



ALLIANCE BANK

Alliance Bank Gold Everywhere Campaign Terms and Conditions

Deposits Terms and Conditions

1. The “Alliance Bank Gold Everywhere Campaign-Deposit” (“Deposit Offer”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) shall run from **7 July 2020 to 30 September 2020**; inclusive of both dates, unless as stated otherwise (“Campaign Period”). It is supported by Quantum Metal Sdn Bhd.
2. By participating in this Deposit Offer, 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.
3. Notwithstanding the foregoing, the following individuals **are not** eligible to participate in this Deposit Offer:
 - a) Customers whose account(s) with the Bank are dormant or inactive or who have breached any agreements with the Bank;
 - b) Customers whose account(s) with the Bank are, at the Bank’s discretion, unsatisfactorily conducted; and
 - c) Any other persons as determined by the Bank to exclude according to its internal policy (ies).
 - d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate in Deposit Offer - New Account Opening Gift

(New Customers and Existing Customers who meet the conditions as set out for the Deposit Offer will hereinafter be collectively referred to as “Eligible Customers”)

4. To be entitled for the respective gifts as stipulated in **Table A** below (“Gift”), the Eligible Customers must open a new Alliance Bank Current Account(s) or Savings Account(s) (“CASA”) with minimum Fresh Funds and/or place and earmark Fresh Funds within seven (7) calendar days of the Fresh Funds eligibility (as defined hereunder). SaveLink Account, Share Trading and Share Margin Financing (“SMF) Accounts are excluded in this Deposit Offer. (“Eligible Accounts”).
5. Eligible Customers will be required to earmark the minimum amount of RM60,000 in the Eligible Accounts as stated in **Table A** for the corresponding gift. The placements made cannot be split, whether by way of placement date(s) and/or account(s).

“**Fresh Funds**” are defined as funds that are not derived from any existing account(s) with the Bank or its subsidiaries. It must not be funds transferred from any existing Savings/Current/Fixed Deposit/Foreign Currency Account(s) of the Bank or in the form of cheques, cashier’s orders or demand drafts issued by the Bank. All amounts that are not Fresh Funds would not be eligible for the Deposit Offer.

Table A:
Deposit Offer - New Account Opening Gift

Action	Minimum Fresh Funds (RM)	Gift
Open an Eligible Account	5,000	e-Gold worth RM25

Deposit Offer - Fresh Funds Earmark Gift

Tier	Earmark Amount (RM) for Fresh Funds	Gift	Earmark Period	Charges for Early Uplift /Withdrawal
A	60,000	e-Gold worth RM150	6 months	RM150
B	120,000	e-Gold/ Gold Coin worth RM500	6 months	RM500
C	180,000	e-Gold/ Gold Coin worth RM1,000	6 months	RM1,000

6. The new account opening Gift is only applicable for the New to Bank or New to CASA Eligible Customers who does not have a CASA with the Bank and maintains the minimum Fresh Funds in the new CASA during the account opening month. The Eligible Customers will only be rewarded once for a new account opening during the Deposit Offer Period.

In the event the Eligible Customers earmarked the Fresh Funds in the new Eligible Account opened, the Eligible Customers will be entitled for the gift(s) on both actions.

Example:

When the Eligible Customers opens the Eligible Accounts with RM60,000 Fresh Funds and earmarked the amount, the Eligible Customers will be rewarded with a Gift worth RM175 (RM25 for opening an Eligible Account and RM150 for the RM60,000 Earmark Amount of Fresh Funds).

7. The maximum capping on earmark of Fresh Funds will be capped at RM180,000 per account.
8. For Gift under Tier B or C listed in the Deposit Offer - Fresh Funds Earmark Gift, the Eligible Customers is allowed to choose either one unit of the equivalent value of Gold Coin or e-Gold to be credited into Gold Storage Account ("GSA") by the appointed vendor Quantum Metal Sdn Bhd ("e-Gold Supplier"). In the event the Eligible Customers is entitled for more than one Gift listed under Table A and Eligible Customers chooses a different type of Gift, the Gift selection will be based on the Eligible Customers' latest choice of Gift during the Campaign Period.

