



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Alliance SavePlus Account/-i electronic Fixed Deposit ("e-FD") Promotion

Terms and Conditions

1. The “Alliance SavePlus Account/-i electronic Fixed Deposit (“e-FD”) Promotion (“Promotion”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) and shall run from **14 December 2022 to 28 February 2023** (“Promotion Period”); inclusive of both dates, unless as stated otherwise.
2. The Promotion shall end when either the Bank has achieved the threshold allocated as per **Table A** or at the end of the Promotion Period, whichever comes first.
3. By participating in this Promotion, the Eligible Customer(s) (as defined hereunder) shall have thoroughly read and fully understood the Terms and Conditions herein and fully agree to be bound by and accept all of the Terms and Conditions.

CAMPAIGN ELIGIBILITY

4. This Promotion is open to the following customers (“Eligible Customer(s)”) to participate for the offers in Table A:
 - a) New-to-Bank customers or Existing-to-Bank customers aged 18 years old and above and without holding any Current/Savings Account/-i (“CASA/-i”) including SaveLink Accounts, Share Trading and Share Margin Financing (“SMF”) Accounts with the Bank only; and
 - b) Apply and activate an Alliance SavePlus Account/-i (“Eligible Account”) during the Promotion Period via allianceonline mobile app.
5. Notwithstanding the above mentioned, the following individual(s) **are NOT** eligible to participate in this Promotion:
 - a) Customers whose Eligible 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) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate.

CAMPAIGN MECHANICS

6. To be entitled for the respective e-FD Promotion as stipulated in **Table A**, the Eligible Customer(s) has to complete the Eligible Account opening through **allianceonline mobile app** (“AOM”) - electronic Know Your Customer process (“eKYC”) and fulfil the criteria as following during the Promotion Period.
 - a) Complete the account opening including perform a minimum initial deposit of RM20 via DuitNow from own CASA/-i (account name must be same as per NRIC) from another bank to activate the Eligible account; and
 - b) Activate the register AOM access within the Promotion Period,

otherwise the Bank reserves the right to forfeit the promotion.

Table A: e-FD Promotion

Participating Product (“e-FD”)	Minimum amount per placement	Maximum amount per placement	Tenure	e-FD Promotional Rate	Total Threshold
e-Fixed Deposit (applicable for both conventional or Islamic)	RM1,000	RM100,000	12 months	4.10% p.a.	RM25 million

7. The Eligible Customer(s) who qualified for the e-FD Promotional Rate will be notified by the Bank via AOM push notification on the next day after the AOM is activated. Eligible

Customer(s) has to login to **AOM** to complete the e-FD placement latest by **4 March 2023** in order to enjoy the e-FD Promotional Rate. Eligible Customer(s) can clicks on the push notification to place the Promotional e-FD instantly OR place the e-FD later in the AOM under the “Manage Fixed/Term Deposit” feature and choose the product type **“SavePlus 12-mth promo / SavePlus-i 12-mth promo”**.

8. Eligible Customer(s) who failed to click on the push notification or select **“SavePlus 12-mth promo / SavePlus-i 12-mth promo”** during the placement of e-FD in AOM will not be eligible to enjoy the e-FD Promotional Rate once the e-FD has been submitted and confirmed. Eligible Customer(s) is advised to check on the interest rate/profit rate generated before confirm on the e-FD placement.
9. Each Eligible Customer(s) is entitled to one (1) placement with Promotional Rate only throughout the Promotion Period. If for any reason Eligible Customer(s) opens multiple Eligible Accounts, only 1 e-FD placement will be granted for the Promotional Rate.
10. Upon maturity of the initial e-FD placement, the e-FD will be automatically renewed at the prevailing board rate. The interest/profit of the e-FD will be added into the Principal amount upon completion of the e-FD tenure.
11. Partial withdrawal of the e-FD placement is not allowed during the 12-month tenure of the e-FD. If the e-FD is withdrawn before its maturity date, then the interest/profit payable, if any, will be subject to the Bank’s policy on premature withdrawals.
12. The e-FD Promotional Rate 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 i.e. www.alliancebank.com.my or by other means of communication as the Bank may determine later.
13. For Eligible Customer(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.
14. The Eligible Customer(s)’ Eligible Account must be valid and active during and after the Promotion Period to qualify for the e-FD as determined by the Bank as per the bank’s internal policies. If the Eligible Customer(s) close the Eligible Account for any reason, his/her participation in the Promotion may become null and void with immediate effect.
15. If the Eligible Customer(s) has participated in several Promotions or Campaigns at the same time, the Eligible Customer(s) is entitled to the Reward(s) under one of the participating Promotion or Campaign only. The Bank reserves the right to decide which Promotion or Campaign is applicable to the relevant Eligible Customer(s).

GENERAL TERMS AND CONDITIONS

16. 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.
17. All decisions made by the Bank in respect of this Promotion shall be final and conclusive and no appeals, correspondences or protests shall be entertained.
18. 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 given to the Eligible Customer(s) via the bank’s official website, and the Eligible Customer(s) shall by virtue of their participation in this Promotion to have fully read, understand, agreed and accepted the said additions, deletions, variations and/or amendments. For the updated version of this 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.

19. In the event of any cancellation, termination, suspension or extension of the Promotion Period, the Eligible Customer(s) shall not be entitled to any claims or compensations against the Bank for any losses, damages, costs or expenses and Eligible Customer(s) shall be notified.
20. The Bank 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 Customer(s) or other parties, resulting directly or indirectly from this Promotion due to the Eligible Customer(s)' own negligence.
21. 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.
22. By participating in this Promotion, 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/personal-data-protection-act-2010.aspx> 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 Promotion.
23. 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 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.
24. By virtue of participating in this Promotion, 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

25. 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.
26. 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.

27. 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.
28. 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:

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

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