



Alliance Privilege Investment AUM Campaign Terms and Conditions

1. The “Alliance Privilege Investment AUM” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**the Bank**”) and shall run from 1 April 2024 to 31 March 2025 (both dates inclusive) or such other time period as may be notified by the Bank from time to time (“**Campaign Period**”).
2. 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.

Eligibility

3. This Campaign is open to all new and existing Alliance Privilege Customers (“Eligible Customers”) with the following offers as stipulated below:

| Offer(s) | Eligible Customers |
|--|---|
| Offer 1 – Quarterly Investment Asset Under Management (“ AUM ”) Incremental | Offer 1 is open to Eligible Customers who fulfil the following criteria: <ul style="list-style-type: none"> • have a minimum Investment AUM equivalent and/or above RM1,000,000 at the end of the respective quarter of the Campaign Period as per Table 2; and • have a minimum quarterly Investment AUM incremental of RM1,000,000 on top of the minimum Investment AUM equivalent to RM1,000,000 during the Campaign Period; and • have at least one (1) new Investment transaction; and • maintains the minimum Net Investable Assets Under Management (“NIA_AUM”) of RM300,000. |
| Offer 2 – Annual Investment Asset Under Management (“ AUM ”) Incremental | Offer 2 is open to Eligible Customers who fulfil the following criteria: <ul style="list-style-type: none"> • have a minimum Investment AUM equivalent and/or above RM1,000,000 at the end of the Campaign Period; and • have a minimum annual Investment AUM incremental of RM20,000,000 on top of the minimum Investment AUM equivalent to RM1,000,000 during the Campaign Period; and • have at least one (1) new Investment transaction; and • maintains the minimum Net Investable Assets Under Management (“NIA_AUM”) of RM300,000. |

4. The Participating Investments Accounts for this campaign are Unit Trust Accounts, Structured Investment Accounts, Dual Currency Investment Accounts and Retail Securities / Retail Sukuk Accounts. Amanah Saham Nasional Berhad (“**ASNB**”) is excluded in Participating Investment Accounts.
5. NIA_AUM refers to Deposits (excluding Savelink Account/-i) and/or Investments (excluding Amanah Saham Nasional Berhad (“**ASNB**”) and Bancassurance Regular Premium (“**RP**”)).
6. Notwithstanding the foregoing, the following person(s) shall, however, not be eligible to participate in this Campaign:
 - a. Permanent and/or contract employees of the Bank (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 the Bank that are dormant or inactive or who have breached any agreements with the Bank;
 - c. Customers whose account(s) held with the Bank 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 the Bank (including its subsidiaries and related companies) at any time before or during the Campaign Period;

- f. Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives.

Campaign Mechanics

7. Offer 1 – Quarterly Investment AUM Incremental

- a. Eligible Customers are entitled for the Quarterly Reward as stipulated in **Table 1** below upon meeting the Minimum Quarterly Investment AUM Incremental:

Table 1

| Tier | Minimum Quarterly Investment AUM Incremental | Quarterly Reward | Capping per Quarter |
|------|--|------------------|-----------------------|
| 1 | RM1,000,000 - < RM3,000,000 | RM1,000 | 40 Eligible Customers |
| 2 | RM3,000,000 - < RM5,000,000 | RM2,500 | 10 Eligible Customers |
| 3 | ≥ RM5,000,000 | RM4,000 | 10 Eligible Customers |

- b. Investment AUM is referring to the total sum balances in the Participating Investments Accounts as defined in Clause 4.
- c. The Campaign's respective Quarter Period and Quarter End Position Date are defined as per **Table 2** below:

Table 2

| Campaign Quarter | Campaign Quarter Period | Quarter End Position Date |
|------------------|-----------------------------------|---------------------------|
| Quarter 1 | 1 April 2024 – 30 June 2024 | 30 June 2024 |
| Quarter 2 | 1 July 2024 – 30 September 2024 | 30 September 2024 |
| Quarter 3 | 1 October 2024 – 31 December 2024 | 31 December 2024 |
| Quarter 4 | 1 January 2025 – 31 March 2025 | 31 March 2025 |

- d. For Eligible Customers that have yet to be eligible for any Quarterly Reward, the 1st Quarterly Reward will be calculated by comparing to the Investment AUM position as of 31 March 2024.