Example:

On 7 July, the Eligible Customers chooses to receive the e-Gold for his/her earmark on that day. On 7 August, the Eligible Customers chooses to receive the Gold Coin for another new earmark. In this case, the Eligible Customers will be rewarded with Gold Coin for both earmark made upon checking the eligibility.

9. The Eligible Customers are required to complete the form(s) assigned for this Campaign at the respective branch where the Eligible Customers have performed their transaction, which must be duly submitted to the Bank **on or before 30 September 2020** otherwise the Bank reserves the right to forfeit the Gift(s).
10. For Eligible Customers who hold accounts jointly with other parties, all such accounts shall be considered as one single account only based on the name of the primary account holder. In the event of joint account holders, the Gift(s) shall be given to the primary account holder only.
11. The amount placed in the Eligible Accounts shall be earmarked by the Bank for a period of time as stipulated in **Table A** from the date of placement ("Earmark Period"). The Eligible Customers shall, by virtue of their participation in this Deposit Offer, have given their full consent to the Bank for the said earmarking and the Bank shall be fully authorised to earmark the said Fresh Funds without any further reference to the Eligible Customers and without any liability to the Eligible Customers or other party for any consequences that may arise or result there from.
12. The Eligible Customers will nevertheless be allowed to withdraw the deposited Fresh Funds from the Eligible Accounts (whether in whole or in part) before the expiry of the Earmark Period. If they wish to do so a written request by the Eligible Customers shall be provided in respect thereof must first be received by the Bank and provided further that the Bank shall first deduct/hold a sum which is equivalent to the penalty charges of the Gift ("Charges for Early Uplift/Withdrawal" in **Table A**) before the requested withdrawal is effected in the event the Gift have already been redeemed.
13. Eligible Customers are not allowed to change/upgrade/break their earmarked amount once they have signed and submitted the form. The Gift(s) will be finalised upon

submission of the form(s) by the Eligible Customers, subject to non-cancellation and non-withdrawal of the account, where no Gifts will be awarded.

14. The Eligible Customers' CASA must be valid and active (not closed or terminated) as determined by the Bank at its discretion, to be eligible for participation during and after the Deposit Offer Campaign Period to qualify for the Gift(s). If during the Deposit Offer Campaign Period, the Eligible Customers close the CASA for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

Wealth Management Terms and Conditions

15. The "Alliance Bank Gold Everywhere Campaign-Wealth" ("Wealth Offer") is organised by Alliance Bank Malaysia Berhad ("Bank") and shall run from **7 July 2020 to 30 September 2020**; inclusive of both dates, unless as stated otherwise ("Campaign Period"). It is supported by Quantum Metal Sdn Bhd.
16. By participating in this Wealth Offer, 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.
17. The Bank reserves the right at any time to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.
18. This Campaign is open to All New-to-Bank and Existing-to-Bank Customers ("Eligible Customers") based on a first come first serve basis.
19. Notwithstanding the foregoing, the following person(s) shall, however, **not be** eligible to participate in this Wealth Offer:
- Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) including their respective immediate family members, meaning parents, spouses, children and siblings;
 - Customers whose account(s) are held with Alliance Bank that are dormant or inactive or who have breached any agreements with Alliance Bank;
 - Customers whose account(s) held with Alliance Bank are delinquent or unsatisfactorily conducted;
 - Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - Persons who are of unsound mind, minors and/or
 - The Bank's customers who are in default of any facilities granted by Alliance Bank (including its subsidiaries and related companies) at any time before or during the Wealth Offer Campaign Period; and
 - 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.
 - Any other person(s) as determined by Alliance Bank to exclude according to its internal policy (ies).
20. Eligible Customers will be entitled to receive the Gift with purchase of any of the Participating Products stipulated in table 1.0 below ("**Gift**"):

Table 1.0: Existing Investment Account Offer

Participating Products	Minimum Investment Amount (RM)	Gift	Number of units available
Selected Unit Trust (UT) Funds	1,000,000	One (1) unit of Gold Coin or e-Gold worth RM2,000	8
	500,000	One (1) unit of Gold Coin or e-Gold worth RM1,000	29
	250,000	One (1) unit of Gold Coin or e-Gold worth RM500	60

