



ALLIANCE BANK **ALLIANCE ISLAMIC BANK**

Alliance SavePlus Account/-i X Boost Campaign Terms and Conditions

1. The “**Alliance SavePlus Account/-i x Boost Campaign**” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) shall run from **20 October 2023 to 31 January 2024** inclusive of both dates, unless as stated otherwise (“**Campaign Period**”).
2. By participating in this campaign, the Eligible Customers (as defined hereunder) are reminded to thoroughly read and fully understand all the terms and conditions of this Campaign (“**Terms and Conditions**”) herein before agreeing to be fully 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) Does not hold any Current/Savings Account/-i (“**CASA/-i**”) including SaveLink Account, Share Trading and Share Margin Financing Account with the Bank for the past 12 months prior to the starting date of the Campaign Period; and
 - c) Successfully sign up an Alliance SavePlus Account/-i during the Campaign Period.
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; or
 - b) Customers whose account(s) with the Bank are, according to its policies, unsatisfactorily conducted; or
 - c) Any other persons as determined by the Bank to exclude according to its internal policy (ies); or
 - d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies); or
 - e) Payroll customers under Alliance@Work.
5. Only registered Boost customers are entitled for this Campaign. Eligible Customers are required to ensure **the mobile number registered under Boost Account is same as per the mobile number registered for Eligible Account opening**. The rewards will be credited into the same mobile number in the Bank’s record. The Rewards will be forfeited in the event the Eligible Customer does not hold the mentioned Boost account upon the fulfilment period.
6. To be entitled to the respective reward as stipulated in **Table A and/or Table B and/or Table C** below (“**Reward**”), the Eligible Customers must apply **an Alliance SavePlus Account/-i (“Eligible Account”) via allianceonline mobile app**, perform **electronic Know Your Customer process (“eKYC”) with the invitation code “BOOST”** during the Campaign Period, open and activate the allianceonline mobile access (“**AOM**”) within 30 days from the account application month and meet the criteria specified in the tables below.

Table A: Sign-Up Reward

No.	Eligibility Criteria	Reward A
1	Apply for a SavePlus Account/-i via eKYC with the invitation code “BOOST” , activate allianceonline mobile access (“ AOM ”) and maintain a minimum deposit of RM50 at the end of the account opening month.	RM50 Boost Credit

Table B: Save More & Earn up to 33,000 Boost Stars

No.	Eligibility Criteria	Reward B
1	Apply for a SavePlus Account/-i via eKYC with the invitation code “BOOST” , activate AOM and maintain a minimum deposit of more than RM2,500 at the end of the account opening month; OR	13,000 Boost Stars

2	Apply for a SavePlus Account/-i via eKYC with the invitation code “BOOST” , activate AOM and maintain a minimum deposit of more than RM10,000 at the end of the account opening month	33,000 Boost Stars
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Table C: Sign-Up and Win Reward

No.	Eligibility Criteria	Reward C
1	<ul style="list-style-type: none"> Apply for a SavePlus Account/-i via eKYC with the invitation code “BOOST” successfully open & activate AOM within 30 days from the account application month and maintain a minimum deposit of RM50 at the end of the account opening month – 10 entries Apply and activate a new debit card/-i – 20 entries Perform a debit card/-i transaction with a minimum of RM30 – 2 entries per transaction Perform recurring/auto debit transactions via debit card/-i with a minimum of RM50 – 5 entries per transaction Pay via DuitNow QR that is linked with the Eligible Account with a minimum of RM30 -2 entries per transaction Every RM500 Monthly Average Balance (“MAB”) in the Eligible Account – 5 entries 	<p>1st Prize Sony X75K 65-inch 4K Ultra HD Google TV (1 Winner)</p> <p>2nd Prize 1,000,000 Boost Stars worth RM2,500 (2 winners)</p>

