notice by ordinary mail addressed to your usual or last known address or in such form and manner as determined by the Bank and shall not be bound to disclose any reason thereof.

Service shall be deemed to be made at the time when the letter would in the ordinary course of post be delivered or the communication transmitted.

Upon closure of your account by you or by the bank, all unused cheques shall become the property of the Bank and should be returned to the Bank.

For Alliance My eSaving Account

When you close your account within 6 months from the date the account was opened, a fee of RM20.00 will be imposed.

Automatic Closing of Accounts

For Basic Savings Account/Savings Account/Alliance Senior Savers/AllianceSave Pendidikan

When you withdraw the whole of your account balance, or if at any time the balance in your account is RM50.00 or less and the account has been dormant for one (1) year, then upon notice being given, your account will automatically be closed. The amount remaining will be treated as service charges or dealt with in any manner as the Bank may deem fit.

For Alliance My eSaving Account

When you withdraw the whole of your account balance, or if at any time the balance in your account is RM0.00 and the account has been dormant for sixty (60) days, then upon notice being given, your account will automatically be closed. The amount remaining will be treated as service charges or dealt with in any manner as the Bank deem fit.

For Alliance Buddy Account

When you withdraw the whole of your account balance, or if at any time the balance in your account is RM50.00 or less and the account has been dormant for one (1) year, then, upon notice being given, your account will automatically be closed. The amount remaining will be treated as service charges or dealt with in any manner as the Bank may deem fit.

Collection of Negotiable Instruments

For Basic Savings Account/Savings Account/Alliance Buddy/AllianceSave Pendidikan Account/Alliance Senior Savers Account

The proceeds of all bills, notes, cheques and other instruments sent to the Bank for collection may not be drawn against until they have been realized notwithstanding any entry posted in the passbook by the Bank. In case of any collection item being dishonoured or in the event of any dispute and adverse claim arising out of such collection, you shall be personally liable for the settlement thereof. Where collection items are returned to the Bank unpaid the Bank reserves the right to debit the item to your account.

Communication, Notices and Alerts Policy

Alliance Bank may send statements, notices, alerts and such other forms of communication to you whether to your correspondence address or via electronic medium such as email or sms to your contact information as per the Bank's latest records or in such other manner as the Bank may deem fit.

Notice of Address and Signature Change

All statements, correspondences and communications sent to your last known address, email, phone, fax or such other forms of contact as per the Bank's record shall be deemed to have been duly delivered. Any changes in your address, email, phone, fax or such other forms of contact must be made in writing and signed by you in accordance with the Specimen Signature lodged with the Bank and promptly notified to the Bank in writing. Such changes may also be made through **allianceonline** or through the Bank's Contact Centre.

Please use the same signature on all cheques, documents and correspondences with the Bank, as that on the Specimen Card lodged with us at the time you opened the account. If you wish to change your signature, kindly contact the Bank to arrange for affecting the same.

Unclaimed Monies Act 1965

You are advised to keep your account active as it is a requirement under the Unclaimed Moneys Act 1965 that any moneys to the credit of an account which has not been operated for a period of seven (7) years must be gazetted as "Unclaimed Monies", and 12 months thereafter will be remitted to the Consolidated Trust Account maintained by the Government.

Banking Charges

The Bank shall be entitled to charge a fee for any of its services provided to you at the rates as notified by the Bank at least 21 days before the changes are made. All Banking charges when due shall be debited to your account.

Taxation

Unless otherwise specified herein, the Bank's charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in future and wherever applicable, the Bank will be entitled to recover such taxes from you.

Right To Set Off

The Bank, in addition to any general lien or other similar right to which it is entitled by law, may at any time, combine or consolidate any or all of the Banking accounts with your liabilities to the Bank and set-off or transfer any sum or sums standing in the credit of any or all of the Banking accounts in or towards satisfaction of any of your liabilities to the Bank whether such liabilities to the Bank is primary or collateral or joint and several.

In The Event of Death (Survivorship Provision)

Subject to any legislation applicable thereto, the Bank may hold on the death of any one joint account holder(s) any credit balance or balances now or hereafter standing to any account or accounts in your joint names and any securities held in your joint names to the order of the survivor or survivors without prejudice to the Bank's right of consolidation and set-off contained herein or the Bank's rights in respect of such balance or securities arising out of any lien charge pledge counter-claim or otherwise whatsoever or (to any step which the Bank may deem it desirable to take in view of any claim by any person other than the survivor(s)).

Liability For Loss

You shall not hold the Bank liable in any way for any loss whatsoever incurred by the operation of any account opened by you with the Bank save where such loss is directly attributed to the willful negligence of the Bank.