Selected Structure Investment (SI) and/or Retail Bond (RB)/Selected Single Bond Fund	500,000	One (1) unit of Gold Coin or e-Gold worth RM500	30
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Table 2.0: New Investment Account Offer

Participating Products	Minimum Investment Amount (RM)	Gift	Number of units available
Selected UT Funds	10,000	One (1) unit of e-Gold worth RM50	120
Selected SI and/or RB	50,000	One (1) unit of e-Gold worth RM50	50
Dual Currency Investment (DCI)	100,000	One (1) unit of e-Gold worth RM50	30

Table 3.0: Bancassurance Offer

Participating Products	Campaign Criteria	Gift	Number of units available
Manulife Bancassurance	Purchase Manulife Bancassurance with annualised premium amount up to RM29,999. No minimum amount required.	One (1) unit of e-Gold worth RM20	no capping of available unit
	Purchase Manulife Bancassurance with annualised premium amount of RM30,000 to RM49,999.	One (1) unit of e-Gold worth RM80	no capping of available unit
	Purchase Manulife Bancassurance with annualised premium amount of RM50,000 and above.	One (1) unit of e-Gold worth RM100	no capping of available unit
Zurich General Insurance	Purchase Zurich General Insurance with Premium Amount of RM100 and above.	One (1) unit of e-Gold worth RM15	180

21. To be entitled for the Gift, the Eligible Customers will have to purchase any of the participating products on the same day and collectively meeting the minimum investment amount as stipulated in the table above within the Campaign Period.
22. The Wealth Management (“**WM**”) participating product(s) in Table 1.0, Table 2.0 and/or Table 3.0 are subject to change from time to time by the Bank at its discretion upon giving prior adequate notice.
23. New Investment Account refers to investment accounts opened in selected participating products listed in Table 2.0 during Campaign Period.

24. For the Gift listed in Table 1.0, the Eligible Customers is allowed to choose either one unit of the equivalent value of Gold Coin or e-Gold to be credited into Gold Storage Account (“GSA”) by the appointed vendor Quantum Metal Sdn Bhd (“e-Gold Supplier”). In the event the Eligible Customers is entitled for more than one Gift listed in Table 1.0, the Gift selection will be based on the Eligible Customers’ latest opt in form completed at the branch.
25. In the event the investment transactions and/or insurance applications or policies are declined, terminated, cancelled, cool-off or lapsed within the Campaign Period, the Eligible Customers will not be entitled for the Gift.
26. This Wealth Campaign is not valid in conjunction with other offers and promotions (if any) offered by ABMB in relation to any of the product options stated in clause 6 above.
27. For Manulife Bancassurance, consolidation of multiple policies issued within the same month is allowed and the regular top up premium is capped to 5 times the basic premium, while Single premium is excluded.
28. 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 Administration (“FEA”) Rules 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
 - c) The Eligible Customers agree that if the Investment Amount exceeds any limit prescribed by the Foreign Exchange Administration (“FEA”) Rules, 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.
29. 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.
30. Disclaimer: Eligible Customer(s) are advised to read and understand content of the relevant documents including but not limited to prospectus or information memorandum that has been registered with Securities Commission, Product Highlight Sheet, Product Disclosure Sheet and Term Sheet before investing. Investors should also consider all fees and charges involved before investing. Prices of units and income distribution, if any, may go down as well as up; where past performance is no guarantee of future performance. Units will be issued upon receipt of the registration form referred to and accompanying the Prospectus.

Credit Card Spend Offer Terms and Conditions

¹Domestic ringgit borrowing refers to any ringgit advance, loan, trade financing, hire purchase, factoring, leasing facilities, redeemable preference shares or similar facility in whatever name or form obtained from another resident except:

- Trade credit terms extended by a supplier for all types of goods and services;
- Forward exchange contracts entered into with licensed onshore banks;
- One personal housing loan and one vehicle loan obtained from residents;
- Credit Card and Charge Card facilities: OR
- Inter-company borrowing within a corporate group in Malaysia.

