



ALLIANCE BANK

Alliance Privilege & Alliance Personal Customer Referral Programme 2021 Terms & Conditions

1. The “Alliance Privilege & Alliance Personal Customer Referral Programme 2021” (“**Programme**”) is organised by Alliance Bank Malaysia Berhad (“**ABMB**”) and shall run from 1 November 2021 to 31 March 2022 (both dates inclusive) or such other time period as may be notified by the Bank from time to time (“**Programme Period**”).
2. By participating in this Program, 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.

Eligibility

3. This programme is open to existing ABMB customers (“Eligible Customers”) with the following promotion as and offers as stipulated in Table 1:

Table 1

Offer(s)	Eligible Customers
Promotion A - Alliance Privilege Customer Referral Programme	Open to all Alliance Privilege customers who fulfil the following conditions (“ PB Eligible Referrer ”): <ol style="list-style-type: none"> a. maintains all their accounts with ABMB (and its subsidiaries) in good standing order, without any breach of the relevant terms and conditions or agreements; b. submits the fully completed referral form to ABMB within the Programme Period through the Alliance Privilege Online Referral Form (“Referral Form”) as described under Clause 7 below; c. introduce New Alliance Privilege customer(s) who fulfil the conditions of the Eligible Referee as described under Clause 5 below.
Promotion B - Alliance Personal Customer Referral Programme	Open to all ABMB individual customers who fulfil the following conditions (“ AP Eligible Referrer ”): <ol style="list-style-type: none"> a. maintains all their accounts with ABMB (and its subsidiaries) in good standing order, without any breach of the relevant terms and conditions or agreements; b. submits the fully completed referral form to ABMB within the Programme Period through the Alliance Personal Online Referral Form (“Referral Form”) as described under Clause 7 below; c. introduce New Alliance Personal customer(s) who fulfil the conditions of the Eligible Referee as described under Clause 5 below.

4. Notwithstanding the foregoing, the following person(s) shall, however, not be eligible to participate in this Programme:
 - a. Permanent and/or contract employees of ABMB (including its subsidiaries and related companies) including their respective immediate family members, meaning parents, spouses, children and siblings;
 - b. Customers whose account(s) are held with ABMB that are dormant or inactive or who have breached any agreements with ABMB;

- c. Customers whose account(s) held with ABMB are delinquent or unsatisfactorily conducted;
 - d. Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - e. The Bank's customers who are in default of any facilities granted by ABMB (including its subsidiaries and related companies) at any time before or during the Programme Period;
 - f. non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organizations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;
5. In order to participate in this Programme, the following conditions have to be fulfilled by the potential customer ("**Eligible Referee**"):
- a) the Eligible Referee for Promotion A must:
 - i. be an individual aged 18 years and above;
 - ii. be a new to Alliance Privilege customers with no previous privilege relationship with the Bank for the past 12 months prior to commencement of this Programme Period;
 - iii. be a Primary New Alliance Privilege customer with minimum Net Investable Assets Under Management ("**NIA_AUM**") of RM300,000 and open at least an Alliance SavePlus Account or Alliance Hybrid Account with the Bank with a minimum deposit of RM10,000 within 30 days from the Referral from submission date;
 - b) the Eligible Referee for Promotion B must:
 - iv. be an individual aged 18 years and above;
 - v. be a New to Bank (NTB) Alliance Personal customers with no previous relationship with the Bank for the past 12 months prior to commencement of this Programme Period;
 - vi. be a Primary New to Bank (NTB) Alliance Personal customer with minimum Net Investable Assets Under Management ("**NIA_AUM**") of RM100,000 and open at least an Alliance SavePlus Account or Alliance Hybrid Account with the Bank with a minimum deposit of RM10,000 within 30 days from the Referral from submission date;
 - c) where an Eligible Referee's account is a joint account, the account shall be treated as one referral only, irrespective of the number of account holders; and
6. "NIA_AUM" refers to Deposits (excluding Savelink Account) and/or Investments (excluding Amanah Saham Nasional Berhad ("ASNB") & Bancassurance Regular Premium ("RP"))

Programme Mechanics

- 7. The PB Eligible Referrer and/or AP Eligible Referrer (collectively known as "Eligible Referrer") shall submit the referral to the Bank within the Programme Period through the Referral Form:
Alliance Privilege: (<https://www.alliancebank.com.my/alliance-privilege-referral.aspx>)
Alliance Personal: (<https://www.alliancebank.com.my/alliance-personal-referral.aspx>)
- 8. It is the Eligible Referrer's responsibility to ensure that the information provided in the Referral Form (name as per NRIC/Passport, NRIC No./Passport No.) matches with the Bank's records. Failure to do so may result in the Eligible Referrer being disqualified and/or the referral's submission being invalid and/or the Reward being forfeited.
- 9. By completing the Referral Form, the Eligible Referrer represents, undertakes and confirms to the Bank the following:
 - a) the Eligible Referrer has obtained consent from the Eligible Referee to disclose his/her