Example:

Customer A is currently participating in the Quarter 3 (1 October 2024 – 31 December 2024) reward and has yet to be eligible for his/her 1st Quarterly Reward in the previous quarter(s). The Customer A's Quarterly Investment AUM Incremental will be calculated by comparing to his/her Investment AUM as of 31 March 2024 i.e.

$$\text{Investment AUM Incremental} = \text{Investment AUM}_{\text{as of 31 Dec 24}} - \text{Investment AUM}_{\text{as of 31 Mar 24}}$$

Customer A:

| Campaign Quarter | Campaign Quarter Period | Quarter End Position Date | Investment AUM in Quarter End Position | Investment AUM in Previous Eligible Quarter End or 31 March 2024 | Investment AUM Incremental | Eligible for Campaign Quarter Reward |
|------------------|-----------------------------------|---------------------------|--|--|----------------------------|--------------------------------------|
| Quarter 1 | 1 April 2024 – 30 June 2024 | 30 June 2024 | RM1,500,000 | RM1,300,000 (as at 31 Mar'24) | RM200,000 | No |
| Quarter 2 | 1 July 2024 – 30 September 2024 | 30 September 2024 | RM1,500,000 | RM1,300,000 (as at 31 Mar'24) | RM200,000 | No |
| Quarter 3 | 1 October 2024 – 31 December 2024 | 31 December 2024 | RM2,500,000 | RM1,300,000 (as at 31 Mar'24) | RM1,200,000 | Yes |
| Quarter 4 | 1 January 2025 – 31 March 2025 | 31 March 2025 | RM2,500,000 | RM2,500,000 (as at 31 Dec'24) | - | No |

- e. For Eligible Customers that are eligible for at least one (1) Quarterly Reward, the subsequent Quarterly Reward will be calculated by comparing to the Investment AUM of the previous eligible quarter's end date position.

Example:

Customer B is currently participating in the Quarter 3 (1 October 2024 – 31 December 2024) reward and was eligible for the Quarterly Reward in Quarter 1 (1 April 2024 – 30 June 2024). The Customer B's Quarterly Investment AUM Incremental will be calculated by comparing to his/her Investment AUM as of 30 June 2024 i.e.

$$\text{Investment AUM Incremental} = \text{Investment AUM}_{\text{as of 31 Dec 24}} - \text{Investment AUM}_{\text{as of 30 Jun 24}}$$

Customer B:

| Campaign Quarter | Campaign Quarter Period | Quarter End Position Date | Investment AUM in Quarter End Position | Investment AUM in Previous Eligible Quarter End or 31 March 2024 | Investment AUM Incremental | Eligible for Campaign Quarter Reward |
|------------------|-----------------------------------|---------------------------|--|--|----------------------------|--------------------------------------|
| Quarter 1 | 1 April 2024 – 30 June 2024 | 30 June 2024 | RM2,500,000 | RM1,300,000 (as at 31 Mar'24) | RM1,200,000 | Yes |
| Quarter 2 | 1 July 2024 – 30 September 2024 | 30 September 2024 | RM2,700,000 | RM2,500,000 (as at 30 Jun'24) | RM200,000 | No |
| Quarter 3 | 1 October 2024 – 31 December 2024 | 31 December 2024 | RM3,700,000 | RM2,500,000 (as at 30 Jun'24) | RM1,200,000 | Yes |
| Quarter 4 | 1 January 2025 – 31 March 2025 | 31 March 2025 | RM3,700,000 | RM3,700,000 (as at 31 Dec'24) | - | No |

- f. In the event the Investment AUM of the Eligible Customers as at the last date of the previous quarter is less than RM1,000,000, then the Quarterly Investment AUM Incremental will be calculated with the baseline of RM1,000,000.