Indemnity

You hereby agree to indemnify and keep the Bank fully indemnified at all times from and against all claims, actions, proceedings, demands, losses, damages, costs, charges and expenses whatsoever including solicitors fees (on "solicitor-client" basis) as may be suffered, sustained and/or incurred by the Bank in connection with or arising out of the Bank agreeing to your request and allowing you to maintain and/or access to the facilities/services applied for.

Modification and Amendment of the Terms and Conditions

The Bank reserves the right to revise any of its requirements in terms of value or figure including balances, charges, fees, the number of transaction and any other value that has been quantified as indicated in the applicable clauses and brochure's description from time to time.

The Bank reserves the right to add, vary and modify or amend any of these Terms and Conditions at any time at its absolute discretion and such additions, variations and modifications shall be posted from time to time with prior notice in the Bank and / or advertised in the press and the website. Depositors are deemed to have notice of any additions, alterations, variations or modifications.

Perbadanan Insuran Deposit Malaysia (PIDM)

All Conventional deposits are eligible for protection by PIDM subject to PIDM's Terms and Conditions.

Disclosure of Information

You irrevocably consents to and authorises the Bank and its officers and employees to disclose and furnish all information concerning your particulars and affairs (financial or otherwise), account details, relationship with the Bank, the terms of agreement and any other matters relating to the you or its business and operations to the following classes of persons in such manner and to such extent as the Bank at its absolute discretion may consider necessary:

- (a) the Bank's related companies by virtue of Section 6 of the Companies Act 1965 or any associated company of the Bank (the Bank together with the aforesaid related/associated companies are collectively referred as "Alliance Bank Group") and their assignees and successors-in-title. For avoidance of doubt, disclosure to the Alliance Bank Group shall be for facilitating the operations, businesses, cross-selling and other purposes of the Bank and/or the Alliance Bank Group provided always that disclosure for cross-selling purposes shall not be effected if such disclosure is objected by you upon written notification to the Bank;
- (b) any person for or in connection with any action or proceeding taken to recover monies due and payable by the you to the Bank;
- (c) regulatory bodies, government agencies, tax authorities, the police, law enforcement bodies and courts, both within and outside Malaysia including pursuant to the Foreign Account Tax Compliance Act of the United States;
- (d) other banks or financial institutions including Cagamas Berhad, Credit Guarantee Corporation (Malaysia) Berhad (if applicable) and any other relevant authority as may be authorised by law to obtain such information, or such authorities/agencies established by Bank Negara Malaysia, or any agency established by the Association of Banks in Malaysia / Association of Islamic Banks in Malaysia;
- (e) Central Credit Reference Information System, Dishonoured Cheques Information System, credit bureaus, credit reporting agencies and corporations set up for the purposes of collecting and providing credit information;
- (f) the Bank's accountants, auditors, lawyers, advisors, consultants and/or other authorised agents as may be required for the proper performance of their functions, duties and obligations to the Bank and the Alliance Bank Group;

- (g) the Bank's service providers, nominees, agents, contractors or third party service providers engaged by the Bank and its related or associated companies to carry out the Bank's functions and activities;
- (h) any entity which the Bank deems fit taking into consideration public interest, allegations of fraud/forgery/any crime allegedly committed through the Account and/or by you;
- (i) an external party as may be required for any corporate exercises / due diligence activities undertaken by the Bank and/or the Alliance Bank Group;
- (j) any party which in the future may express intention to acquire an interest / shareholding in the Bank / pursuant to any proposed arrangement, composition, merger, acquisition / restructuring between the Bank and such parties; and
- (k) any other persons or entities with your prior consent.

You hereby irrevocably consents to such disclosure and confirms that the Bank, Alliance Bank Group, its officers and employees shall not be liable for furnishing such information or for the consequences of any reliance which may be placed on the information so furnished in accordance with the terms contained herein.

Suspension/Freeze of Account

The Bank reserves the right in its sole and absolute discretion at any time to suspend and/or freeze the operations of and/or terminate one or more of your accounts, facilities, and/or services maintained with and/or applied for from the Bank at such time and for such duration as the Bank may deem fit.

Foreign Account Tax Compliance Act (FATCA)

The requirements under Foreign Account Tax Compliance Act (FATCA) forms part of the terms and conditions governing your relationship with the Bank and shall be binding on you to the fullest extent.

