



ALLIANCE BANK

ALLIANCE INVESTMENT BANK

# **Alliance Investment Bank Berhad and Alliance Bank Malaysia Berhad Wheel of Fortune Campaign Terms & Conditions**

1. The Alliance Investment Bank Berhad and Alliance Bank Berhad Wheel of Fortune Campaign ("Campaign") is organised by Alliance Investment Bank Berhad ("AIBB") and Alliance Bank Malaysia Berhad ("ABMB") (collectively referred to as the "Bank") and shall run from 1 October 2019 to 30 June 2020 (both dates inclusive) or such other time period as may be notified by the Bank from time to time ("Campaign Period").
2. The Bank reserves the right at any time with prior notice to change the duration and/or the commencement and/or expiry dates of the Campaign Period.
3. This Campaign is open to the following individuals ("Eligible Customers"):
  - a) All individuals who open or maintain the following account(s) with the Bank ("Eligible Account"):
    - Share trading accounts (Including Flexi 7/ T+7 account)
    - Share margin accounts (including Margin plus Trading account)

External margin/ ESOS/ IPO/ Placement financing accounts are **excluded** from this Campaign.

The following customers however shall **not** be eligible to participate in this Campaign:

- a) Permanent and/or temporary staff or employees of the Bank (including its subsidiaries and related companies)
  - b) Existing external Share Trading/Share Margin Customers
  - c) AIBB remisiers
  - d) Individuals who have been adjudicated a bankrupt
  - e) The Bank's customers who are in default of any facilities granted by ABMB or AIBB (including its subsidiaries and related companies) at any time before or during the Campaign Period; and
  - 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.
4. If an individual is no longer a staff or employee of the Bank (or its subsidiaries and related companies), the individual will be eligible to participate in the Campaign starting from the following month from the date of cessation.

This Campaign is in the form of a lucky draw with the number of entries earned and accumulated by the Eligible Customers in the manner stated below. There will be one (1) draw for entries earned and accumulated for every three (3) months period ("Lucky Draw Period") during the Campaign Period and a final draw for entries earned and accumulated throughout the Campaign Period.

Draw	Lucky Draw Period (Period for accumulation of entries)	Lucky Draw Date	Prize
1	1 October 2019 to 31 December 2019	31 January 2020	Samsung Galaxy S10+
2	1 January 2020 to 31 March 2020	30 April 2020	Samsung Galaxy S10+
3	1 April 2020 to 30 June 2020	31 August 2020	Samsung Galaxy

			S10+
Final	1 October 2019 to 30 June 2020	31 August 2020	BMW 318i

**Entries for the lucky draw can be earned via the methods below:**

Subject	Criteria	Entries Gained
<b>Eligible Customer who refers new to Alliance Retail Broking customer</b>		
Refer a new customer and Eligible Account is opened	Direct Share Trading/ Share Margin/Margin+Trading/ T+7/Flexi 7	10
Trade within 30 calendar days from the date of account opening (activated)	Account is traded with a minimum of RM5,000 buy/sell transaction	10
Referred accounts with trading activity	Direct Share Trading/ Share Margin/Margin+Trading/ T+7/Flexi 7	50% of the entries earned via brokerage by the referred account
<b>Eligible Customer who trades shares</b>		
Gross Brokerage	Every RM100	10
<b>Eligible Customer who open new Eligible Account</b>		
Open new Eligible Account	Direct Share Trading/ Share Margin/Margin+Trading/ T+7/Flexi 7	10
Trade within 30 days from the date of account opening (activated)	Account is traded with a minimum of RM5,000 buy/sell transaction	10
Gross Brokerage	Every RM100	10
<b>Bonus Entries</b>		
Gross Brokerage	Upon achieving total brokerage of RM3,000 and above (accumulated gross brokerage per quarterly Campaign Period)	12 for every RM100 gross brokerage

5. The number of entries earned and accumulated during each Lucky Draw Period will not be carried forward to the next Lucky Draw Period. However, the number of entries

earned and accumulated during each Lucky Draw Period shall be taken into account for the final draw.

**Example:** Customer A earned and accumulated 10 entries during the first Lucky Draw Period. At the start of the second Lucky Draw Period, customer A's entry counts will start from 0 again. However, the 10 entries earned and accumulated during the first Lucky Draw Period will be counted and included for the final draw.

