



ALLIANCE BANK

Alliance Bank Investment and Fixed Deposit Bundle Campaign Terms and Conditions

1. The “Alliance Investment and Fixed Deposit Bundle Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**ABMB**” or “**Bank**”) and shall run from 1 April 2022 to 30 September 2022 (both dates inclusive) or such other time period as may be notified by ABMB from time to time (“**Campaign Period**”); inclusive of both dates, unless as stated otherwise.
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-to-bank and Existing-to-bank ABMB Customers (“**Eligible Customers**”).
4. Notwithstanding the foregoing, the following person(s) shall, however, not be eligible to participate in this Campaign:
 - (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) Customers who are in default of any facilities granted by ABMB (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;

Promotion Mechanics

A. Unit Trust and Fixed Deposit Bundle (“Offer A”)

5. The Offer A is open to new and/or existing ABMB customers (“**Offer A Eligible Customers**”).
6. Offer A Eligible Customers who purchase the selected Conventional Unit Trust (“**UT**”) products during the Campaign Period are eligible to enjoy a promotional Fixed Deposit rate (“**Offer A Promotional FD Rate**”) as per stipulated in Table 1 below, subject to the Terms and Conditions herein:
 - (a) Offer A Eligible Customers who have invested a minimum amount of RM10,000 (“**Minimum UT Amount**”) in single transactions of selected Conventional UT during Campaign Period are eligible to place a Fixed Deposit (“**FD**”) at 3-month 6.28% p.a. up to one (1) time of the invested minimum UT amount; and
 - (b) The minimum FD amount to be placed under the Offer A Promotional FD Rates is set at RM1,000 (“**Minimum FD Amount**”).

Table 1:

Conventional UT Products**		Fixed Deposit Product*	
Participating Products	Minimum UT Amount	Offer A Promotional FD Rates and Tenure	FD to UT Products Ratio
Selected Conventional UT funds with minimum 3.5% sales charges	RM10,000	3-month 6.28% p.a.	Minimum of RM 1,000 and up to one (1) time of invested minimum UT amount

* Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

** Not protected by Perbadanan Insurans Deposit Malaysia.

7. The Offer A shall end when either the Bank has achieved the allocated Fixed Deposit fund size’s threshold of RM198,375,000 or at the end of the Campaign Period, whichever comes first.

8. The list of participating product(s) is available at branch and/or to request from relationship manager(s).
9. The Promotional FD amount must be placed on the same day of the UT transaction order date or after the UT transaction is completed and within the Campaign Period. No Promotional FD placement is allowed after Campaign Period is ended.
10. In the event the UT amount is less than Minimum UT Amount of RM10,000, the Promotional FD Rates shall cease to apply and ABMB's prevailing FD board rate shall be applied with the same period and placement amount.
11. Offer A Eligible Customers must be a primary accountholder or the secondary accountholder for the conventional UT account and conventional FD account.

B. Retail Securities and Fixed Deposit Bundle ("Offer B")

12. The Offer B is open to new and/or existing ABMB customers without any existing Retail Securities/Retail Sukuk account/profile/record in our banking system as at 31 March 2022. ("**Offer B Eligible Customers**").
13. Offer B Eligible Customers who purchase the selected Retail Securities ("**RS**") products during the Campaign Period are eligible to enjoy a promotional Fixed Deposit rate ("**Offer B Promotional FD Rate**") as per stipulated in Table 2 below, subject to the Terms and Conditions herein:
 - (a) Offer B Eligible Customers who have invested a minimum amount of RM400,000 ("**Minimum RS Amount**") in single and/or multiple transactions of selected RS during Campaign Period are eligible to place a FD at 3-month 5.00% p.a. up to one third (1/3) time of the invested minimum RS amount; and
 - (b) The minimum FD amount to be placed under the Offer B Promotional FD Rates is set at RM1,000 ("**Minimum FD Amount**").

Table 2:

Retail Securities Products**		Fixed Deposit Product*	
Participating Products	Minimum RS Amount	Offer B Promotional FD Rates and Tenure	FD to RS Products Ratio
Selected Retail Securities	RM400,000	3-month 5.00% p.a.	Minimum of RM 1,000 and up to one third (1/3) time of invested minimum RS amount

* Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

** Not protected by Perbadanan Insurans Deposit Malaysia.

14. Each Offer B Eligible Customer is entitled for one (1) time promotion FD placement only.
15. The Offer B shall end when either the Bank has achieved the allocated Fixed Deposit fund size's threshold of RM4,083,000 or at the end of the Campaign Period, whichever comes first.
16. The list of participating product(s) is available at branch and/or to request from relationship manager(s).
17. The Promotional FD amount must be placed on the same day of the RS transaction date or after the RS transaction is completed and within the Campaign Period. No Promotional FD placement is allowed after Campaign Period is ended.
18. Offer B Eligible Customers must be a primary accountholder or the secondary accountholder for the RS account and conventional FD account.

General

19. This Campaign is only applicable to conventional UT / RS accounts and FD accounts, Islamic UT / Retail Sukuk accounts and Alliance Term Deposit Account-i (ATD-i) are not applicable.

20. Partial withdrawal of the FD is not allowed during the tenure of the FD. If the FD is withdrawn before its maturity date, the Eligible Customers will not receive any interest on the premature withdrawal.
21. Upon Maturity, the FD will be automatically renewed at the 3-month FD prevailing board rate respectively.
22. The Promotional FD Rates is subject to revision and should there be a change in the Overnight Policy Rate (“OPR”) a notice will be published on the Bank’s website at www.alliancebank.com.my.
23. By participating in this Campaign, the Eligible Customers shall have fully understood, accepted and agreed to be bound by all the Terms and Conditions herein.
24. 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.
25. All decisions made by ABMB 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.
26. ABMB 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 Alliance Bank’s website at www.alliancebank.com.my twenty-one (21) calendar days prior to the changes.
27. For any cancellations, terminations, suspension or extension of this Campaign Period by ABMB 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.
28. ABMB 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.
29. The Eligible Customers hereby understand and consent 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 campaign. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data you had disclosed.
30. 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/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 Campaign.
31. 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.
32. 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.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.

33. 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, 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.

34. 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 Campaign, which are separate from the terms and conditions herein. By participating in this Campaign, 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, 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 Notices

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.