



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Alliance SavePlus Account/-i Referral Offer

Terms and Conditions

1. The "Alliance SavePlus Account/-i Referral Offer ("Campaign") is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad ("Bank") and shall run from **14 December 2022 to 28 February 2023**; inclusive of both dates, unless as stated otherwise ("Campaign Period").
2. By participating in this Campaign, the Eligible Referrer(s) (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.
3. 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 via the bank's official website.
4. New Customers and Existing Customers who meet the conditions as set out hereinafter be collectively referred to as "Eligible Referrer(s)". Notwithstanding the abovementioned, the following individuals are NOT eligible to participate in this Campaign:
 - a. Customers whose account(s) with the Bank are dormant or inactive or who have breached any agreements with the Bank; or
 - b. Customers whose account(s) with the Bank are, as per the Bank's internal policies, unsatisfactorily conducted; or
 - c. Any other persons as determined by the Bank to be excluded according to the Bank's internal policy(ies); or
 - d. Individuals who are financially insolvent or who have been adjudicated a bankrupt; or
 - e. non-individual entities including but not limit to sole-proprietorships, partnerships, charitable/non-profit organizations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives.
5. To be entitled for this Campaign, the Eligible Referrer(s) must ensure that the following conditions are fulfilled by the potential customer ("Eligible Referee(s)"):
 - (i) The Eligible Referrer(s) shall introduce or refer an Eligible Referee(s) to open an Alliance SavePlus Account/-i ("Eligible Account") by completing the online referral form on <https://www.alliancebank.com.my/promotions/banking/saveplus-efixed-deposit-promotion.aspx> within the Campaign Period. The Referral form(s) needs to be submitted before the Eligible Referee(s) start the account opening journey.
 - (ii) It is the Eligible Referrer(s)'s responsibility to ensure that the information (Name as per IC, NRIC, Mobile Number) submitted in the online referral form(s) are correct. Failure to do so will result in an invalid referral and no Cashback will be rewarded.
 - (iii) The Eligible Referral will be tagged to the Eligible Referrer(s) and be rewarded only if the Eligible Referee(s) initiates an Eligible Account opening through the **allianceonline mobile app** (AOM) - electronic Know Your Customer process ("eKYC") & successfully opened an Eligible Account during the Campaign Period under the same mobile number as submitted by Eligible Referrer(s) in the referral form(s). The Eligible Account needs to be activated with a minimum deposit of RM50 and maintained until the end of account opening month.
 - (iv) The Eligible Referee(s) must be a New to Bank customer or existing customer aged 18 years old and above without holding a Current/ Savings Account/-i ("CASA/-i") including SaveLink Account, Share Trading and Share Margin Financing ("SMF") Accounts with the Bank only.
 - (v) The Eligible Referee(s) is required to open an Eligible Account under his/her own name as primary account holder.
 - (vi) Eligible Referrer(s) must be a primary account holder who hold a valid and active CASA/-i with the Bank before refer the Eligible Referee to open an Eligible Account.
 - (vii) Eligible Referral shall be deemed as invalid Referral if the Eligible Referee(s) has keyed in an Invitation Code to participate in another promotion within the Bank or a Payroll customer under Alliance@Work.

6. Eligible Referee(s) that has fulfilled the above conditions is considered as one (1) successful referral ("Successful Referral") by the Eligible Referrer(s). There is no limitation on the number of Cashbacks an Eligible Referrer(s) can earn.

