



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Mortgage Partner-In-Sales (MPIS)

Extra Rewards Campaign

**(MPIS Individual and MPIS Company/Corporate)
Completed Property**

Terms and Conditions

1. In this Terms and Conditions, unless the context otherwise requires:

“**the Bank**” shall mean Alliance Bank Malaysia Berhad and/or Alliance Islamic Bank Berhad.

“**Campaign**” shall mean Extra Reward Campaign.

“**Loan/Product**” shall mean the Mortgage Loan (Alliance One Account (AOA)/Under Construction/Completed Property)

“**MPIS**” shall mean Mortgage Partner-In-Sales- a referral program which is designed for Alliance Mortgage Partners.

“**MPIS Individual**” shall mean the Individual that have registered under the Bank’s MPIS Referral Programme. (E.g. Real Estate Agents, Insurance Agents, Mortgage Loan Brokers/Financial Consultants and Developer’s Staff)

“**MPIS Company/Corporate**” shall mean the company/corporate institution that hire employees to identify potential customer/referral and the company/corporate met the MPIS referral criteria and successfully registered under MPIS referral programme.

“**Campaign Reward**” shall mean the referral fee that is paid to MPIS Individual and/or MPIS Company/Corporate who has met the minimum successful referral.

“**Board Rate**” shall mean interest/profit rate that bank offered without promotion package.

“**Loan Ticket Size**” shall mean the approved loan amount of the mortgage loan.
2. The Campaign shall run from **1 April 2023 – 30 June 2023**, both dates inclusive (“Campaign Period”), unless otherwise notified.
3. The Bank reserves the right at any time with prior notice to change the duration and/or commencement and/or expiry dates of the Campaign Period.
4. This Campaign is open to all registered MPIS Individual and MPIS Company/Corporate who have registered under the Bank’s MPIS Referral Programme.
5. **Successful Referral of this Campaign is defined as: -**
 - a. The leads submitted through the MPIS Microsite via www.alliancebank.com.my/MPIS, and
 - b. The Facilities approved by the Bank and the customer has **accepted and executed** the Facilities documentation within the Campaign Period;
 - c. The total approved facilities are based on per individual mortgage loan per property and **none cumulative** basis in order to determine the rewards.
 - d. The minimum loan amount must be RM500,000 and above to be qualified for the campaign reward.
6. **This Campaign Reward only applicable to Mortgage Loans' ticket size between RM500,000 and above**
7. The Bank will track the Successful Referral based on the transactions posted and reflected in the Bank’s system (i.e. MPIS Microsite URL Link www.alliancebank.com.my/mpis) to calculate the campaign reward.
8. This Campaign is applicable to referral of any of the participating facility(ies) for the purpose of refinancing as well as for financing of the purchase of completed residential and/or commercial properties, except for purchase of under construction residential and/or commercial properties, top up loan facilities and/or customer is refinancing existing mortgage loan with the Bank.
9. The tracking and identifying of each and every Successful Referral are based on the Bank’s internal policies and all decisions made by the Bank pursuant to the tracking system shall be final and conclusive.
10. The Campaign Reward shall pay on top of the MPIS base fee by each successful referral (none cumulative), subject to qualify the respective campaign’s criteria and the referral fee shall be paid within Two (2) months from the end of the Campaign Period.

Successful Referral Loan Amount (RM)	Base Fee	Campaign Reward	Max Reward*2
RM500,000 to <RM1,000,000 (Board Rate only)	0.10%	0.05%*1	0.15%
1,000,000 to <5,000,000 (Board Rate / Campaign Rate)	0.10%	0.10%*2	0.20%

Successful Referral Loan Amount (RM)	Base Fee	Campaign Reward	Max Reward*2
5,000,000 & above (Board Rate / Campaign Rate)	0.10%	0.20%*2	0.30%

Note *:

- 1) Exclude Mortgage Loans that approved with special rate or deviation pricing or campaign rate whereby the interest/profit rate is lower than Bank's board rate.
- 2) Regardless the Mortgage Loans approved with special rate, deviation pricing, campaign rate or Bank's board rate, MPIS Individual and MPIS Company/Corporate will entitle the Campaign Reward.
- 3) Maximum reward shall subject to the partner meet the respective campaign's minimum loan ticket size.