31. The “Alliance Bank Gold Everywhere Campaign-Credit Card Spend” (“Credit Card Spend Offer”) is organised by Alliance Bank Malaysia Berhad (“Bank”) shall run from **7 July 2020 to 30 September 2020**; inclusive of both dates, unless as stated otherwise (“Campaign Period”). It is supported by Quantum Metal Sdn Bhd.
32. By participating in this Credit Card Spend Offer, 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 Terms and Conditions.
33. ABMB reserves the right at any time to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.
34. This Credit Card Spend Offer is open to all Principal Alliance Bank MasterCard Credit Cardholders approved before 7 July 2020, whose account(s) are valid, active and in good credit standing as determined by the Bank at its discretion (“Eligible Customers”)
35. Notwithstanding the foregoing, the following person(s) shall, however, **not be** eligible to participate in this Credit Card Spend Offer:
- 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;
 - Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank;
 - Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted;
 - Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - Persons who are of unsound mind, minors; and/or
 - 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; and
 - 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. Any other person(s) as the Bank may decide to exclude according to its internal policies.
36. Eligible Customers will be entitled to receive the reward when the Eligible Customers fulfil the criteria stipulated in table 1.0 below (“**Reward**”):

Participating Products	Campaign Criteria	Gift	Number of units available
Alliance Bank MasterCard Credit Card	Be the Top 10 Mastercard Credit Cards Contactless Retail Spenders (excluding insurance payments) during the Campaign Period	One (1) unit of e-Gold worth RM1,000	10
	Spend a minimum of RM2,000 on contactless retail spend (excluding insurance payments) in 3 months with Alliance Bank MasterCard Credit Card(s) within the Campaign Period	One (1) unit of e-Gold worth RM50	1,200

37. Void transactions and transactions that have been reversed shall not qualify for this Campaign.
38. This Campaign Terms and Conditions shall be supplemental to the existing Terms and

Conditions governing the Eligible Customers' Credit Card and banking accounts maintained with the Bank ("the Existing Terms").

39. The Bank shall not be responsible for any failure or delay in the transmission of evidence of transactions by, Mastercard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Customers' entitlement of Gift during the Campaign Period.
40. The Terms and Conditions herein are in addition to and without prejudice to the Terms and Conditions stated in the Bank's MasterCard Card Agreement.

Credit Card New Application Offer Terms and Conditions

41. The "Alliance Bank Gold Everywhere Campaign-Credit Card New Application ("Credit Card New Application Offer") is organised by Alliance Bank Malaysia Berhad ("Bank") shall run from **7 July 2020 to 30 September 2020**; inclusive of both dates, unless as stated otherwise ("Campaign Period"). It is supported by Quantum Metal Sdn Bhd.
42. By participating in this Credit Card New Application Offer, 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 Terms and Conditions.
43. The Bank reserves the right at any time to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.
44. This Campaign is open to all the following persons:-
- a) New-To-Card applicants (customers who do not own a credit card issued by Alliance Bank Malaysia Berhad ("Bank")) who apply for a new principal Alliance Bank Credit Card. ("Eligible Customers")
45. Notwithstanding the foregoing, the following person(s) shall, however, **not be** eligible to participate in this Credit Card Spend Offer:
- h) 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;
 - i) Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank;
 - j) Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted;
 - k) Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - l) Persons who are of unsound mind, minors; and/or
 - m) 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; and
 - n) 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.
 - o) Any other person(s) as the Bank may decide to exclude according to its internal policies.
46. Eligible Customers will be entitled to receive the reward when customer fulfil the criteria stipulated in table 1.0 below ("**Reward**"):

Campaign Criteria	Gift	Number of units available
(i) Apply for a new principal Alliance Bank MasterCard Credit Card during the Campaign Period; and (ii) Have their application successfully approved, all within the Campaign Period; and	One (1) unit of e-Gold	1,000

