



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Alliance Bank Cash on Cash – Cash Back Terms and Conditions

1. The “Alliance Bank Cash on Cash – Cash Back ” (“Campaign”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“the Bank”) shall run from **2 July 2021 to 31 October 2021**; 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 Customers and Existing Customers who meet the conditions as set out hereinafter 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, at the Bank’s discretion, unsatisfactorily conducted; or
 - c) Any other persons as determined by the Bank to exclude according to its internal policy (ies); or
 - d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate; or
 - e) Payroll customers under Alliance@Work.
4. To be entitled for the respective cash back as stipulated in **Table A** below (“Cash Back”), the Eligible Customers must be apply for respective product during campaign period and meet the minimum criteria stated in **Table A**.
5. Eligible Customers will be entitled to Cash Back for Eligible Product (s) they sign up that meet campaign Terms and Conditions and capped at maximum of RM200 per Eligible Customer.

Example 1:

- I. Eligible Customer have to sign up for SavePlus Account/-i, (1st product), deposit a minimum of RM250 into the account and maintain on the last day of the month, with allianceonline mobile activated during the same month, they will be entitled to RM50 Cash Back which will be credited into their SavePlus/-i Account within 6 weeks after the account opening month.
- II. When the Eligible Customer further sign up for Credit Card **or** Personal Loan/ Financing (2nd product) which fulfil the Campaign Criteria **as per Table A**, the Eligible Customer will entitle for total RM120 Cash Back instead;
- III. The Eligible Customer will further entitle for total RM200 Cash Back when Eligible Customer successfully apply for 3 products (SavePlus + Credit Card + Personal Loan).
- IV. The balance of the Cash Back ie RM70 (for 2 Eligible Products) or RM150 (for 3 Eligible Products) will be credited into their respective CASA within 90 days (3 months) after the end of the campaign period..

Table A:
FOR NEW TO BANK/ NEW TO PRODUCT

Eligible Products	Campaign Criteria	Cash Back
SavePlus Account/-i	Apply for SavePlus Account/-i, maintain a minimum of RM250 and activated allianceonline mobile app.	<ul style="list-style-type: none"> • Get RM50 Cash Back if Eligible Customer sign up for SavePlus Account/-i via allianceonline mobile application (eKYC) as first product.
Credit Cards	Apply for a new principal Alliance Bank Visa Infinite and/or Visa Platinum credit card. Upon approval, activate and perform minimum 1 transactions of any amount within 30 days of the credit card approval	

Eligible Products	Campaign Criteria	Cash Back
Personal Loan/ Financing	date. Apply for Personal Loan/ financing during Campaign Period and disbursed on or before 15 November 2021.	<ul style="list-style-type: none"> • Get total RM120 Cash Back if Eligible Customer sign up for 2 Eligible Products. • Get total RM200 Cash Back if Eligible Customer sign up for 3 Eligible Products. <p>Each Eligible Customer can get up to RM200 Cash Back.</p>

Example 2:

- I. Eligible Customer opened SavePlus Account/-i, via allianceonline mobile application (1st product) and deposited RM20 into the account.
- II. The Eligible Customer further sign up for Credit Card **or** Personal Loan/ Financing (2nd product) which fulfil the Campaign Criteria **as per Table A**.
- III. The Eligible Customer will earn total RM50 Cash Back as the Eligible Customer does not meet one of the Campaign Criteria.

Example 3:

- I. Eligible Customer opened SavePlus Account/-i, (1st product) and deposit RM250 into the account, and activate allianceonline mobile during the same month.
- II. The Eligible Customer further sign up for Credit Card **and** Personal Loan within the Campaign Period. However, Eligible Customer does not activate the Credit Card.
- III. The Eligible Customer will earn total RM120 Cash Back as the Eligible Customer does not meet one of the Campaign Criteria.