11. Sample of campaign reward table: -

Total Loan Amount per case (RM)	Approved Interest Rate*	Referral Fee Entitlement	Referral Fee Calculation
500,000	4.34% (Board Rate)	➤ 0.10% (Base Fee) ➤ 0.05% (Extra Reward)	RM500,000 × 0.15% = <u>RM750</u>
800,000	3.90%* (Campaign Rate)	➤ 0.10% (Base Fee)	RM800,000 × 0.10% = <u>RM800</u>
1,000,000	3.90%* (Campaign Rate)	➤ 0.10% (Base Fee) ➤ 0.10% (Extra Reward)	RM1,000,000 × 0.20% = <u>RM2,000</u>
1,500,000	3.90%* (Campaign Rate)	➤ 0.10% (Base Fee) ➤ 0.10% (Extra Reward)	RM1,500,000 × 0.20% = <u>RM3,000</u>
5,000,000	3.90%* (Campaign Rate)	➤ 0.10% (Base Fee) ➤ 0.20% (Extra Reward)	RM5,000,000 × 0.30% = <u>RM15,000</u>

(*Note: Approved interest rate above is meant to illustrate the campaign reward for better understanding purpose, the entitlement of interest rate of the mortgage loan shall subject to individual customer's credit standing.)

12. By participating in the Campaign, the MPIS Individual and MPIS Company/Corporate have read, fully understood, accepted and agreed to be bound by the Campaign Terms and Conditions. The Bank's decision on all matters relating to the Campaign is based on Campaign Terms and Conditions stated here and shall be final and binding on all the participating MPIS Individual and MPIS Company/Corporate. No correspondences and/or appeals in respect thereof shall be entertained.
13. Participating MPIS Individual and MPIS Company/Corporate 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.
14. 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 MPIS Individual and MPIS Company/Corporate' entitlement during the Campaign Period.
15. The participating MPIS Individual and MPIS Company/Corporate 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 manner appropriate without any compensation for the purpose of this Campaign.
16. The accounts of the participating MPIS Individual and MPIS Company/Corporate must at all times
 - (i) be valid, in good credit standing and not be in breach of any terms of this Campaign Terms and Conditions or the Existing Terms; and
 - (ii) not be terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws, delinquent and/or invalid or cancelled as may be determined by the Bank in order to be entitled for the Campaign Reward.
17. The Bank reserves the right to withdraw/cancel, terminate, suspend or extend the Campaign and to add, delete, suspend and/or vary the Campaign Terms and Conditions, wholly as per the bank's internal

policies, with prior notice by way of posting on the Bank's website (www.alliancebank.com.my/MPIS), display at the branch premises or by any other means of notification which the Bank may select and such shall be binding on the participating MPIS Individual and MPIS Company/Corporate as from the date of the notification or from such other date as may be specified by the Bank in the notification. The participating MPIS Individual and MPIS Company/Corporate agree to access the Bank's website (www.alliancebank.com.my/MPIS) at regular intervals to view the Campaign Terms and Conditions and have agreed with and be bound by any addition, deletion, suspension or variation to the Campaign Terms and Conditions.

18. The Bank reserves the right to disqualify the participation of any MPIS Individual and MPIS Company/Corporate or forfeit the Campaign Reward in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of the Campaign Terms and Conditions per the bank's internal policies. All records of the Bank on the transaction(s) made shall be conclusive and final.
19. For any cancellation, termination, suspension or extension of the Campaign or disqualification of the MPIS Individual and MPIS Company/Corporate or forfeiture of the Campaign Reward shall not entitle the MPIS Individual and MPIS Company/Corporate to any claim or compensation against the Bank or for any and all losses or damages suffered or incurred by the MPIS Individual and MPIS Company/Corporate as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
20. The Bank shall not be responsible nor shall accept any liabilities arising or suffered by the MPIS Individual and MPIS Company/Corporate resulting directly or indirectly from this Campaign. The Bank shall not be liable or held responsible to the MPIS Individual and MPIS Company/Corporate in any manner if the Bank is unable to perform any of its obligations under the 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, food, storm or any event beyond the reasonable control of the Bank.
21. This Campaign Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the MPIS Individual and MPIS Company/Corporate agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
22. The MPIS Individual and MPIS Company/Corporate shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Campaign.
23. The MPIS Individual and MPIS Company/Corporate hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Customer's personal data (which includes but is not limited to contact details), by the Bank to its affiliates, service providers as required and necessary, for the purposes of effecting and discharging the services of this Referral Program. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data you had disclosed. The details of the Personal Data & Protection Act 2010 shall be available at the following MPIS Microsite for MPIS Individual:-
24. <https://www.alliancebank.com.my/Alliance/media/Documents/MPIS/MPIS-Generic-TnC-for-Individual.pdf>
And for MPIS Company/Corporate: -
<https://www.alliancebank.com.my/Alliance/media/Documents/MPIS/MPIS-Generic-TnC-for-Company.pdf>
25. 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 by the Bank for the purpose of this Campaign.
26. By virtue of participating in this Campaign, Eligible MPIS individuals and MPIS Company/Corporate 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