(iii) Activate and spend with their approved Alliance Bank Credit Card(s) within the Campaign Period. ("Successful Eligible Customers")	worth RM80	
<p>(i) Only Applicable to existing Alliance Bank Credit Cardholders who introduce or refer contacts.</p> <p>(ii) Referrers can refer another person (Referee) by visiting www.alliancebank.com.my/eMGM.</p> <p>(iii) Referrers must then introduce Referee(s) to the Bank to apply for an Alliance Bank MasterCard Credit Card and complete the online referral form.</p> <p>(iv) Referrer will be tagged to the Referee and rewarded only if the Referee makes an application when called by the sales team that receives the customer's contact through this online referral form.</p> <p>(v) Referee application is approved.</p> <p>IMPORTANT</p> <p>1. All Referee applications must be made through the online referral form, at www.alliancebank.com.my/eMGM. Other application channels will not be valid for the Gift.</p> <p>2. It is the Referrer's responsibility to ensure that their information (Name as in NRIC, NRIC No) used in online referral form is captured and it is the same as in Alliance Bank's records. Failure to do so may result in an invalid referral and no Gift will be rewarded.</p> <p>3. Refer to alliancebank.com.my/Alliance/media/Documents/Promotion/Credit-Card-Referral-Gold-Campaign-TC.pdf for the full Terms and Conditions of this referral rewards.</p>	One (1) unit of e-Gold worth RM80	100

47. All new credit card application must be submitted for processing before 30 September 2020 and approved, activated and spend by 15 October 2020 in order to be entitled to receive campaign Gift.

Retail Broking offer Terms and Conditions

48. The "Alliance Bank Gold Everywhere Campaign-Retail Broking offer" ("Retail Broking Offer") is organised by Alliance Bank Malaysia Berhad and Alliance Investment Bank Berhad ("Bank") shall run from **7 July 2020 to 30 September 2020**; inclusive of both dates, unless as stated otherwise ("Campaign Period"). It is supported by Quantum Metal Sdn Bhd.
49. By participating in this Retail Broking Offer, the Eligible Customers 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.
50. This Retail Broking Offer 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 margin accounts (including Direct Margin, External Margin and Margin plus Trading account)
- ESOS/ IPO/ Placement financing accounts are **excluded** from this Campaign.
51. The following customers however shall **not** be eligible to participate in this Retail Broking Offer:
- a) Permanent and/or temporary staff or employees of the Bank (including its subsidiaries and related companies)
 - b) Alliance Investment Bank Berhad remisers

- c) Individuals who have been adjudicated a bankrupt
- d) The Bank's customers who are in default of any facilities granted by the Bank 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 organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives.
52. 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.
53. The Bank reserves the right at any time to change the duration and/or the commencement and/or the expiry dates of the Campaign Period with prior notice.
54. The Eligible Customers will be entitled to receive the reward when the criteria stipulated in table 1.0 below is fulfilled ("**Gift**"):

Participating Products	Campaign Criteria	Gift
New Share Margin Account opened during Campaign Period	Average credit limit utilisation during the Campaign Period	
	5%-10%	One (1) unit of e-Gold worth RM30
	>10% - 35%	One (1) unit of e-Gold worth RM50
	>35% - 50%	One (1) unit of e-Gold worth RM100
Existing Share Margin Account opened prior to Campaign Period	Incremental in credit limit utilisation during the Campaign Period	
	5%-10%	One (1) unit of e-Gold worth RM30
	>10% - 35%	One (1) unit of e-Gold worth RM50
	>35% - 50%	One (1) unit of e-Gold worth RM100
	>50%	One (1) unit of e-Gold worth RM250

55. Average credit limit utilisation is calculated using the day end outstanding balance divided by the approved credit limit across the Campaign Period.
56. For existing customers, incremental in average credit limit utilisation for Campaign Period will be compared against the average credit limit utilisation of the three (3) months **prior to the start** of the Campaign.
57. All new account opening application form must be submitted before 15 September 2020 in order to be entitled to participate in this Retail Broking Offer.
- General Terms for Alliance Bank Gold Everywhere Campaign**
58. This Alliance Bank Gold Everywhere Campaign ("Campaign") is available at all branches in Malaysia.
59. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.
60. All Eligible Customers are required to fill in the registration form at <https://www.alliancebank.com.my/promotions/gold-everywhere-campaign-reg-form.aspx> in order to be eligible to participate in this Campaign. Failing to do so the Eligible Customers will be disqualified from receiving the Gifts. The Eligible Customers need to register only once throughout the Campaign Period.