Definitions

The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:

- (a) a citizen or resident of the United States,
- (b) a United States partnership,
- (c) a United States corporation,
- (d) any estate (other than an estate the income of which, from sources without the United States which is not effectively connected with the conduct of a trade or business within the United States, is not includible in gross income under the Internal Revenue Code), and
- (e) Any trust if
 - i) A court within the United States is able to exercise primary supervision over the administration of the trust.
 - ii) One or more United States persons have the authority to control all substantial decisions of the trust

You consent and authorise/agree;

- i) Alliance Bank Malaysia Berhad, or any of its affiliates, including branches (collectively "the Bank") to report your information to domestic or foreign authorities and/or tax authorities (where necessary) in accordance with the requirements of U.S. Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.
- ii) That the Bank may withhold from my account(s) such amounts as may be required by domestic or foreign regulatory authorities and/or tax authority according to the requirements of U.S. Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

In the event of any change in information provided to the Bank that makes me a U.S. person or recalcitrant (person who fails to comply with reasonable requests for information to determine if this account belongs to a U.S. person), the Bank has the right to terminate, suspend, cancel and/or recall your account(s) and/or facilities granted to you.

Opening/operation of Account for the Visually Impaired

Blind Person (Account Holder) who is literate/illiterate can open as Deposit Account to be operated individually/jointly with the presence of a sighted companion/friend/relative of the blind person.

At the time of account opening, the signature/thumbprint input by the Account Holder must be witnessed by as sighted companion/friend/relative of the blind person as Witness 1 and witnessed by an Officer of the Bank as Witness 2.

For the operation of account done over the counter, the Account Holder should affix his/her thumb impression or mark in the presence of the authorized officer who should verify the identity of the person.

The Bank official shall explain the terms and conditions governing the account to the blind person.

Group Term Life Terms & Conditions (for Alliance Buddy Account only)

The application for Alliance Buddy Account does not form part of a insurance contract.

The insurance coverage shall include the following:

- Term Life coverage (natural causes only)
- Total and Permanent Disability (natural causes only)
- Terminal Illness
- Repatriation Benefit
- Accidental Death Benefit (accidental causes only)
- Permanent Total Disability Benefit (accidental causes only)

The insurance coverage shall take effect upon the opening account of Alliance Buddy and will remain provided an **Average Month-To-Date Aggregate Balance** has been maintained in the Alliance Buddy Account.

The insurance coverage is effective for Parent / Legal guardian upto age fifty nine (59) at entry, renewable until age sixty five (65).

The premium for the insurance coverage will be borne by the Bank on a monthly basis.

The Bank has the sole discretion in determining the Sum Assured, subject to a minimum of Ringgit Malaysia one thousand (RM 1000.00) and shall not exceed Ringgit Malaysia one hundred thousand (RM100,000.00) under the Group Term Life policy. For Accidental Death and Total and Permanent Disability benefit, the sum assured is two times the amount covered under Group Term Life subject to a maximum of Ringgit Malaysia two hundred thousand (RM200,000.00).

The insurance coverage will automatically cease should the **Average Month-To-Date Aggregate Balance** fall below Ringgit Malaysia One Thousand (RM1,000.00) or upon the closing or maturity of the Alliance Buddy Account, whichever is earlier.

Average Month-To-Date Aggregate Balance (“AMDAB”) as referred will be determined based on the following formula for Existing Customers and New Customers:

AMDAB = Total of the daily day-end balances in the Account in Month A / Total number of days in Month A

Example

Account opened on 1st May 2012.

The total daily day-end balance from 1st to 31st of May 2012 is RM3,000.00

Hence, MAB in that Account for May 2012 = RM93,000.00 / 31 days = RM3,000.00

Account opened on 15th May 2012.

The total daily day-end balance from 15th to 31st of May 2012 is RM3,000.00

Hence, MAB in that Account for May 2012 = RM3,000.00 x 17 days/ 31 days = RM1,645.00

Protection will be round down to the nearest thousand, i.e. RM1,000.00

Premium refunds (if any) shall be paid directly to the Bank in the event of any cancellation of insurance coverage.

In the event of a claim, AIA Berhad shall pay the sum insured to the Bank to be credited to the Alliance Buddy Account. All insurance coverage shall cease and the bank will not provide further insurance once a claim is made.

AIA Berhad has the sole discretion in respect of all decisions relating to the insurance policy and has the right to not accept liability based on their terms and conditions.

Non-Exhaustive List of Exclusions under Group Term Life

Term Life Coverage

Life Coverage is payable to the Parent or Guardian account upon due proof of the death of the insured member. No insurance benefits shall be payable for any death if:

- Insured member commits suicide, while sane or insane within one year of the effective date of coverage.
- No benefits shall be paid under the Policy or any endorsements, or amendments attached thereto for any claims or loss caused directly or indirectly by AIDS, an opportunistic infection or malignant neoplasm caused by AIDS.

Repatriation Expenses Benefit

Repatriation Expenses Benefit is when as the result of any Sickness commencing while the Insured Member is traveling outside of Malaysia, or his Country of Residence if different, the Insured Member dies within thirty (30) days from the commencement of Sickness, American International Assistance Services, Inc. (AIAS), or an authorized representative of AIAS shall make the necessary arrangements for the return of the Insured Member's mortal remains to his Country of Residence or Country of Origin, if different.