7. The number of entries earned for Table C shall be based on the Participating Month as per Table D below.

Table D: Participating Month

Date	Participating Month
20 October 2023 – 31 October 2023	October
1 November 2023 – 30 November 2023	November
1 December 2023 – 31 December 2023	December
1 January 2024 – 31 January 2024	January
1 February 2024 – 29 February 2024	February

8. Monthly Average Balance (“MAB”) is the sum of daily end balances for the Participating Month divided by the number of days in the Participating Month. In the event where the Eligible Account is opened during the Participating Month, the MAB of the Participating Month will be the sum of each day-end balance for the Participating Month divided by the total number of days since the Eligible Account is opened.
9. The Eligible Customer(s)’ Eligible Accounts and Debit Card/-i must be valid and active (not closed or terminated) as determined by the Bank, as per the Bank’s internal policies, to be eligible for participation during and after the Campaign Period to qualify for the Reward. If for any reason the Eligible Customer(s) closes the Eligible Accounts during the Campaign Period and Fulfilment Period, his/her participation in the Campaign becomes null and void with immediate effect.
10. The Entries for Debit Card/-i Activation and/or transactions is open to the following customers (“Eligible Customer(s)”):
- Hold an Alliance Bank Debit Card/-i which is linked to the new Eligible Account opened under this Campaign. The Debit Card/-i and Eligible Account must be valid and active, as may be determined by the Bank, as per the Bank’s internal policies.; and
 - Activate the new Debit Card/-i by 15 February 2024. Each Eligible Customer is only entitled for a one (1) time entry for Debit Card/-i Activation only. If for any reason the Eligible Customer activated multiple Debit Cards/-i during the Campaign Period, only the first (1st) Debit Card/-i activated during Campaign Period will be eligible for Entries; or

- c. Use the new Debit Card/-i as per the Campaign Criteria in **Table C**.

11. The Entries for payment via DuitNow QR is open to the following customers ("Eligible Customer(s)"):

- a. Has an Eligible Account opened under this Campaign with AOM access; and
- b. Tap on the DuitNow QR icon on the first screen of AOM to make payments to the stores or sellers. Each successful DuitNow QR payment recorded by the Bank will be recognised as a DuitNow QR transaction.

12. The Eligible Debit Card/-i Transactions **EXCLUDE** the following:

- i. Transaction amount which are subsequently cancelled, voided or reversed at any time;
- ii. Quasi Cash Transactions (Example: Betting, Gaming transactions) under MCC 7995;
- iii. MOTO (Card Not Present Transaction) in United States;
- iv. Payment to charity/Social service organisations under MCC 8398;
- v. Any government related payments under designated MCC as below:

MCC Code	Descriptions
9211	Court Costs including Alimony and Child
9222	Fines
9223	Bail and Bond payments
9311	Tax payments
9399	Government Services
9402	Postal services- Government only
9405	Intra-Government Purchases-Government only

- vi. Such other amounts notified by the Bank from time to time.

13. The assignment of Merchant category and MCC for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular bank to assign the correct Merchant category and MCC. If the Reward is not credited to Eligible Customer(s) Participating Account due to the incorrect assignment of Merchant category and MCC by the acquiring bank, please take note that the Bank is not responsible for such discrepancies which are beyond the Bank's control.

14. All the Eligible Transactions of Debit Card/-i and/or DuitNow QR must bear the posting dates (defined as the date of which transactions is charged to the linked Participating Account as per Bank's record) within the Campaign Period. The approved transactions made throughout the Campaign Period must be captured and posted in the Bank's system within the Campaign Period in order to qualify for the Reward. All Approved Transactions as recorded by the Bank are final, conclusive and binding on all the Eligible Customer(s). Please note that posting transactions may be posted by the merchant as late as thirty (30) days after the transaction date. The Bank will not be held responsible for late posting. Any transaction amount which is not posted within the same month of the transaction will not be aggregated for the month.
e.g. If the transaction was made on 31 October 2023 but the posting date of the transaction amount is on 1 November 2023, the transaction will be aggregated for the month of November 2023 instead of October 2023.