Alliance SavePlus Account/-i Offer Terms and Conditions

6. This Cash Back is open to the following customers ("Eligible Customers"):
 - a. New to Bank customer or existing customer without Current/ Savings Account/-i ("CASA/-i") including SaveLink Account, Share Trading and Share Margin Financing ("SMF") Accounts with the Bank only
7. To be entitled for the respective Cash Back as stipulated in **Table A** above, the Eligible Customers must initiate Eligible Account opening through allianceonline mobile application, Electronic Know Your Customer process ("eKYC"). Eligible Customer's NRIC and hand phone number has to be captured in the Bank's system via OTP process. The completion of account opening including performing a minimum initial deposit to the account within the Campaign Period otherwise the Bank reserves the right to forfeit the Reward.
8. Notwithstanding the foregoing, 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, at the Bank's discretion, unsatisfactorily conducted; or
 - c. Any other persons as determined by the Bank to exclude according to its internal policy (ies); or
 - d. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies); or
 - e. Payroll customers under Alliance@Work

9. All the Eligible Customers who have successfully opened the SavePlus Account/-i (“Eligible Account”) and maintain a minimum balance of RM250 until the last day of the account opening month with allianceonline mobile application activated during the same month will be entitled for the Cash Back.

Example 4:

When the Eligible Customer sign up for Eligible Account in 5th August 2021, deposit RM250 into the account and keep as at 31 August 2021 with allianceonline mobile activated during the same month, they will be entitled to RM50 Cash Back which will be credited within 6 weeks after the account opening month into their Eligible Account.

10. Each Eligible Customer is entitled for one (1) time Reward only. If for any reason, Eligible Customers have multiple Eligible Accounts, which are eligible for the Cash Back(s), only ONE (1) account will be rewarded.
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 Cash Back shall be given to the primary account holder only. The Eligible Customer must be the primary holder of the product signed up and match the name of their Eligible Accounts primary name holder in order to enjoy the Cash Back.
12. The Eligible Customers’ Eligible Accounts must be valid and active (not closed or terminated) as determined by the Bank at its discretion, to be eligible for participation during and after the Campaign Period to qualify for the Cash Back. 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.

Credit Card Campaign Terms and Conditions

13. This Campaign is open to all New-To-Card applicants (existing and new to bank customers who do not own a credit card issued by Alliance Bank Malaysia Berhad (“Bank”) who apply for a new principal Alliance Bank Visa Infinite and Visa Platinum Credit Card during Campaign Period (“Eligible Customers”).
14. Notwithstanding the foregoing, the following person(s) shall, however, **NOT be** eligible to participate in this Credit Card Spend Cash Back:
 - a) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) including their respective immediate family members, meaning parents, spouses, children and siblings; or
 - b) Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank; or
 - c) Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted; or
 - d) Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - e) Persons who are of unsound mind, minors; or
 - f) Customers who are in default of any facilities granted by the Bank (including its subsidiaries and related companies) at any time before or during the Campaign Period; or
 - g) 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; or
 - h) Any other person(s) as the Bank may decide to exclude according to its internal policies; or
 - i) Payroll customers under Alliance@Work
15. By signing up for a new principal Alliance Bank Visa Infinite and Visa Platinum Credit Card only, Eligible Customers will not earn Cash Back from this Campaign. Eligible Customers have to take up SavePlus Account/-i as first product.

