



ALLIANCE BANK

Alliance Bank 2021 Wealth and Fixed Deposit Campaign

Terms and Conditions

1. The “Alliance Bank 2021 Wealth and Fixed Deposit Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**ABMB**”) and shall run from 4 January 2021 to 31 March 2021 (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. The Campaign shall end when either the Bank has achieved the allocated Fixed Deposit fund size’s threshold of RM172,000,000 or at the end of the Campaign Period, whichever comes first.
3. 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.
4. This Campaign is open to All New-to-Bank and Existing-to-Bank ABMB Customers (“**Eligible Customers**”).
5. Notwithstanding the foregoing, the following person(s) shall, however, not be eligible to participate in this Wealth Campaign:
 - I. 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;
 - II. Customers whose account(s) are held with ABMB that are dormant or inactive or who have breached any agreements with ABMB;
 - III. Customers whose account(s) held with ABMB are delinquent or unsatisfactorily conducted;
 - IV. Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - V. 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 Campaign Period;
 - VI. 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;
 - VII. Any other person(s) as determined by ABMB to exclude according to its internal policy(ies).
6. Eligible Customers who purchase the Wealth Management Products during the Campaign Period are eligible to enjoy promotional Fixed Deposit rates (“**Promotional FD Rates**”) as per Table 1 below, subject to the Terms and Conditions herein:
 - i. Eligible Customers who have purchased a minimum annualised premium payment of RM10,000 (“**Minimum Banca Amount**”) of selected Banca Regular Premium (“**Banca RP**”) during the Campaign Period is eligible to place a Fixed Deposit (“**FD**”) at 1-month 20.21% p.a. up **or** 3-month 6.38% p.a. up to one (1) time of purchased Banca RP Amount; or
 - ii. Eligible Customers who have invested a minimum amount of RM50,000 (“**Minimum UT Amount**”) in single and/or multiple transactions performed on the same day of selected Conventional Unit Trust (“**UT**”) during the Campaign Period are eligible to place a FD at ~~1-month 20.21% p.a. or~~ 3-month 6.38% p.a. up to one (1) time of invested UT amount; and
 - iii. The minimum FD amount to be placed under Promotional FD Rates is set at RM1,000 (“**Minimum FD Amount**”).

Table 1:

Wealth Management Products			Deposit Products		
Product Type	Product Details	Minimum Amount (RM)	Product Type	Promotional FD Rates and Tenure	FD Placement Amount (RM)
Banca Regular Premium ("Banca RP")	<ul style="list-style-type: none"> • Elite Life Guard 2 • Elite Life Guard Plus 2 • Elite Legacy Builder • Elite Income Saver • Elite Max Saver • Elite Kids Saver 	10,000 Annualised Premium Payment	Fixed Deposit ("FD")	1-month 20.21% p.a. Or 3-month FD at 6.38% p.a.	Minimum of RM 1,000 up to one (1) time of eligible Annualised Premium Payment
Conventional UT	Selected funds with minimum 3.5% sales charge	50,000		3-month FD at 6.38% p.a.	

7. The list of participating product(s) is available at branch and/or to request from relationship manager(s).
8. For Banca RP product purchased during Campaign Period, the applications must be submitted to and received by Manulife Insurance Berhad within the Campaign Period and accepted and/or issued on or before 15 April 2021. Combination of multiple policies from the same policyholder to meet the Minimum Banca Amount as stated in Clause 7 does not qualify for this Campaign. Eligible Customers must be a Banca RP policyholder to enjoy the Promotional FD Rates.
9. Eligible Customers must be the primary accountholder for the conventional UT account and conventional FD account. Islamic UT accounts and/or Islamic FD accounts are not the participating accounts in this Campaign.
10. In the event the investment transactions and/or insurance applications or policies are declined, terminated, cancelled, cool-off or lapsed within the FD tenure period, 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. In the event the investment transactions and/or insurance applications or policies are declined, terminated, cancelled, cool-off or lapsed after the FD tenure period and the promotional interest rate was credited, the cost of the Promotional Interest rate will be deducted from the crediting account and/or any other related account.
12. Partial withdrawal of the FD is not allowed during the tenure of the FD. If the FD is withdrawn before its maturity date, the interest payable, if any, will be subjected to ABMB's policy on premature withdrawal. In such circumstances, the Eligible

Customers will not receive any interest on the premature withdrawal before the end of the Campaign Period.

13. Upon Maturity, the FD will be automatically renewed at the 1-month or 3-month FD prevailing board rate respectively.
14. 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.
15. 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.
16. 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, 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
- 17. 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.
- 18. 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.
- 19. The Eligible Customers further agree to co-operate and comply with requests from ABMB for the purpose of organising, promoting and conducting this Campaign.
- 20. 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.
- 21. 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.
- 22. For any cancellations, terminations, suspension or extension of this Campaign 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.
- 23. 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 Campaign.
- 24. 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 Campaign.
- 25. 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 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.
- 26. By participating in this Campaign, the Eligible Customers agree that they have read the Notice & 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.
- 27. 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.

28. 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.

Note

Fixed Deposit Account is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.

Banca RP 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 above plan(s) is/are underwritten by Manulife Insurance Berhad (814942-M). 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 Alliance Bank Malaysia Berhad's marketing material for the products offered by Manulife Insurance Berhad.

DISCLAIMER FOR INVESTMENT PRODUCTS

Investments in Unit Trust funds are not obligations of, deposits in, guaranteed or insured by the Bank and are subject to investment risks, including the possible loss of the principal amount invested. Customers are advised to read the Master Prospectus / Information Memorandum of the respective funds before investing. Customers should also consider all fees and charges involved before investing. Past performance of the funds is not an indication of future performance and income distributions are not guaranteed. Customers should reply on their own evaluation to assess the merits and risks of any investment.