



ALLIANCE BANK

Alliance Bank Complimentary Life Insurance Coverage to Customer by Manulife Terms and Conditions

1. The “Alliance Bank Complimentary Life Insurance Coverage to Customer by Manulife” (“Campaign”) is organised by Alliance Bank Malaysia Berhad (“Bank”).
2. This Campaign shall run from 14 February 2020 to 13 May 2020 (both dates inclusive) unless as stated otherwise (“Campaign Period”). The Bank reserves the right at any time with prior notice to change the duration and/or the commencement and/or expiry dates of the Campaign Period.
3. This Campaign is supported by Manulife Insurance Berhad (“Manulife”). The complimentary Group Term Life (“Offer”) is a non-participating group term-life insurance, covering death and Total and Permanent Disability (TPD) between age 19 to 65 next birthday.
4. By participating in this Campaign, the Eligible Customers (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.
5. This Campaign is open to the Existing-to-Bank and New-to-Bank customers (“Eligible Customers”).
6. 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;
 - b) Customers whose account(s) with the Bank are unsatisfactorily conducted; and
 - c) Any other persons as determined by the Bank to exclude according to its internal policies.
 - d) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies).
7. In order to participate in this Campaign, the Eligible Customers are required to open one of the four types of account opening as per Table A.

Table A:

Account Type	Minimum Balances Amount / Investment Holdings (RM)	Complimentary Insurance Coverage Amount (RM)	Coverage Effective Date
<ul style="list-style-type: none"> ▪ New Alliance Save Plus Account <i>or</i> ▪ New Investment Holdings 	10,000 – 99,999.99	10,000	<u>Save Plus & Junior Account</u> Coverage effective date will be based on the date of the new account opened and initial opening balance amount in the account. <u>Investment Holdings</u> The coverage effective date is based on the first Investment transaction date during the campaign period.
	100,000 – 299,999.99	30,000	
	300,000 and above	50,000	
Junior Account	Any amount	30,000	
Alliance @work - New payroll accounts	Net pay RM2,500	3,000	Coverage will be based on the first transaction amount [^] with net pay of RM2,500 that is deposited into the account (after the new payroll account has been opened & tagged as Alliance @work in the HOST System.)

[^]As for Alliance @work account, there is a grace period up till 30 June'20 for the first transaction to be deposited into the account.

8. The coverage term of this complimentary insurance is three (3) months, subject to a maximum coverage of RM50,000 per life.
9. For Junior account, the coverage will be provided to the parent or legal guardian only; whereas for joint account, only the principal account holder is entitled for this complimentary insurance.
10. In the event that two accounts that are qualified under this insurance scheme are opened by the same individual on two different dates, only the account opened on the earlier date is entitled for the insurance.
11. In the event that two accounts that are qualified under this insurance scheme are opened by the same individual on the same date, only the account which is entitled for higher Face Amount coverage is entitled for the insurance.
12. The new to Save Plus, Junior, Alliance @ Work - new payroll account opening is only applicable for the Eligible Customers who has not open the relevant account before the Campaign Period.
13. The new to investment holdings is defined as Asset Under Management (AUM) which is applicable to Eligible Customers who does not hold any investment product prior to the Campaign Period.
14. The Product Disclosure Sheet (PDS) will be delivered to the Eligible Customers in the following month from the Complimentary Life Insurance Coverage effective month.
15. The Bank shall not accept any responsibility for claims on the Complimentary Life Insurance Coverage not fulfilled due to incorrect or incomplete details provided by the Eligible Customer. It is the Eligible Customers' responsibility to ensure that the correct details are provided.
16. Eligible Customers acknowledge and accept that failure to comply with the Terms and Conditions of this Campaign, the Eligible Customers will not be entitled to receive the Complimentary Life Insurance Coverage.
17. Eligible Customers shall be personally responsible for any charges that may be levied against them under applicable laws, if any, in relation to this Campaign.
18. By participating in this Campaign, the Eligible Customers have agreed to share their personal details and/or any other details with the campaign supporter, Manulife for marketing purposes, with no monetary payment.
19. Notwithstanding the above, the Bank reserves the right to substitute the offer, with other offer of similar value if the offer is recalled, discontinued whether in whole or part at any time with prior notice.
20. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all the Eligible Customers and no correspondences and/or appeal in respect thereof shall be entertained.
21. This Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Customers' banking accounts maintained with the Bank ("Existing Terms").

22. By participating in this Campaign, the Eligible Customers agree that they have read the Notice & 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.
23. The Bank shall not be responsible for any technical failures of any kind, intervention, interruption, electronic error and/or any failure or delay in the transmission of evidence by postal or telecommunication authorities or any other party which may affect the Eligible Customers' entitlement during the Campaign Period.
24. The Eligible Customers hereby give their consent and authorise the Bank to use, publish and/or display the names, any photographs taken, any videos recorded and/or other information for current and future advertising and/or promotion purposes in any appropriate manner without any compensation.
25. The Bank reserves the right to withdraw/cancel, terminate, suspend or extend this Campaign and to add, delete, suspend and/or vary the Campaign Terms and Conditions contained herein, wholly or in part at its discretion with prior notice by way of posting on the Bank's website, display at branch premises or advertisements or by any other means of notification by the Bank ~~may select~~ and such shall be binding on the Eligible Customers as from the date of the notification or from such other date in the notification. Eligible Customers shall access the Bank's website at regular intervals to view the Campaign Terms and Conditions and have agreed with any addition, deletion, suspension or variation to the Campaign Terms and Conditions.
26. The Bank reserves the right to disqualify the participation of any Eligible Customers or forfeit the offer in circumstances where there is a fraudulent, unauthorised or reversal of transactions or breach or potential breach of the Campaign Terms and Conditions at its discretion. All records of the Bank on the transactions made shall be conclusive and final.
27. Any cancellation, termination, suspension or extension of this Campaign or disqualification of Eligible Customers or forfeiture of the offer shall not entitle the Eligible Customers to any claims or compensations against the Bank or for any and all losses or damages suffered or incurred by the Eligible Customers as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
28. The Bank shall not be responsible nor shall accept any liabilities arising or suffered by the Eligible Customers resulting directly or indirectly from this Campaign. The Bank shall not be or held responsible to the Eligible Customers in any manner if the Bank is unable to perform any of its obligations under this Campaign directly or indirectly due to any force majeure event which include but not limited to any act of God, war, strike, riot, industrial dispute, lockout, fire, drought, flood, storm or any event beyond the reasonable control of the Bank.

29. This Campaign Terms and Conditions shall be governed by the laws of Malaysia and the Eligible Customers shall irrevocably submit to the exclusive jurisdiction of the Courts of Malaysia.