Personal Loan/ Personal Financing campaign Terms and Conditions

16. This Campaign is open to all individual existing and new to bank customers who fulfil the following eligibility criteria ("Eligible Customers"):
- apply a new Personal Loan/ financing both collectively known as ("Facility")
 - the Facility must be approved during the Campaign Period and disbursed on or before 15 November 2021. For those Facility that was not approved and disbursed before 15 November will not be entitled for Cash Back.
 - Have a minimum monthly gross income of RM 3,000
17. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Campaign:
- Customers whose account(s) with the Bank are unsatisfactorily conducted; or
 - Any other persons that the Bank may exclude according to its internal policies; or
 - Payroll customers under Alliance@Work
18. To minimize the risk of late servicing of instalment and for the purpose of courtesy and convenience to the Eligible Customer, the Eligible Customer are strongly advised to make payments via any of the following methods:
- Open a Current Account or Savings Account ("CASA") with the Bank to allow for a Standing Instruction (SI). For example, monthly auto deduction from the Eligible Customer' CASA. Eligible Customer must ensure that there are sufficient funds in the account at least three (3) working days in advance of the instalment due date;
 - If the instalment due date falls on a **Friday, Saturday, Sunday or public holiday** and if the Eligible Customer wishes to make payment on the **same day of the instalment**, the Eligible Customer are strongly advised to pay through Interbank Fund Transfer ("IBFT") on MEPS **no later than 5:00 p.m.** via ATM at any financial institution or via any online banking platform chosen by the Eligible Customer.
 - If the Eligible Customer wish to make payments via **Interbank GIRO (IBG)**, the Eligible Customer must perform the transaction **at least one (1) working day in advance** of the instalment due date. In the event of any IBG returned, the Cash Back will be terminated and the Bank will not entertain any appeals.
 - If the Eligible Customer wish to make payments on the due date, the Eligible Customer must perform the transaction **before 11.00p.m.** on that day.

Notwithstanding the above, the preceding are non-exhaustive methods of repayment/payment indicated for the Eligible Customer' convenience and for information only. The Eligible Customer shall be responsible at all times to ensure timely and full servicing of the instalment as and when due as per the Notice of Disbursement received from the Bank. Prevailing charges may apply and shall be borne by the Eligible Customer.

19. By signing up for a new principal Personal Loan/ financing only, Eligible Customers will not earn Cash Back from this Campaign. Eligible Customers have to take up SavePlus Account/-i as first product.

Other Terms and Conditions

20. 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.
21. The fulfillment of RM50 Cash Back for SavePlus Account/-i sign up will be credited into the Eligible Account within 6 weeks from account opening month while the balance of the Cash Back for Eligible Customers who sign up for multi-products will be credited within ninety (90) days after the Campaign Period has ended.

22. Cash Back will be credited into Eligible Customer's Current or Savings Account (CASA). For Eligible Customer who do not have CASA with the Bank, the Eligible Customer is required to **open a SavePlus Account/-i via allianceonline mobile application, Electronic Know Your Customer process ("eKYC") within Campaign Period**; otherwise the Bank reserves the right to forfeit the Cash Back. For existing customers who have CASA/-i with the Bank, they can earn RM120 Cash Back by sign up Cards and Personal Loan/financing as per Table A. Cash Back will be credited into their existing CASA.
23. In the event if the Eligible Customer has multiple CASA, it will be credited into the account with highest balance as determined by the Bank.
24. No cash/credit alternative will be Cash Backed in exchange of the Cash Back.
25. 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 correct details are provided for claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
26. 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 Cash Back without liability incurred by the Bank.
27. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.
28. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Cash Back(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
29. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Cash Back. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Cash Back and/or non-fulfilment by any of its agents/suppliers/distributors.
30. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when unauthorised use of the Cash Back by any person(s) that was not approved by the Eligible Customers.
31. 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.
32. 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.
33. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Cash Back in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of this Campaign Terms and Conditions at its discretion. All records of the Bank on the transaction(s) made shall be conclusive and final.
34. 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.
35. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, at its discretion with prior notice. 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.

36. 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.
37. 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.
38. 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.
39. Eligible Customer hereby give their unequivocal and irrevocable consent and authorise ABMB to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Cardholders.
40. 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.
41. 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, authorize, ratify or Cash Back 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.
42. By virtue of participating in this campaign, Eligible Customer hereby acknowledges that it has been made aware of the Bank's anti-bribery and corruption summary of the policy available at <https://www.alliancebank.com.my/Anti-Bribery-and-Corruption-Summary-of-Policy.aspx> and further covenants/undertakes that it shall not indulge in such corrupt practices in whatsoever manner whether directly or indirectly with any directors, officers or employees of the Bank.
43. Alliance SavePlus Account-i is protected by PIDM up to RM250,000 for each depositor.
44. Alliance SavePlus Account-i is based on the Shariah concept of Tawarruq.