6. If the account is opened during the first Lucky Draw Period but activated during the second Lucky Draw Period, the entries awarded for the activation of account will be counted for the second Lucky Draw Period  
**Example:** Customer B opened an account on 15 December 2019 (within the first Lucky Draw Period), but only activates the account on 12 January 2020 (within thirty (30) calendar days from the account opening date, which falls within the second Lucky Draw Period), customer B will gain 10 entries from the opening of account during the first Lucky Draw Period, and another 10 entries for account traded during the second Lucky Draw Period.
7. Entries will not be awarded for Eligible Accounts opened and accumulated gross brokerage for trades performed after the Campaign Period. However, if the Eligible Account is opened on 30 June 2020, Eligible Customers will have up to 30 July 2020 to activate the Eligible Account to earn entries for account activation for the third and final draw.
8. Entries earned from 24 February to 30 June 2020 will be doubled (2x) for all customer and entries for Privilege Bank customer from 24 February to 31 March 2020 are tripled (3x).
9. All new account opening application form must be submitted before 15 June 2020 in order to participate in this Campaign.
10. The referral must be done via our website: <https://www.alliancebank.com.my/promotions/investment/wheel-of-fortune-mgm-referral.aspx> by entering personal details of the Eligible Customer such as client code and also details of the potential new customers that are being referred such as name (as per NRIC) and NRIC number etc. The Eligible Customer must obtain consent from the potential new customer before entering the details at our website. Any referral using other methods or incomplete or incorrect details provided will not be accounted for this Campaign.
11. Any new customers can only be referred once regardless of product type. In the event of the same new customer being referred by multiple 'Eligible Customers', the Bank will take the first-in-order application via our website mentioned at Clause 9 as the eligible referral.
12. All lucky draw winners will be required to answer simple question(s) relating to the Campaign in order to receive the prize. Winners who fail to answer the question(s) correctly will be disqualified and the Bank will draw the next winner.
13. Margin and non-margin account are considered as two separate categories. An existing AIBB or ABMB non- margin customer can open a new margin account during the Campaign Period and that new margin account will be considered as a new Eligible Account, provided that the Eligible Customer does not have any existing margin account with AIBB or ABMB, vice versa.

14. Entries for new Eligible Account opening and activation of new Eligible Account will only be rewarded to the Eligible Customers once regardless of how many new Eligible Accounts the Eligible Customers has, as long as it is in the same product category (margin or non-margin).  
**Example:** Customer A opened 2 new non-margin accounts and achieved the minimum of RM5,000 trading amount required for account activation entries on both accounts. In this case, since both new activated accounts are in the same category (non-margin), the Eligible Customers can only get 20 entries (10 entries from new Eligible Account opening + 10 entries from newly activated Eligible Account).
15. Entries earned for accumulated gross brokerage will be based on the total gross brokerage agglomerated across all AIBB and ABMB share trading and share margin accounts owned by the same Eligible Customers.  
**Example:** Customer A owns 2 trading accounts, the total gross brokerage contributed by the first trading account is RM1,250 and the second trading account is RM1,050. In this case, the total gross brokerage will be totaled to RM2,300. Based on the Campaign mechanics of 10 entries for every RM100 gross brokerage accumulated, customer A will earn 230 entries.
16. There is no limitation to how many prizes the same individual can win in this Campaign.
17. The colour of the BMW318i and Samsung Galaxy S10+ shall be determined by the Bank at its discretion.
18. The winners will be announced on the Alliance Bank official Facebook page and informed via text messages/phone call/email.
19. The Grand Prize will be given out at a prize giving ceremony that will be communicated to the winner at a later date.
20. The Eligible Customers who have closed their Eligible Account during the Campaign Period and reopened a new Eligible Account will not be considered as opening a new Eligible Account in the context of this Campaign and will not be rewarded with any entries related to new accounts.
21. Any additional cost incurred for the car registration, processing fee, shipment and delivery will be borne by the winners.
22. The Campaign Reward given for this Campaign shall be at the Bank's discretion and any decision made by the Bank in respect thereof shall be final.
23. The Campaign Reward is provided on an "as is" basis and is neither transferable to any third party nor exchangeable for cash, credit, cheque or other items in kind. Where applicable, the Campaign Reward shall be subjected to the terms and conditions of the supplier, manufacturer and/or merchant of the relevant Campaign Reward which the terms and conditions are separated from the Bank's terms and conditions governing this Campaign.
24. Eligible Customers hereby agree and authorises the Bank to disclose their personal details (including but not limited to name, NRIC number, phone number(s) and mailing address) to the supplier(s), manufacturer(s), merchant(s), agent(s), service provider(s) and/or distributor(s) appointed to deliver the Campaign Reward.
25. The Campaign Reward will be delivered to the Eligible Customers within forty-five (45) days after the Campaign Period has ended. The Bank shall be entitled to forfeit the Campaign Reward for failure of delivery after two (2) attempts.