Example:

Customer C is currently participating in the Quarter 3 (1 October 2024 – 31 December 2024) reward and has yet to be eligible for his/her 1st Quarterly Reward in the previous quarter(s). The Investment AUM at the last date of the previous quarter is less than RM1,000,000. The Customer C's Quarterly Investment AUM Incremental will be calculated by comparing to the baseline of RM1,000,000 i.e.

$$\text{Investment AUM Incremental} = \text{Investment AUM}_{\text{as of 31 Dec 24}} - \text{Baseline RM1,000,000}$$

Customer C:

| Campaign Quarter | Campaign Quarter Period | Quarter End Position Date | Investment AUM in Quarter End Position | Investment AUM in Previous Eligible Quarter End or 31 March 2024 | Investment AUM Incremental | Eligible for Campaign Quarter Reward |
|------------------|-----------------------------------|---------------------------|--|--|------------------------------------|--------------------------------------|
| Quarter 1 | 1 April 2024 – 30 June 2024 | 30 June 2024 | RM500,000 | RM500,000 (as at 31 Mar'24) | - | No |
| Quarter 2 | 1 July 2024 – 30 September 2024 | 30 September 2024 | RM500,000 | RM500,000 (as at 31 Mar'24) | - | No |
| Quarter 3 | 1 October 2024 – 31 December 2024 | 31 December 2024 | RM3,700,000 | RM500,000 (as at 31 Mar'24) | RM2,700,000 (RM3.7mil – RM1mil) | Yes |
| Quarter 4 | 1 January 2025 – 31 March 2025 | 31 March 2025 | RM3,700,000 | RM3,700,000 (as at 31 Dec'24) | - | No |

- g. In the event the Eligible Customers have a Quarterly Investment AUM Incremental of more than RM1,000,000 but the total Investment AUM by the Quarter end position date is less than RM1,000,000, the Eligible Customers will not be eligible for Offer 1.
- h. The Investment AUM amount is calculated based on daily market pricing of respective investment products.
- i. The Quarterly Reward is based on first-come-first served basis according to investment's transaction trade date. The Campaign shall end when either the Bank has achieved the Quarterly Reward capping as stated in Table 1 or at the end of the Campaign Period, whichever comes first. Notice will be given via the bank's official website.
- j. Eligible customers who meet the Minimum Quarterly Investment AUM Incremental and maintain or increase their Current or Savings Account/-i ("**CASA/-i**") AUM average balance ("**Average CASA/-i AUM**") on respective Quarter End Position Date as defined in Table 2 are entitled to Quarterly Bonus Interest/Profit for 3 months as stipulated in **Table 3** below:

Table 3

| Tier | Minimum Quarterly Investment AUM Incremental | Minimum Quarterly Average CASA/-i AUM Incremental | Quarterly Bonus Interest/Profit | Capping per Quarter |
|------|--|---|---------------------------------|-----------------------|
| 1 | RM1,000,000 - < RM3,000,000 | Maintain or have an Average CASA/-i AUM of at least RM100,000 whichever is higher | 0.40% p.a. | 22 Eligible Customers |
| 2 | RM3,000,000 - < RM5,000,000 | | 0.70% p.a. | 7 Eligible Customers |
| 3 | ≥ RM5,000,000 | | 1.00% p.a. | 7 Eligible Customers |

- k. CASA/-i AUM is referring to the total sum balances of any CASA/-i except for SaveLink Account/-i.
- l. Quarterly Bonus Interest/Profit will be calculated based on Quarterly Average CASA/-i AUM up to RM500,000.

Quarterly Bonus Interest/Profit (RM)

$$= \frac{\text{Quarterly Average CASA/-i AUM} * \text{Quarterly Bonus Interest/Profit} * \text{Total No of Days per Quarter}}{365 \text{ days}}$$

- m. For Eligible Customers that have yet to be eligible for any Quarterly Bonus Interest/Profit, the 1st Quarterly Bonus Interest/Profit will be calculated by comparing to the CASA/-i AUM position as of 31 March 2024.

