



ALLIANCE BANK

Alliance SavePlus Campaign Terms and Conditions

1. The “Alliance SavePlus Campaign” (“Campaign”) is organised by Alliance Bank Malaysia Berhad (“the Bank”) shall run from **4 January 2021 to 31 March 2021**; inclusive of both dates, unless as stated otherwise (“Campaign Period”).
2. 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.
3. New Customers and Existing Customers who meet the conditions as set out hereinafter be collectively referred to as “Eligible Customers”
 - a) Individuals who have attained the age of eighteen (18) or above; and
 - b) New to Bank customer or Existing to Bank Customer without Current/ Savings Account (“CASA”) and allianceonline mobile access with the Bank prior to the Campaign Period only.
4. 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;
 - 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.
 - e) Alliance@Work Customers who hold Alliance SavePlus Account.
5. To be entitled for the respective reward as stipulated in **Table A** below (“Reward”), the Eligible Customers must open an Alliance SavePlus Account (“Eligible Accounts”).

Table A:

Criteria	Qualified Criteria	Reward(s)
Criteria A	Open Eligible Account with minimum RM250 initial deposit and maintain minimum balance of RM250 on the last day of the month account being opened	RM40 Cash Back
Criteria B	Maintain Eligible Account daily balances above RM50,000 as describe in paragraph 8.	Introductory Bonus Rate for 6 months from the month of account has been opened as stipulated in Table B
Criteria C	Criteria A + activate allianceonline mobile during the account opening month	20.21% Cash Back up to RM50 on their deposit amount in Eligible Accounts

6. Eligible Customers who fulfil the both **Criteria A and Criteria C** will enjoy up to RM90 Cash Back.
7. The Eligible Customers are required to open and activate the Eligible Account and allianceonline mobile within the Campaign Period otherwise the Bank reserves the right to forfeit the Reward.

8. All the Eligible Customers will enjoy Introductory Bonus Rate for six (6) months from the month of Eligible Account being opened if they maintain daily balances above RM50,000 in their Eligible Account as stipulated in **Table B**:

Table B

Alliance SavePlus Account Balances	Year Round Board Rates*	Introductory Bonus Rate for six (6) months from month of the account opening
RM 0 – 20,000	0%	0%
RM20,001 – 50,000	0.20% p.a.	0.20% p.a.
RM50,001 – 100,000	0.80% p.a.	2.00%p.a.
RM100,001 – 200,000	0.80% p.a.	2.25% p.a.
RM200,001 – 350,000	2.00% p.a.	2.25% p.a.
Above RM350,000	2.25% p.a.	2.25% p.a.

*The rates displayed may vary from time to time. For the latest Board Rates, please refer to our official website at www.alliancebank.com.my

9. Board rates will be computed daily and credited into the Eligible Account at the end of each calendar month as described below

$$\text{Board Rates} = \frac{\text{Day 1 x Board Rates}}{\text{number of days for the year}} + \frac{\text{Day 2 x Board Rates}}{\text{number of days for the year}} + \dots + \frac{\text{Day 31 x Board Rates}}{\text{number of days for the year}}$$

10. The Introductory Bonus Rate for six (6) months from the month of the account opening will be calculated at the end of the calendar month based on the daily account balance above RM50,000 for that calendar month and will be credited into the Eligible Customers' Eligible Account within ninety (90) days.

Illustration on the computation for Interest Rate for 6 months from the month of account opening are as follows:-

Date	Day End Balances	Interest Computation
4 Jan 2021 (account opening day)	RM50,000	Year Round Board Rates for Jan $= [6\text{days}/365\text{days} \times \text{RM}50,000 \times 0.2\%] + [22\text{days}/365\text{days} \times \text{RM}200,000 \times 0.8\%]$ = RM98.08 Interest Rate for 6 months from Jan $= [6\text{days}/365\text{days} \times \text{RM}50,000 \times 0.2\%] + [22\text{days}/365\text{days} \times \text{RM}200,000 \times 2.25\%]$ = RM272.87
10 Jan 2021	RM200,000	Difference of Interest for Jan to be credited into Customer's Eligible Account $= \text{RM}272.87 - \text{RM}98.08$ = RM174.79

11. Eligible Customers who meet below criteria have the option to apply for Eligible Account through allianceonline mobile application:

- Malaysian citizen with the latest MyKad and residing in Malaysia; and
- Individuals who have attained the age of eighteen (18) or above and staying in Malaysia; and
- New to Bank customer or existing customer without Current/ Savings Account ("CASA") and allianceonline access with the Bank; and
- have a CASA with another bank under his/her sole name with internet banking

12. Each Eligible Customer is entitled for one (1) time reward only. If for any reason, Eligible Customers have multiple Eligible Accounts, which are eligible for the Reward(s), only ONE (1) account will be rewarded.
13. The difference of Interest will be credited into the Eligible Customers' Eligible Account.
14. At the seventh (7th) month of account opening, the year round board rates* shall apply to the monies in the Eligible Account of the Eligible Customers.
15. The Introductory Bonus Rate for six (6) months from the month of the account opening is non-transferable and non-exchangeable for cash, cheque, and credit or in any kind. The Bank's decision on all matters relating to this Campaign shall be final and binding and no correspondences, appeal or attempt to dispute the same would be entertained.
16. 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 Rewards shall be given to the primary account holder only.
17. The Eligible Account and allianceonline mobile 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 Campaign Period to qualify for the Rewards. If during the Campaign Period and Fulfilment Period, the Eligible Customers close the Eligible Account and/or allianceonline mobile for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

General Terms

18. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.
19. The fulfillment of the Cash Back will be effected within ninety (90) days after the Campaign Period has ended.
20. No cash/credit alternative will be offered in exchange of the Cash Back.
21. The Bank shall not accept any responsibility for claims not credited within the fulfillment period due to 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.
22. 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 Rewards without liability incurred by the Bank.
23. By participating in this Campaign, the Eligible Customers shall have accepted the Terms and Conditions.
24. 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.

25. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Rewards. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Rewards
26. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when unauthorised use of the Rewards by any person(s) that was not approved by the Eligible Customers.
27. 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.
28. 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.
29. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Rewards 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.
30. 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.
31. 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.
32. 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.
33. 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 due to Eligible Customer's own act resulting directly or indirectly from this Campaign.
34. 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.

35. 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.
36. 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.
37. 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.
38. By virtue of participating in this campaign, Eligible Customers 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:

Alliance SavePlus Account is protected by PIDM up to RM250,000 for each depositor.