26. It is the Eligible Customers' responsibility to ensure that his/her phone number(s) and mailing address provided are current and updated in the Bank's records. Delivery of the Campaign Reward will be made to the Eligible Customers' latest address in the Bank's records within Malaysia. Eligible Customers who have a P.O. Box address or an overseas address in the Bank's records must contact Alliance Bank Contact Centre (03-5516 9988) within ten (10) days after the Campaign Period has ended to provide an alternative address in Malaysia for delivery. The Bank shall not be responsible to the Eligible Customers for non-delivery of the Campaign Reward or any loss suffered in the event Eligible Customers' phone number(s) and/or mailing address in the Bank's record are not current or inaccurate.
27. The Campaign Reward is subject to availability. The Bank reserves the right to change or substitute at any time, at its own discretion, the Campaign Reward with other item(s) or reward(s) of similar value with prior notice.
28. Any risk of loss and damage to the Campaign Reward is passed to the Eligible Customers upon delivery of the Reward to the Eligible Customers. The Bank or its appointed representatives shall not be liable for or obliged to replace any defective, lost, damaged or stolen Campaign Reward.
29. The Bank will not assume any responsibility nor be liable including but not limited to any support, warranty, defects and malfunction relating to the Campaign Reward.
30. Where applicable, the Eligible Customers are advised to examine the Campaign Reward upon receipt. If the Campaign Reward is found to be faulty or damaged, the Eligible Customers should liaise with the relevant supplier, merchant, manufacturer, agent or service provider directly. The Bank does not provide any warranty or guarantee of any kind for the Campaign Reward nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Campaign Reward. The Bank does not represent and is not an agent of the supplier(s), manufacturer(s), merchant(s), agent(s) and/or service provider(s) whosoever participating in this Campaign. The Bank shall not be liable to the Eligible Customers or other persons whosoever for any losses, costs or damages whatsoever of any kind as may be sustained, suffered or incurred by Eligible Customers or any person(s), resulting from the use of the Campaign Reward or otherwise.
31. The Bank has not certified the Campaign Reward and expressly excludes and disclaims any representations, warranties or endorsements, whether express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials in respect of this Campaign and the Campaign Reward and in connection thereof.
32. The Bank shall not entertain any complaint in connection with the Campaign Reward. Eligible Customers shall seek recourse with the relevant supplier, manufacturer, merchant, agent or service provider directly.
33. The Campaign Reward shown in the advertisements and other marketing materials are for illustration purposes only. The actual design may differ.
34. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted and agreed to be bound by the Terms and Conditions herein ("Campaign Terms and Conditions") including any amendments or variations to it and accept the

same in its entirety. The Campaign Terms and Conditions and Bank's decision on all matters relating to this Campaign shall be final and binding on all the Eligible Customers and no correspondences and/or appeal in respect thereof shall be entertained.

35. The Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Customers' share trading and share margin accounts and banking accounts maintained with the Bank ("the Existing Terms").
36. The Eligible Customers 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.
37. 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 Eligible Customers' entitlement during the Campaign Period.
38. The Eligible Customers 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 it deems appropriate without any compensation.
39. The accounts of the Eligible Customers must at all time during Campaign Period (i) be valid, in good credit standing and not be in breach of any terms of the Campaign Terms and Conditions or the Existing Term; and (ii) not be terminated or closed or be made subject to any attachment, adverse orders made by 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 Wheel of Fortune Campaign prizes.
40. The Bank reserves the right to withdraw/cancel, terminate, suspend or extend this Campaign and/or to add, delete, suspend or vary the Campaign Terms and Conditions contained herein, wholly or in part at its discretion with prior notice by way of posting on the Bank website, display at branch premises or advertisements or by any other means of notification which the Bank may select and such shall be binding on the Customers as from the date of the notification or from such other date as may be specified by the Bank in the notification. Customers agree to access the Bank website at regular intervals to view the Campaign Terms and Conditions and are deemed to have agreed with any addition, deletion, suspension or variation to the Campaign Terms and Conditions.
41. The Bank reserves the right to disqualify the participation of any Individuals or forfeit the Wheel of Fortune Campaign prizes in circumstances where there is a fraudulent, unauthorised or reversal of transactions or breach or potential breach of the Campaign Terms and Conditions at its discretion. All records of the Bank on the transactions made shall be deemed conclusive and final.
42. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Customers or forfeiture of the Wheel of Fortune campaign prizes shall not entitle the Eligible Customers to any claims or compensations against the Bank 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, extension, disqualification or forfeiture.
43. The Bank shall not be responsible nor shall accept any liabilities arising or suffered by the Eligible Customers resulting directly or indirectly from this Campaign. The Bank shall not be or held responsible to the Eligible Customers in any manner if the Bank is unable to perform any of its obligations under this 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.

44. The Eligible Customers 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.
45. The Campaign Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.