15. **Reward A and/or Reward B** will be credited into the Eligible Customer's Boost Account within six (6) weeks after the Eligible Account opening month.

16. The fulfilment of **Reward C** will be carried out within twelve (12) weeks after the end of Campaign Period. The 1st Prize will be delivered to the Eligible Customer's registered mailing address with the Bank while the 2nd Prize will be credited into the Eligible Customer's Boost Account.

17. The winner selection process of the Reward C is as follows:

- a. Upon fulfilment of eligibility criteria, Eligible Customers will be shortlisted internally via a computer generated 'Random Selection' draws which applies a random number to the qualifying list of Eligible Customers.
 - b. The shortlisted Eligible Customer will be contacted by the Bank at any time during office hours. All shortlisted winners will be required to perform identity verification and then answer a simple question relating to the Campaign in order to receive the Reward. The shortlisted Eligible Customer will be deemed as a winner if he/she is able to verify the identity and answer the question correctly ("Winner"). Eligible Customer who fail to answer the question correctly or does not respond to the Bank will be disqualified and the Bank will draw on the next winner.
18. By participating in this Campaign, the Eligible Customers have agreed to share their personal details with the fulfilment vendor & campaign partner, Boost (Axiata Digital eCode Sdn Bhd) to collect, use, disclose and process for the purposes of this campaign, with no monetary payment.
19. All winners will be notified by the Bank either in writing, by phone or by posting the list of winners on the Bank's website.
20. The Bank and/or Boost may disclose or publish the winners' names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign.
21. Each Eligible Customer is entitled to a one (1) time reward only. If for any reason, the Eligible Customers have multiple Eligible Accounts, which are eligible for the Reward(s), only ONE (1) account will be rewarded.
22. 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.
23. 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.
24. The Boost Stars are valid for twelve (12) months from the issuance date. In the event the Boost Stars not fully utilized before its expiry date, the Boost Stars shall expire and automatically be forfeited without notice and the customers shall have no claim whatsoever against the Bank and Boost.
25. The usage of Boost Stars are subject to Boost Terms and Conditions at <https://www.myboost.com.my/terms/feature-terms-and-conditions> which shall be applicable in addition to the Terms and Conditions contained herein.
26. The Reward 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 considered.
27. For any transactions or payments that are subsequently cancelled, voided or reversed within the same calendar month, the relevant adjustment(s) will be made. In the event that adjustments are not made, Alliance Bank reserves the right to claw back the amount of Reward credited.

28. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice in Alliance Bank website.
29. The Bank shall not accept any responsibility for claims not credited within the fulfillment period due to incorrect or incomplete details provided by Eligible Customers. 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 in Alliance Bank website and Boost.
30. 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.
31. 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).
32. 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 and/or non-fulfillment by any of its agents/suppliers/distributors.
33. 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.
34. 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.
35. 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.
36. 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 according to its policies. All records of the Bank on the transaction(s) made shall be conclusive and final.
37. 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.
38. 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.

39. 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.
40. 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.
41. Eligible Customers hereby give their unequivocal and irrevocable consent and authorise the Bank and Boost to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for current and future advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Cardholders.
42. 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.
43. By participating in this Campaign, the Eligible Customers agree 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 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.
44. 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.
45. 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.

Prevention and Mitigation of Banking Fraud and Scam

46. The Bank may from time to time provide the latest update or content to educate the Customer and create awareness that help prevent or mitigate fraud and scam risk. These may include but not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.

47. The Customer shall keep in safe custody of 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 Customer shall notify the Bank immediately when the Customer becomes aware that any of the above is lost or used without authority or proper authorisation. The Customer shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Customer had notified the Bank in accordance with these Terms and Conditions that the Customer's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
48. Where any loss or damage suffered by the Customer 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 Customer 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.
49. Upon being notified by the Customer of such incident, the Bank shall conduct an investigation and the Customer 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 customer) 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 Customer's internet or mobile banking access; and/or
 - iii. Revoke the validity of banking instruments;

and the Customer 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.