- name and contact details to the Bank;
- b) the Eligible Referee has no objections to the Bank contacting them for the purpose of this Programme;
 - c) the Eligible Referrer has informed the Eligible Referee to read the Notice & Choice Principle Statement at the Bank's website <https://www.alliancebank.com.my/personal-data-protection-act-2010.aspx>; and
 - d) the Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purpose of this Programme.
10. Upon an Eligible Referee successfully being accepted as an Alliance Privilege customer ("Successful Referral"), the PB Eligible Referrer will be rewarded with RM800 cash reward ("Cash Reward") for each successful referral.
 11. The Cash Reward for Promotion A is limited to first 100 units only based on first-come first served basis.
 12. Upon an Eligible Referee successfully being accepted as an Alliance Personal customer ("Successful Referral"), the AP Eligible Referrer will be rewarded with RM108 cash reward ("Cash Reward") for each successful referral.
 13. The Cash Reward for Promotion B is limited to first 80 units only based on first-come first served basis.
 14. Eligible customers will be entitled for cash reward as per table B below:

Table 2

	Number of Successful Referrals	Cash Reward	Capping
Promotion A	Each (1) Successful Alliance Privilege Referral	RM800	100 units
Promotion B	Each (1) Successful Alliance Personal Referral	RM108	80 units

15. This Programme shall end when either the Bank has achieved the allocated Cash Reward of units or at the end of the Programme Period, whichever comes first.
16. One (1) Successful Referral is entitled to only one (1) unit of Cash Reward.
17. In the event an Eligible Referee was referred for both Promotion A and Promotion B and the referral was successful, the referrer will receive the cash reward based on the first referral form submitted as per Clause 7.
18. If an Eligible Referee who was initially referred as Alliance Personal customer upgrade to be an Alliance Privilege customer by the end of the campaign period, the Cash Reward will be dependent on the type of form filled up as per Clause 7.
19. There is no limitation on the number of Reward(s) that the Eligible Referrer can earn.
20. **Eligible referee** who meets the requirements set out in clause 5 must maintain the minimum NIA AUM within 3 months upon being tagged as PB/AP in order for the **Eligible Referrer** to be entitled for the Cash rewards.
21. The Cash Reward will be credited into the Eligible Customers ABMB SavePlus Account ("Eligible Account") within 60 days after the fulfilment of Clause 20.

22. In the event Eligible Customer do not have an Eligible Account, the Cash Reward will be credited into Eligible Customer's Current Account/Savings Account (Excluding Share Margin Financing, Savelink, Foreign currency account) with highest balance at the end of Programme Period.
23. The Cash Reward is not transferrable and non-exchangeable in any kind. ABMB shall not entertain any request from any of the Eligible Customer(s) or any other persons whomsoever to give away or change the Reward to any third (3rd) party.
24. If there are multiple submissions of the similar Eligible Referee's details, the Eligible Referrer who first submitted the Referral Form to the Bank shall be entitled to receive the Reward upon successful acceptance of the Eligible Referee as an Alliance Privilege customer.
25. For Investment products:
- a) For investment in foreign currency, the Investment Amount will be based in the local currency equivalent.
 - b) The Eligible Customers acknowledges that for foreign currency denominated investment is subject to the prevailing Foreign Exchange Notices under the Financial Services Act 2013. Depending on the Eligible Customers resident status and whether the Eligible Customers has domestic ringgit borrowing/ financing, undertaking of investment in foreign currency may have limit imposed.
 - i. The Eligible Customers without domestic ringgit borrowing¹ are allowed to undertake of any amount; or
 - ii. The Eligible Customers with domestic ringgit borrowing¹ are allowed to undertake of:
 - Any amount using available foreign currency funds; or
 - Up to RM1 million equivalent in aggregate per calendar year using:
 - foreign currency funds sourced from conversion of ringgit;
 - Any transfer from Trade Foreign Currency Account (TFCA) to Investment Foreign Currency Account (IFCA);
 - Through swapping of financial assets;
 - Up to RM10 million equivalent in aggregate of foreign currency borrowing obtained by resident from a Licensed Onshore Bank ("LOB") or a non-resident.
 - c) The Eligible Customers agree that if the Investment Amount exceeds any limit prescribed by the Foreign Exchange Notices, the Bank may debit the account, convert the excess into Ringgit at the relevant Bank's prevailing buying rate and credit the Eligible Customers' Ringgit account with the Bank.
26. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her Participating Products under the Programme, which are separate from the terms and conditions herein. By participating in this Programme, the Eligible Customers shall have fully understood, accepted and agreed to be bound by all the Terms and Conditions.

