



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Alliance Bank - The Bank In Your Pocket Terms and Conditions

1. The “Alliance Bank – The Bank In Your Pocket ” (“Campaign”) organised by Alliance Bank Malaysia Berhad (“the Bank”) shall run from 4 January 2021 to 31 March 2021 (both dates inclusive) or such other time period as may be notified by the Bank from time to time (“Campaign Period”).
2. This Campaign is applicable for the Personal Loan/Financing product applied through Electronic Know Your Customer Process (“eKYC”) via allianceonline mobile app.
3. By participating in this Campaign, the Eligible Customers (as defined hereunder) would have thoroughly read and fully understood all the Terms and Conditions herein and unequivocally accepted and fully agreed to be bound by all of the Terms and Conditions.
4. Eligible Customers who qualify to participate in this Campaign refers to :
 - 4.1.1. Malaysian citizen with the latest MyKad; and
 - 4.1.2. Individuals who currently reside in Malaysia and aged between 21-60 years old at the time of application; and
 - 4.1.3. Malaysian citizen with a minimum monthly gross income of RM3,000 or RM 36,000 per annum.
5. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Campaign:
 - 5.1.1. Customers whose account(s) are unsatisfactorily conducted, invalid or cancelled; or
 - 5.1.2. Customers that have accepted their financing offer or whose financing requested was declined by the Bank within the last six (6) months before the Campaign Period; or
 - 5.1.3. Any other persons as the Bank may decide to exclude at its absolute discretion without furnishing any reason(s) thereof.
6. The Eligible Customers who fulfils the Criteria during the Campaign Period shall receive the Rewards as stipulated in **Table A:**

Table A

Criteria		Rewards
1	Successfully applied for Alliance CashVantage Personal Financing-i/Alliance CashFirst Personal Loan during the Campaign Period through eKYC	1% cash back on approved financing/loan amount
2	The Alliance CashVantage Personal Financing-i/Alliance CashFirst Personal Loan is approved & disbursed within 30 days from the last day of the Campaign Period	

7. The 1% cash back will be credited into the Eligible Customers’ Alliance CashVantage Personal Financing-i/Alliance CashFirst Personal Loan account and it will be treated as advanced payment
8. The 1% cash back will not be utilized in reducing the Personal Loan/Personal Financing amount approved. Interest/profit charge will be based on the loan/financing amount approved, agreed & stated in notice of disbursement.

9. The Reward(s) will be credited after the disbursement of the Personal Loan/Personal Financing amount and not later than 60 days from loan/financing disbursed date.
10. No cash/credit alternative will be offered in exchange of the Reward(s).
11. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Reward(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.
12. This Terms and Conditions shall be supplemental to and not be in exemption of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the accounts or otherwise.
13. 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.
14. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests whatsoever shall be entertained.
15. 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 to the Eligible Customers. 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 or repugnancy between the Terms and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency or repugnancy thereof.
16. For the avoidance of doubt, any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customers to any claims or compensations whatsoever against the Bank for any losses, damages, costs or expenses whatsoever 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.
17. The Bank shall not be responsible nor shall accept any liabilities whatsoever (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) howsoever arising or suffered by the Eligible Customers or other parties whosoever, resulting directly or indirectly from this Campaign due to Customers own act.
18. 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.
19. 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 parties hereby agree to submit to the exclusive jurisdiction of the competent Courts of Malaysia.
20. The Customer hereby consent and authorize the Bank to verify with any party including but not limited to the Central Credit Unit of Bank Negara, CCRIS, any agency established by the Association of Banks Malaysia (ABM), any information concerning or relating to the Customer whether financial or otherwise, the Customer's account(s) and/or the conduct thereof for the purpose of this Campaign without any notice of the same to the Customer.

21. 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 the Bank 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.
22. 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 authorize the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.