



ALLIANCE ONEBANK REWARDS TERMS AND CONDITIONS



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1. ELIGIBILITY

- 1.1. The Alliance Bank Malaysia Berhad ("ABMB") Alliance OneBank Rewards Programme ("Programme") will start from 1st August 2012.
- 1.2. The Alliance Investment Bank Berhad ("AIBB") Alliance OneBank Rewards Programme ("Programme") will start from 1st August 2012.
- 1.3. There is a list of Participating Product Category ("Product Category") and Participating Product Listing ("Participating Product Listing") stated in Table 1.
- 1.4. This Programme is open to ABMB's / AIBB's customer(s) ("Eligible Customer") who is;
 - 1.4.1. A principal credit card holder from Classic credit card and above (Personal Liability).
 - 1.4.2. A principal account holder for the Product Category in Table 1.
 - 1.4.3. Product Category is applicable to conventional and Islamic banking products from ABMB / AIBB.
- 1.5. This Programme excludes all strictly cash rebate credit card, You:nique rates credit card or business credit card holders.
- 1.6. Customer(s) will not be entitled to receive rewards under this Programme if any of the following applies:-
 - He/she no longer hold any valid credit card from ABMB as stated in Clause 1.4, 1st sub-item; or
 - He/she no longer has an active account under the Product Category / Participating Product Listing as indicated in Clause 1.4, 2nd sub-item; or
 - Any of his/her accounts with ABMB / AIBB is not in good standing, or is otherwise in breach of the banking agreement based on the respective product terms and conditions; or
 - Persons who are or, deceased persons, bankrupts or persons who have legal proceedings of any nature instituted against them; or
 - The account holder under the Product Category / Participating Product Listing is held jointly with another person, i.e. the account holder is not the primary account holder; or
 - A principal account holder for the Product Category / Participating Product Listing who cancel his/her account within the cooling off period.
 - The following type of AIBB clients' category (i.e. corporate clients and institutional clients) are NOT eligible for this Programme:-
 - B – Local Broker
 - C – Clearing Account – Warehousing Purposes
 - D – Direct Deal – Brokers
 - F – Foreign Broker
 - G – International Bank Malaysia Client
 - I – Institutional Client
 - K – MPBB – Manual ST
 - L – MPBB – Automatic ST
 - N – International Bank Malaysia Margin Account
 - P – International Bank Malaysia Pledged Account
 - T – Intermediate Client
 - For AIBB's internal margin clients who fall outside the above-stated "non-eligible" category, additional point will be given based on total average outstanding balance for the month.
- 1.7. Kindly refer to the AIBB Online Facilities Agreement Terms and Conditions at eAllianceshare website at <https://www.eallianceshare.com.my/aibbecos/agreement.asp> for more information.

2. Alliance OneBank Rewards Points

- 2.1. Eligible Customer will earn Alliance OneBank Rewards Points (“Timeless Bonus Points”) in this Programme from the Participating Products Listing in each Product Category.
- ABMB / AIBB will reward Eligible Customer base on the Product Category, minimum AUM and Criteria stated in the Table 1 at the end of each calendar month.
 - The Product Category is only applicable to ABMB / AIBB conventional and Islamic banking products.
 - ABMB / AIBB will reward Eligible Customer on every new deposit, investment, loan and share trading volume.
 - Alliance Financial Group (“AFG”) staffs are eligible to participate in this Programme.

2.2. ABMB / AIBB reserve the right to change any of the list of Participating Product, minimum qualifying AUM (RM), Timeless Bonus Points and Criteria in each Product Category. Kindly refer to the nearest Branch or Contact Centre for more information on the Participating Products Listing.

2.3. ABMB / AIBB will not award Timeless Bonus Points to Eligible Customer in instances where the Eligible Customer is in breach of any applicable terms and conditions.

2.4. The Timeless Bonus Points under this Programme will be credited into the Eligible Customer's credit card account and it may be accumulated with the Timeless Bonus Points earned from credit card. The Timeless Bonus Points can be redeemed in the same way as Credit Card Timeless Rewards Programme.

2.5. The Timeless Bonus Points in this Programme will be calculated separately from the credit card statement that the Eligible Customer receives on monthly basis. The Eligible Customer will receive a separate statement approximately two (2) months after the Programme Timeless Bonus Points calculation.

Example: The Eligible Customer is entitled to participate in the Programme for the month of August, he/she will receive the Programme statement in early October.

2.6. The Timeless Bonus Points earned from Alliance OneBank Rewards will be reflected into customers' credit card statement two (2) months after the Programme Timeless Bonus Points calculation.