Example:

Customer D is currently participating in the Quarter 3 (1 October 2024 – 31 December 2024) reward and has yet to be eligible for his/her 1st Quarterly Reward and Quarterly Bonus Interest/Profit in the previous quarter(s). The Customer D's Quarterly Average CASA/-i AUM Incremental will be calculated by comparing to his/her CASA/-i AUM as of 31 March 2024 i.e.

$$\text{Average CASA/-i AUM}_{\text{as of 31 Dec 24}} = \frac{\text{Sum of Quarter 3 Day End CASA/-i AUM}}{\text{Total No of Days in Quarter 3}}$$

$$\text{Average CASA/-i AUM Incremental} = \text{Average CASA/-i AUM}_{\text{as of 31 Dec 24}} - \text{CASA/-i AUM}_{\text{as of 31 Mar 24}}$$

Customer D:

| Campaign Quarter | Investment AUM Incremental | Eligible for Campaign Quarter Reward | Average CASA/-i AUM in Quarter End Position | CASA/-i AUM in Previous Eligible Quarter End or 31 March 2024 | Eligible for Quarterly Bonus Interest/Profit | Bonus Interest/Profit Computation |
|------------------|----------------------------|--------------------------------------|---|---|--|-----------------------------------|
| Quarter 1 | RM200,000 | No | RM300,000 | RM300,000 (as at 31 Mar'24) | No | - |
| Quarter 2 | RM200,000 | No | RM300,000 | RM300,000 (as at 31 Mar'24) | No | - |

| | | | | | | |
|-----------|--------------------|------------|------------------|--------------------------------|------------|--|
| Quarter 3 | RM1,200,000 | Yes | RM300,000 | RM300,000 (as at 31 Mar'24) | Yes | RM302.47 (RM300,000 * 0.40%p.a. / 365 * 92) |
| Quarter 4 | RM3,200,000 | Yes | RM200,000 | RM300,000 (as at 31 Dec'24) | No | - |

- n. For Eligible Customers that are eligible for at least one (1) Quarterly Bonus Interest/Profit, the subsequent Quarterly Bonus Interest/Profit will be calculated by comparing to the CASA/-i AUM of the previous eligible quarter's end date position.

Example:

Customer E is currently participating in the Quarter 3 (1 October 2024 – 31 December 2024) reward and was eligible for the Quarterly Reward and Quarterly Bonus Interest/Profit in Quarter 1 (1 April 2024 – 30 June 2024). The Customer E's Quarterly Average CASA/-i AUM Incremental will be calculated by comparing to his/her CASA/-i AUM as of 30 June 2024 i.e.

$$\text{Average CASA/-i AUM Incremental} = \text{Average CASA/-i AUM}_{\text{as of 31 Dec 24}} - \text{CASA/-i AUM}_{\text{as of 30 Jun 24}}$$

Customer E:

| Campaign Quarter | Investment AUM Incremental | Eligible for Campaign Quarter Reward | Average CASA/-i AUM in Quarter End Position | CASA/-i AUM in Previous Eligible Quarter End or 31 March 2024 | Eligible for Quarterly Bonus Interest/Profit | Bonus Interest/Profit Computation |
|------------------|----------------------------|--------------------------------------|---|---|--|--|
| Quarter 1 | RM3,200,000 | Yes | RM250,000 | RM250,000 (as at 31 Mar'24) | Yes | RM436.30 (RM250,000 * 0.70%p.a. / 365 * 91) |
| Quarter 2 | RM200,000 | No | RM300,000 | RM250,000 (as at 30 Jun'24) | No | - |
| Quarter 3 | RM5,500,000 | Yes | RM600,000 | RM250,000 (as at 30 Jun'24) | Yes (only capped at RM500,000 Average CASA/-i AUM) | RM1,260.27 (RM500,000 * 1.00%p.a. / 365 * 92) |
| Quarter 4 | - | No | RM600,000 | RM600,000 (as at 31 Dec'24) | No | - |

- o. In the event the Quarterly Average CASA/-i AUM of the Eligible Customers by the Quarter end position date is less than RM100,000, the Eligible Customers will not be eligible for Quarterly Bonus Interest/Profit.
- p. The Quarterly Bonus Interest/Profit is based on first-come-first served basis according to investment's transaction trade date. The Campaign shall end when either the Bank has achieved the Quarterly Bonus Interest/Profit capping as stated in Table 3 or at the end of the Campaign Period, whichever comes first. Notice will be given via the bank's official website.
- q. Eligible customers who do not have an existing Investment account/profile/record in our banking system as at 31 March 2024 are also entitled to Special Reward as stipulated in **Table 4** below:

Table 4

| Tier | Minimum Quarterly Investment AUM Incremental | Special Reward | Capping |
|------|--|----------------|-----------------------|
| 1 | RM1,000,000 - < RM3,000,000 | RM500 | 40 Eligible Customers |
| 2 | RM3,000,000 - < RM5,000,000 | | |
| 3 | ≥ RM5,000,000 | | |

- r. The Eligible Customer is only entitled for a one (1) time Special Reward throughout the Campaign Period.
- s. The Special Reward is based on first-come-first served basis according to investment's transaction trade date. The Campaign shall end when either the Bank has achieved the Special Reward capping

as stated in Table 4 or at the end of the Campaign Period, whichever comes first. Notice will be given via the bank's official website.

- t. The Quarterly Reward, Quarterly Bonus Interest/Profit and Special Reward will be credited into the **CASA-i** maintained by the Eligible Customers within 90 days after the fulfilment of Clause 3 in respective Quarter End Position Date as defined in Table 2.
- u. The Eligible Customers will be notified by their respective Relationship Manager on the successful crediting of the Quarterly Reward, Quarterly Bonus interest/Profit and Special Reward.
- v. The Eligible Customers must maintain an active and valid CASA with the Bank, failing which the Quarterly Reward, Quarterly Bonus interest/Profit and Special Reward shall be forfeited.
- w. In the event the Eligible Customers have more than one (1) CASA, the CASA with the highest End of Period ("**EOP**") balance at the point of data will be credited with the Quarterly Reward, Quarterly Bonus interest/Profit and Special Reward. For the avoidance of doubt, EOP balance refer to end of day balance at the point of crediting the Quarterly Reward, Quarterly Bonus interest/Profit and Special Reward into CASA.

8. Offer 2 – Annual Investment AUM Incremental

- a. Eligible Customers are entitled for the Annual Reward as stipulated in **Table 5** below upon meeting the Minimum Annual Investment AUM Incremental:

Table 5

| Minimum Annual Investment AUM Incremental | Annual Reward | Capping |
|---|---------------|----------------------|
| RM20,000,000 | RM10,000 | 5 Eligible Customers |

- b. Investment AUM is referring to the total sum balances in the Participating Investments Accounts as defined in Clause 4.
- c. The Investment AUM incremental will be calculated by comparing to the Eligible Customer's Investment AUM position as of 31 March 2024. i.e.

$$\text{Investment AUM Incremental} = \text{Investment AUM}_{\text{as of 31 Mar 25}} - \text{Investment AUM}_{\text{as of 31 Mar 24}}$$
- d. In the event the Investment AUM of the Eligible Customers as of 31 March 2024 is less than RM1,000,000, then the Investment AUM Incremental will be calculated with the baseline of RM1,000,000.

Example:

Customer F:

| Campaign Period | Investment AUM Position as of 31 March 2024 | Investment AUM Position as of 31 March 2025 | Investment AUM Incremental | Eligible for Campaign Annual Reward |
|------------------------------|---|---|--|-------------------------------------|
| 1 April 2024 – 31 March 2025 | RM500,000 | RM50,000,000 | RM49,000,000 (RM50,000,000 – RM1,000,000) | Yes |

- e. In the event the Eligible Customers have an Annual Investment AUM Incremental of more than RM20,000,000 but the total Investment AUM by the 31 March 2025 is less than RM1,000,000, the Eligible Customers will not be eligible for Offer 2.
- f. The Investment AUM amount is calculated based on daily market pricing of respective investment products.
- g. The Annual Reward is based on first-come-first served basis according to investment's transaction trade date. The Campaign shall end when either the Bank has achieved the Annual Reward capping as stated in Table 5 or at the end of the Campaign Period, whichever comes first. Notice will be given via the bank's official website.
- h. The Annual Reward will be credited into the Current or Savings Account ("**CASA**") maintained by the Eligible Customers within 90 days from 31 March 2025 after the fulfilment of Clause 3.