Product Subscription Period	Registration Period
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Within the month of July 2020	By 5 August 2020
Within the month of August 2020	By 5 September 2020
Within the month of September 2020	By 5 October 2020

61. Gold Coin refers to physical gold provided by the appointed vendor. The weight of the Gold Coin of the respective Gift is based on the gold price set by the appointed vendor within sixty (60) days after the Campaign Period has ended.
62. e-Gold refers to the cash value in Malaysia Ringgit credited to the Gold Storage Account (“GSA”) by the appointed vendor Quantum Metal Sdn Bhd (“**e-Gold Supplier**”). The information below will be provided to the e-Gold Supplier for the purpose of this Campaign to open a GSA on behalf of the Eligible Customers within ninety (90) days after Campaign Period has ended and the e-Gold will be credited into Eligible Customer’s GSA. A short message service (“SMS”) will be sent to the Eligible Customers upon successful account opening and fulfilment processed by the e-Gold Supplier.
- a. Full Name as per NRIC
 - b. NRIC
 - c. Mobile Number submitted in registration form
63. Usage of e-Gold is subject to the e-Gold Supplier Terms and Conditions which shall be applicable in addition to the Terms and Conditions contained herein. For more information on e-Gold, please refer to <https://www.quantummetal.com/gold-storage-account.html>
64. The fulfilment of the Gift will be effected within ninety (90) days after the Campaign Period has ended.
65. No cash/credit alternative will be offered in exchange of the Gift(s).
66. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to the Gift(s) under one of the participating campaigns or promotions. The Bank reserves the right to decide which campaigns or promotions is applicable to the relevant Eligible Customers.
67. The Bank shall not accept any responsibility for claims not credited within the fulfilment period due to non-submission of the registration form, incorrect or incomplete details provided. It is the Eligible Customers’ responsibility to ensure that correct details are provided for claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
68. Eligible Customers acknowledge and accept that failure to comply with the provision of the documentation and information in accordance with the Terms and Conditions of this Campaign will cause the Eligible Customers to lose the right to receive the Gift(s) without liability incurred by the Bank.
69. By participating in this Campaign, the Eligible Customers shall have accepted the Terms and Conditions.
70. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Gift(s). The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Gift(s) and/or non-fulfilment by any of its agents/suppliers/distributors.

71. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when unauthorised use of Gift(s) by any person(s) that was not approved by the Eligible Customers.
72. By participating in this Campaign, the Eligible Customers have agreed to share their personal details and/or images with the appointed vendor, Quantum Metal Sdn Bhd for fulfilment purposes, with no monetary payment for the purpose of this Campaign.
73. Notwithstanding the above, the Bank reserves the discretion to substitute any of the Gift(s), with a Gift(s) of similar cost if the Gift(s) is recalled, discontinued or is out of stock by merchant and/or distributor, whether in whole or part, at any time and/or to increase or decrease the total number of Gift(s)
74. The Terms and Conditions shall be supplemental to and not be in derogation of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the Eligible Accounts or otherwise.
75. The Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
76. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Gift in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of this Campaign Terms and Conditions at its discretion. All records of the Bank on the transaction(s) made shall be conclusive and final.
77. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests shall be entertained.
78. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, at its discretion with prior notice and the Eligible Customers shall by virtue of their participation in this Campaign to have fully agreed and accepted the said additions, deletions, variations and/or amendments. For the updated version of the Terms and Conditions, please visit www.alliancebank.com.my from time to time. In the event of any inconsistency between the Terms hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.
79. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customers to any claims or compensations against the Bank 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.
80. The Bank shall not be responsible nor shall not 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.
81. 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 and unless as agreed otherwise by the Bank, the Eligible Customers hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.

Note

**Deposit and Banca RP products are eligible for protection by PIDM except for Investment Products. The maximum limit of coverage is RM250,000 per depositor per bank as prescribed under PIDM guideline available at www.pidm.gov.my