7. The Successful Referral will be entitled for the following Cashback as set out in the table below:

Criteria	Cashback
Each successful referral	RM38 Referral Cashback

8. The Eligible Referrer(s) cannot refer themselves under this Campaign. Besides, if the Bank has received referral form which Eligible Referrer(s) and Eligible Referee(s) has referred each other, then the Bank will reward the Eligible Referrer(s) who hold a valid Current or Savings Account with the Bank before submitting for the Referral.
9. The Eligible Referrer(s) is required to fill in the referral form(s) at <https://www.alliancebank.com.my/promotions/banking/saveplus-efixed-deposit-promotion.aspx> for each referral in order to be eligible to participate in this Campaign. Failing to do so the Eligible Referrer(s) will be disqualified from receiving the Cashbacks. Eligible Referrer(s) can submit up to 3 referrals at one time.
10. If there are multiple submissions of the same Eligible Referee's details, the first Eligible Referrer(s) who submitted the Referral Form to the Bank shall be entitled to receive the Cashback upon Successful Referral.
11. It is the Eligible Referral's responsibility to obtain consent from the person(s) referred in this form and the person(s) has agreed to receive direct marketing communications on the Bank's product and services pertaining to this Campaign.
12. The Eligible Referrer(s)'s CASA/-i must be valid and active as determined by the Bank as per the bank's internal policies and must NOT be in breach of any of the Bank policies at all times. In the event if the Eligible Referrer(s) do not hold a valid and active CASA/-i, it's the Eligible Referrer(s)'s responsibility to open a CASA/-i before the Eligible Referee complete the account opening. Failure to do so may result in an invalid referral and no Cashback will be rewarded.
13. The Bank's decision on the records of the form submission and application date will be final and conclusive.
14. The fulfillment of the Cashback will be effected within six (6) weeks after the account opening month.
15. For the Eligible Referrer(s) 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 Cashback shall be given to the primary account holder only.
16. The Bank shall not accept any responsibility for claims not credited within the fulfillment period due to no registration form submitted, incorrect or incomplete details provided. It is the Eligible Referrer(s)'s 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.
17. The Bank reserves the right to disqualify any Eligible Referrer(s) or forfeit the Cashback in circumstances where there is a fraudulent, unauthorized or reversal of transaction(s) or breach or potential breach of this Campaign Terms and Conditions as per the Bank's internal policies.

18. If the Eligible Referrer(s) or Eligible Referee(s) has participated in several campaigns or promotions at the same time, the Eligible Referrer(s) or Eligible Referee are only entitled to receive the Cashback(s) or 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 Referrer(s) or Eligible Referee.
19. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests shall be considered.
20. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, as per the Bank's internal policies with prior notice and the Eligible Referrer(s) and Eligible Referee(s) ("Eligible Customer(s)") 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 and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.
21. By participating in this Campaign, the Eligible Customer(s) shall have accepted and agreed to be bound by the Terms and Conditions herein including any amendments or variations to it with prior notice and accept the same in their entirety. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on the Eligible Customer(s) and no correspondences and/or appeal in respect thereof shall be considered
22. This Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Customers CASA-i maintained with the Bank ("the Existing Terms").
23. The Bank reserves the right to terminate the Campaign in circumstances where there is a fraudulent, unauthorised or reversal of transactions, with prior notice.
24. In the event of any cancellation, termination, suspension or extension of the Campaign Period, the Eligible Customer(s) shall not be entitled to any claims or compensations against the Bank or for any and all losses or damages suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation, termination, suspension or extension.
25. The Bank shall not be responsible nor shall accept any liabilities of nature arising or suffered by the Eligible Customer(s) resulting directly or indirectly from this Campaign.
26. The Eligible Customer(s) 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.
27. 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 Customer(s) hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
28. The Eligible Customer(s) hereby give their unequivocal and irrevocable consent and authorise ABMB to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Customer(s).
29. By participating in this Campaign, the Eligible Customer(s) agrees 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 gives their consent and authorises the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.

30. 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 Cash Back to make, or take any act in furtherance of any payment, contribution, Cashback, reimbursement or other transfer of anything of value, or any solicitation, directly or indirectly to any individual.
31. By virtue of participating in this campaign, the Eligible Customer(s) 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.

Prevention and Mitigation of Banking Fraud and Scam

32. The Bank may from time to time provide the latest update or content to educate the Eligible Customer(s) and create awareness that helps prevent or mitigate fraud and scam risk. These may include but not be limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
33. The Eligible Customer(s) shall keep in safe custody all banking instruments, for example cheque books/cheque leaves, security tokens, debit card, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Eligible Customer(s) shall notify the Bank immediately when the Eligible Customer(s) becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customer(s) shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Customer(s) had notified the Bank in accordance with these Terms and Conditions that the Eligible Customer(s)'s banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
34. Where any loss or damage suffered by the Eligible Customer(s) is solely attributed to the wilful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Eligible Customer(s) in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable for any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.
35. Upon being notified by the Eligible Customer(s) of such incident, the Bank shall conduct an investigation and the Eligible Customer(s) is required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measures upon detection (with/without prior consent from Eligible Customer(s)) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
 - i. Suspend or freeze the affected account;
 - ii. Revoke or reset the Eligible Customer(s)'s internet or mobile banking access; and/or

iii. Revoke the validity of banking instruments;
and the Eligible Customer(s) will be notified once the above has been operated.

Note:

Alliance SavePlus Account/-i is protected by PIDM up to RM250,000 for each depositor per financial institution.

Alliance SavePlus Account-i is based on the Shariah concept of Tawarruq.