- i. The Eligible Customers will be notified by their respective Relationship Manager on the successful crediting of the Annual Reward.
 - j. The Eligible Customers must maintain an active and valid CASA with the Bank, failing which the Annual Reward shall be forfeited.
 - k. In the event the Eligible Customers have more than one (1) CASA, the CASA with the highest End of Period (“**EOP**”) balance at the point of data will be credited with the Annual Reward. For the avoidance of doubt, EOP balance refer to end of day balance at the point of crediting the Annual Reward into CASA.
9. The Quarterly Reward, Quarterly Bonus Interest/Profit, Special Reward and/or Annual Reward is not transferrable and non-exchangeable in any kind. The Bank shall not entertain any request from any of the Eligible Customers or any other persons whomsoever to give away or change the Quarterly Reward, Quarterly Bonus Interest/Profit, Special Reward and/or Annual Reward to any third (3rd) party.

General

10. 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 operation and/or maintenance of the Eligible Accounts or otherwise.
11. All decisions made by the Bank in relation to this Campaign shall be final and binding on the Eligible Customers. No correspondences, appeal or disputes in respect of the same shall be entertained.
12. The Bank reserves the right to add, delete, vary and/or amend the Terms and Conditions, either wholly or in part, with notification to be published at the Bank’s website at www.alliancebank.com.my prior to the changes. In the event of any inconsistency between the Terms and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.
13. For any cancellation, termination, suspension or extension of this Campaign Period shall not entitle the Eligible Customers to any claims or compensations against the Bank or for any losses, damages, costs or expenses as may be sustained, suffered or incurred by the Eligible Customers as a direct or indirect result of the said cancellation, termination, suspension or extension due to the Eligible Customers own act.
14. The Bank shall not be responsible nor shall accept any liabilities for any default (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 Campaign.
15. All 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.
16. By participating in this Campaign, 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/Notice-and-Choice-Principle-Statement-Personal-Data-Protection-Act-2010> 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.
17. 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.
18. By virtue of participating in this Campaign, 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> 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.

19. 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 Policy 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 Resident Eligible Customers without domestic ringgit borrowing¹ are allowed to undertake of any amount in foreign currency assets onshore and abroad; or
 - ii. The Resident 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 on individual basis 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 Policy Notices, ABMB 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 ABMB.
20. The Eligible Customer(s) must sign all relevant standard documents and comply with all terms and conditions applicable to his/her Participating Products under the Campaign, which are separate from the terms and conditions set out herein. By participating in this Campaign, the Eligible Customers acknowledge that they 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, trade financing facility, including but not limited to, trade guarantee or guarantee for payment of goods, 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 and used for payment for retail goods or services only
- ii. any obligation considered or deemed as Domestic Ringgit Borrowing under any of the Foreign Exchange Policy Notices

Prevention and Mitigation of Banking Fraud and Scam

21. The Bank may from time to time provide the latest update or content to educate the Customer and create awareness that help prevent or mitigate fraud and scam risk. These may include but not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
22. The Customer shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, debit card, telephone banking PIN, internet and mobile banking login credentials,

and transaction authorisation code (TAC). The Customer shall notify the Bank immediately when the Customer becomes aware that any of the above is lost or used without authority or proper authorisation. The Customer shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Customer had notified the Bank in accordance with these Terms and Conditions that the Customer's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.

23. Where any loss or damage suffered by the Customer is solely attributed to the wilful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Customer in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable for any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.
24. Upon being notified by the Customer of such incident, the Bank shall conduct an investigation and the Customer is required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measures upon detection (with/without prior consent from customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
- i. Suspend or freeze the affected account;
 - ii. Revoke or reset the Customer's internet or mobile banking access; and/or
 - iii. Revoke the validity of banking instruments;
- and the Customer will be notified once the above has been operated.

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.

CASA-i and eligible Islamic Deposits accounted for the computation of Net Investable Asset Under Management (NIA_AUM) are based on Shariah contract of Tawarruq.

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).