Example: The Eligible Customer is entitled to participate in the Programme for the month of August, he/she will be receive the Programme statement in early October and the Timeless Bonus Points will be credited into customer's credit card account.

3. In the event of any discrepancies, the Eligible Customer should highlight to ABMB / AIBB contact centre(s) within six (6) months from the date of transaction(s) or six (6) months from the trade eligible date (“said period”). ABMB / AIBB will not attend to any claims or compensations of Timeless Bonus Points after the said period.

4. ABMB / AIBB reserve the right to cancel, terminate or suspend this Programme with prior notice. For the avoidance of doubt, cancellation, termination or suspension by ABMB / AIBB of this Programme shall not entitle the Eligible Customer to any claim or compensation against ABMB / AIBB for any and all losses or damages suffered or incurred by the Eligible Customer as a direct or indirect result of the act of cancellation, termination or suspension.

5. ABMB / AIBB reserves the right at any time to add, delete, suspend or vary the Programme Terms and Conditions contained herein, wholly or in part at its absolute discretion. In the event of conflict, these Terms and Conditions shall prevail over the contents of any other promotional materials advertising this Programme.

6. The Eligible Customer/recipients of the Timeless Bonus Points under this Programme shall be personally responsible for all taxes, rates government fees or any other charges that may be levied against them under applicable laws or regulation, if any, in relationship to this Programme.

7. By participating in this Programme, the Eligible Customer is deemed to have agreed to be bound by these Terms and Conditions and the decisions of ABMB / AIBB. Terms and Conditions for Alliance Bank Credit Cards Rewards apply.

Table 1:

PRODUCT CATEGORY	PARTICIPATING PRODUCTS	TIMELESS BONUS POINTS FOR EVERY TRANSACTION
Deposits	Current / Savings Account	50 Timeless Bonus Points for every RM 10,000 (Incremental month end average balance)
	Fixed Deposit (board rate)	10 Timeless Bonus Points for every RM 10,000
Bancassurance	Single Premium	500 Timeless Bonus Points for every RM 10,000
	Regular Premium	(Applicable to Manulife Insurance products only)
Investments	Unit Trust	500 Timeless Bonus Points for every RM 10,000 (Applicable to participating products)
	Retail Bond	
	Structured Investment	
	Credit Linked Investment	
	Equity Linked Investment	
	Unit Trust External Transfer-In	50 Timeless Bonus Points for every RM 10,000 (Applicable to participating products)
Dual Currency Investments Applicable to rollover amount (per week).		25 Timeless Bonus Points for every RM 10,000 (Maximum points issuance per month is 5,000 points)
Foreign Exchange		500 Timeless Bonus Points for every RM 50,000
Loans	Auto Financing	500 Timeless Bonus Points for every RM 10,000 (Upon loan disbursement)
	Home Financing	
	Home Complete	
	Commercial Property Loan	
	Oil Palm Plantation Financing	
	Personal Financing	1,000 Timeless Bonus Points for every RM 10,000 (Upon loan disbursement)
Balance Transfer & Fast Cash (Credit Card)		500 Timeless Bonus Points for every RM 10,000 (Upon loan disbursement)
Stockbanking (ABMB) / Stockbroking (AIBB)	Share Margin Financing	50 Timeless Bonus Points for every RM 10,000 (Average outstanding balance)
	Share Trading	50 Timeless Bonus Points for every RM 10,000 ABMB (Total trading volume. Excludes Intraday) AIBB (Total online trades volume. Excludes Intraday)
		Share Trading (ABMB External Margin)

*Minimum Every Qualifying AUM (RM) round down of every RM10, 000.00 for Timeless Bonus Points calculation.

Appendix 1a:

Deposit: Current and Saving Account

- The incremental average monthly balance will be calculated on the formula below;
- Formula: (Sum of every day end balance for the month / by numbers of days of the month)
- Example:
 - August: 31 calendar days.
 - Incremental Average Monthly Balance:
(Sum of everyday end balance for August/31 days) > (Sum of everyday end balance of July/31 days) > RM10,000.
 - Customer will be rewarded with 50 timeless bonus points.

Appendix 1b:

Share Margin Financing: Calculated monthly based on average outstanding balance

Example:

A Share Margin Financing Account with credit limit RM50,000:

- 1st to 15th May = - RM50,000 (Fully utilized SMF facility)
- 16th to 26th May = - RM25,000 (Partially utilized SMF facility)
- 27th to 31st May = RM50,000 (positive, No utilization of SMF)
- Total Average Outstanding Balance for the month May:
[(-RM50,000 x 15 days) + (- RM25,000 x 11 days) + (RM50,000 x 5 days)] / 31 days = - RM25,000
- Reward Points: (RM20, 000/10,000) x 50 points = 100 points