No benefit shall be payable under the following expenses under Repatriation Expenses Benefit:

Any expenses incurred for services and supplies provided by a mortician or undertaker, including but not limited to the cost of casket, embalming and/or cremation.

Any expenses for the transportation of the Insured Member's remain not approved and arranged by AIAS, or an authorized representative of AIAS.

Total and Permanent Disability Benefit ("TPD")

Total & Permanent Disability shall mean any complete inability of an Insured Member to engage in any gainful occupation or employment for compensation, profit or gain for the remainder of his lifetime as a result of sickness or disease. The following is considered as TPD:

- 1) Total and irrecoverable loss of sight of both eyes; or
- 2) Loss by severance of two or more limbs at or above wrist or ankles; or
- 3) Total and irrecoverable loss of sight of one eye and loss by severance of one limb, at or above wrist or ankle.

No insurance benefits shall be payable for any loss or disability if:

- Suicide or self-inflicted injury or any attempt thereat while sane or insane; War, declared or undeclared, revolution or any warlike operations; Violation or attempted violation of the law or resistance to arrest;
- Entering, operation or servicing, riding in or on, ascending or descending from or with any aerial device, or conveyance except while the Insured Member is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established air route;
- Pre-existing conditions for which the Insured Member received medical treatment, diagnosis, consultation or prescribed drugs during the ninety (90) days preceding the effective date of coverage unless the Insured Member affected by these conditions has been insured under this Policy for twelve (12) months.

Accidental Death and Permanent Total Disability Benefit

"Accidental Death" shall mean death, which is caused solely, directly and independently of all other causes by external, visible, violent and accidental means.

"Permanent Total Disability " if, as a result of an Accident causing Injury and commencing within three hundred and sixty-five (365) days of the date of such Accident the Insured Member, as a result of such Injury is totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which the Insured Member is reasonably qualified by reason of his education, training or experience, provided such disability has continued for a period of twelve (12) consecutive months and is total, continuous and Permanent.

1. No benefits shall be paid under the Policy or any endorsements, or amendments attached thereto for any claims or loss caused directly or indirectly by AIDS, an opportunistic infection or malignant neoplasm caused by AIDS;

2. Suicide or self destruction or any attempt thereat or self-inflicted Injury while sane or insane;
3. Loss occasioned by war, invasion, act of foreign enemy hostilities or warlike operations (whether war be declared or not), mutiny, violation or attempt of violation of the law or resistance to arrest, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law, or state of emergency, or any of the events of causes which determine the proclamation or maintenance of martial law or state of emergency, seizure, quarantine, or customs regulations or nationalization by or under the order of any government or public or local authority. This exclusion shall not be affected by any endorsement which does not specifically refer to it, in whole or in part. The Insured Member shall, if so required, and as a condition precedent to any liability of AIA Berhad, prove that the loss did not in any way arise under or through any of the above excepted circumstances or causes;
4. While the Insured Member is serving in the Armed Forces of any country or international authority, whether in peace or war, and in such an event AIA Berhad, upon application of the Insured Member, shall return the prorated premium for any such period of services;
5. Pregnancy, childbirth or miscarriage, or any complications there from;
6. To any event which is consequent on the Insured Member engaging in a sport in a professional capacity or where the Insured Member would or could earn income or remuneration from engaging in such sport;
7. Racing driver or rider, stuntman, bodyguard and related activities;
8. During air travel (except as a fare paying passenger in any properly licensed private and/or commercial aircraft on a regular scheduled passenger trip over its established passenger route carrying an Airworthiness Certificate);
9. To loss caused directly or indirectly, wholly or partly, by
 - i) bacterial infections (except phylogenetic infections which shall occur through an accidental cut or wound);
 - ii) any Disease or Sickness;
 - iii) medical or surgical treatment (except such as may be necessitated solely by injuries covered by this Policy and performed within the time provided in the Policy);
10. Bodily Injury which shall result in hernia;
11. Existing Condition, which shall refer to any disabilities that the Insured Member has reasonable knowledge of. An Insured Member may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - a) Insured Member had received or is receiving treatment;
 - b) Medical advice, diagnosis, care of treatment has been recommended;
 - c) Clear and distinct symptoms are or were evident; or
 - d) Its existence would have been apparent to a reasonable person in the circumstances.
12. Treatment of alcoholism or drug abuse or any other complications arising there from or any drug related Accident;
13. Psychosis, mental or nervous disorders or sleep disturbance disorders;
14. Cosmetic or plastic surgery or any elective surgery;
15. Any form of dental care or surgery;
16. Any congenital defect;
17. Routine health checks, any investigation(s) not directly related to admission diagnosis, illness or injury or any treatment;
18. Investigation which is not medically necessary or convalescence, custodial or rest care.