¹Domestic ringgit borrowing refers to:

- i. any utilised or unutilised Ringgit credit facility or financing facility, borrowing, redeemable preference share, Islamic redeemable preference share, Corporate Bond or Sukuk obtained by a Resident from another Resident **excluding**:
 - a) trade credit term extended by a supplier for any goods or services;
 - b) a credit limit that a Licensed Onshore Banks (LOB) apportions for its client to undertake a Forward Basis transaction, excluding a transaction that involves exchanging or swapping of Ringgit or Foreign Currency debt for another Foreign Currency debt or exchanging of Foreign Currency debt for a Ringgit debt;
 - c) a Financial Guarantee or Non-Financial Guarantee;

- d) an operational leasing facility;
 - e) a factoring facility without recourse;
 - f) a credit facility or financing facility obtained by a Resident Individual from a Resident to purchase one (1) residential property and one (1) vehicle; or
 - g) a credit card and charge card facility obtained by a Resident Individual from a Resident
- ii. any obligation considered or deemed as Domestic Ringgit Borrowing under any of the Foreign Exchange Notices

General

27. By participating in this Programme, the Eligible Customers shall have fully understood, accepted and agreed to be bound by all the Terms and Conditions herein.
28. The Terms and Conditions shall be supplemental to and not be in derogation of any one or more of the existing Terms and Conditions and/or guidelines governing and/or regulating the operations and/or maintenance of the Eligible Accounts or otherwise.
29. All decisions made by ABMB in relation to this Programme shall be final and binding on the Eligible Customers. No correspondences, appeal or disputes in respect of the same shall be entertained.
30. ABMB reserves the right to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, with notification to be published at the Alliance Bank's website at www.alliancebank.com.my twenty-one (21) calendar days prior the changes.
31. For any cancellations, terminations, suspension or extension of this Programme Period shall not entitle the Eligible Customers to any claims or compensations whatsoever against ABMB 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 or extension.
32. ABMB shall not be responsible nor shall 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, resulting directly or indirectly from this Programme.
33. Eligible Customers hereby give their consent and authorise ABMB to disclose their particulars to any third party service provider engaged by ABMB for the purpose of this Programme.
34. The Eligible Customers 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 ABMB to its affiliates, service providers as required and necessary, for the purposes of effecting and discharging the services of this Programme. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data you had disclosed.
35. By participating in this Programme, the Eligible Customers 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 Programme.
36. 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.

37. By virtue of participating in this Programme, 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.

Deposit products are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor per bank except for Investment Products as prescribed under the PIDM guideline available at www.pidm.gov.my.

Bancassurance Regular Premium products are eligible for protection by PIDM except for Investment Products. The insurance benefits are protected up to RM500,000 under the Takaful and Insurance Protection System ("TIPS") as prescribed under PIDM guideline available at www.pidm.gov.my

DISCLAIMER FOR BANCASSURANCE PRODUCTS

You are advised to ask for a copy of the product brochure, product disclosure sheet and product illustration before purchasing an insurance plan and to refer to the terms and conditions in the insurance policy document for details of the important features and major exclusions of the insurance plan. The insurance product(s) is/are underwritten by Manulife Insurance Berhad (200801013654 (814942-m)) and not a product of Alliance Bank Malaysia Berhad (198201008390 (88103-w)) ("bank"). The bank merely acts as a distributor for this insurance product. All claims and liabilities arising from the policies should be made with Manulife Insurance Berhad. Manulife Insurance Berhad is a licensed insurance company regulated by Bank Negara Malaysia and responsible for the products and benefits offered by them, as well as any representations made in any of their marketing materials including the bank's marketing material for the products offered by Manulife Insurance Berhad.

DISCLAIMER FOR INVESTMENT PRODUCTS

Investment products are not obligations of, guaranteed or insured by the bank and are subject to investment risks (e.g. Market risk, currency risk and issuer credit risk) including the possible loss of the principal amount invested. Investors are advised to read and understand content of the relevant documents of the respective investment products including but not limited to the prospectus or information memorandum and product highlight sheet before investing. Investors should also consider all fees and charges involved before investing. Past performance of the investment product is not an indication of future performance. Investors should carefully consider whether any investment views or investment products are appropriate in view of their own investment experience, objectives, financial resources and relevant circumstances.

Investment products is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).

DISCLAIMER FOR STRUCTURED INVESTMENT PRODUCTS

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.

THIS STRUCTURED PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).

DISCLAIMER FOR RETAIL SECURITIES PRODUCTS

This is not a deposit product. Investors are advised to read and understand content of the relevant disclosure documents of the respective investment products including but not limited to information memorandum and terms and conditions before investing.

This retail securities product is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).