



ALLIANCE BANK

Alliance OneBank Rewards Programme Terms & Conditions

- 1.1 The Alliance OneBank Rewards Programme (“Programme”) by Alliance Bank Malaysia Berhad (ABMB) shall commence on 1st August 2012..
- 1.2 By participating in this Programme, 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.
- 1.3 This Programme is open to ABMB’s / Alliance Investment Bank Berhad’s (AIBB’s) customer(s) (“Eligible Customer”) who is:
- 1.3.1 A Principal credit cardholder from the Classic credit card category (Personal Liability).
- 1.3.2 A Principal account holder for the Product Category in Table 1.
- 1.4 This Programme is not applicable to Cash Rebate credit card, You:unique rates credit card or Business credit cardholders.
- 1.5 Eligible Customer (s) shall NOT be entitled to receive the Timeless Bonus Points (as defined under Clause 2) under this Programme if
- 1.5.1 He/ she no longer holds any valid credit card from ABMB as stated in Clause 1.4. 1; or
- 1.5.2 He/ she no longer has an active account under the Product Category / Participating Product Listing as stated in Clause 1.4.2 ; or
- 1.5.3 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
- 1.5.4 Person who are or, deceased persons, bankrupts or persons who have legal proceeding of any nature instituted against them; or
- 1.5.5 He or she is not the Principal Account Holder for account jointly opened under the Product Category / Participating Product Listing; or
- 1.5.6 A Principal account holder for the Product Category / Participating Product who cancel his/ her account within the cooling off period.
- 1.5.7 The following type of AIBB clients’ category (i.e. Corporate clients and Institutional clients) is NOT eligible to participate in this Programme:-
- Local Broker
 - Clearing Account – Warehousing Purposes
 - Direct Deal – Brokers
 - Foreign Broker
 - International Bank Malaysia Client
 - Institutional Client

- MPBB – Manual ST
- MPBB – Automatic ST
- International Bank Malaysia Margin Account
- International Bank Malaysia Pledged Account
- Intermediate Client

1.5.8 For AIBB's internal margin clients who fall outside the above-stated "non-eligible" category, additional Timeless Bonus Points will be awarded based on the total average outstanding balance for the month. Internal margin clients refers to margin account opened directly with AIBB where margin facility granted by AIBB and buy/sell order trade thru AIBB remisier/dealer.

- 1.6 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.
- 2.1 Eligible Customer will earn Alliance OneBank Rewards Points ("Timeless Bonus Points") from the Participating Products Listing in each Product Category as stated in Table 1.
- 2.1.1 ABMB / AIBB will reward the Eligible Customer based on the Product Category, minimum AUM and Criteria stated in the Table 1 at the end of each calendar month.
- 2.1.2 The Product Category is only applicable to ABMB / AIBB Conventional and Islamic banking products.
- 2.1.3 ABMB / AIBB will reward the Eligible Customer on every new deposit, investment, loan and share trading transaction.
- 2.1.4 Alliance Bank Group staffs are eligible to participate in this Programme.
- 2.2 ABMB / AIBB reserve the right to change any of the lists of the Participating Product, minimum qualifying AUM (RM), Timeless Bonus Points and Criteria in each Product Category at any time with prior notice.
- 2.3 Kindly refer to the nearest Branch or Contact Centre for more information of the Participating Products Listing.
- 2.4 Eligible Customer is not entitled to receive the Timeless Bonus Points in the event the Eligible Customer is in breach of any of the Terms and Conditions herein.
- 2.5 The Timeless Bonus Points under this Programme will be credited into the Eligible Customer's credit card account and it can 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.
- 2.6 The Timeless Bonus Points earned will be reflected into the Eligible 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 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 at 03-5516 9988 (ABMB) 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 with prior notice. 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 fee or any other charges that may be levied again them under applicable laws or regulation, if any, in relationship to this Programme.
7. By participating in this Programme, the Eligible Customer has 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.
8. 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 ABMB, the Eligible Customers hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
9. By participating in this Programme, the Eligible Custommers 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 Programme.
10. 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 offer 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.

11. By virtue of participating in this programme, Eligible Customers 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-Summaryof-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.

Table 1

PRODUCT CATEGORY	PARTICIPATING PRODUCTS	TIMELESS BONUS POINTS FOR EVERY TRANSACTION
Bancassurance	Single Premium	500 Timeless Bonus Points for every RM10,000 <i>(Applicable to Manulife Insurance products only)</i>
	Regular Premium	
Investments	Unit Trust	500 Timeless Bonus Points for every RM10,000 <i>(Applicable to participating products)</i>
	Retail Bond	
	Structured Investment	
	Credit Linked Investment	
	Equity Linked Investment	
	Unit Trust External Transfer-in	50 Timeless Bonus Points for every RM10,000 <i>(Applicable to participating products)</i>
Dual Currency Investment <i>Applicable to roll over amount (per week)</i>		25 Timeless Bonus Points for every RM10,000 <i>(Maximum points issuance per month is 5,000)</i>
Foreign Exchange		500 Timeless Bonus Points for every RM50,000
Stockbanking <i>(ABMB/AIBB)</i>	Share Margin Financing	50 Timeless Bonus Points for every RM10,000 <i>(Average outstanding balance)</i>
	Share Trading	50 Timeless Bonus Points for every RM10,000 <i>ABMB (Total trading volume: Excludes intraday) AIBB (Total online trades volume: Excludes intraday)</i>
	Share Trading (ABMB External Margin) Effective 1st August 2014	10 Timeless Bonus Points for every RM 10,000 <i>(Total trading volume. Excludes intraday)</i>
Credit Cards	Classic	Local & Foreign Spends: 1 Timeless Bonus Point for every RM1 spent
	Gold	Local Spends: 1 Timeless Bonus Point for every RM1 spent Foreign Spends: 2 Timeless Bonus Points for every RM1 spent
	MasterCard Platinum	Local Spends: 1 Timeless Bonus Point for every RM1 spent Foreign Spends: 3 Timeless Bonus Points for every RM1 spent
	Visa Platinum	Online Shopping Transactions & eWallet Top-Up: 8 Timeless Bonus Points for every RM1 spent Overseas Transactions: 3 Timeless Bonus Points for every RM1 spent Contactless Transactions, Dining, Entertainment, Auto-Billing, and Other Retail Transactions: 1 Timeless Bonus Points for every RM1 spent
	Visa Infinite	Online Shopping Transactions & eWallet Top-Up: 8 Timeless Bonus Points for every RM1 spent Overseas Transactions & Groceries: 5 Timeless Bonus Points for every RM1 spent Contactless Transactions, Dining, Entertainment, Auto-Billing, and Other Retail Transactions: 1 Timeless Bonus Points for every RM1 spent

Appendix

Share Margin Financing (SMF): 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:

$[(-RM50,000 \times 15 \text{ days}) + (-RM25,000 \times 11 \text{ days}) + RM50,000 \times 5 \text{ days}] / 31 \text{ days}$

= -RM25,000

-Reward Points: $(RM20,000 / 10,000) \times 50 \text{ points} = 100 \text{ points}$