

# **Alliance Step-Up Fixed Deposit Campaign Terms and Conditions**



**ALLIANCE BANK**

1. The “Alliance Step-Up Fixed Deposit Campaign (“Campaign”) by Alliance Bank (“referred to as the Bank”) shall run from 3 June 2019 to 30 June 2019 (inclusive of both dates) unless as stated otherwise (“Campaign Period”).
2. This Campaign is based on a first come first served basis, subject to availability during the Campaign Period and shall end when the Bank has achieved the threshold allocated as per Table A, or whichever is earlier.
3. By participating in this Campaign, the Eligible Customers (as defined hereunder) shall be deemed to 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.
4. This Campaign is open to the following: (“Eligible Customers”)
  - 4.1 Individual customers who are new to the Bank;
  - 4.2 Existing individual customers of the Bank;
5. Notwithstanding the foregoing, the following individuals **are not** eligible to participate in this Campaign:
  - 5.1 customers whose account(s) with the Bank are dormant or deemed inactive or who have breached any agreements with the Bank;
  - 5.2 customers whose account(s) with the Bank are, at the Bank’s discretion, deemed to be unsatisfactorily conducted;
  - 5.3 Individuals who are financially insolvent or have been adjudicated a bankrupt;
  - 5.4 Persons who are of unsound mind, minors or bankrupts; and/or
  - 5.5 any other persons as the Bank may decide to exclude at its discretion without furnishing any reason(s) thereof.
6. The minimum placement for the Eligible Customers is RM50,000 and the maximum placement is RM3million. Placement amount made in the Eligible Accounts must follow the ratio as per Table A below, equivalent to the total amount placed in Current/Savings Account (“CASA”) and Wealth Management Products (“WM Products”).
7. To be entitled for the Fixed Deposits (“FD”) Promotional Interest, Eligible Customers must place Fresh Funds within seven (7) days prior to the placement in FD as stipulated in Table A. The placements made cannot be split, whether by way of placement date(s) and/or account(s).

“Fresh Funds” are defined as funds that are not derived from any existing account(s) with the Bank or its subsidiaries. It must not be funds transferred from any existing Savings/Current/Fixed Deposit/Foreign Currency Account(s) of the Bank or in the form of cheques, cashier’s orders or demand drafts issued by the Bank. All amounts that are not Fresh Funds would not be eligible for this Campaign.
8. 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.
9. Eligible Customers are entitled to the following FD Promotional Interest:

**Table A:**

Options	Bundle Ratio			Step-Up Rates			Effective Rate (p.a.)	Total Threshold for FD
	Fixed Deposit (FD)	Current/Savings Account ("CASA")	Wealth Management Products ("WM Products")	Month 1 (p.a.)	Month 2 (p.a.)	Month 3 (p.a.)		
1	80%	10%	10%	5.50%	5.55%	5.60%	5.55%	RM30mil
2	80%	-	20%	5.20%	5.25%	5.30%	5.25%	RM30mil
3	80%	20%	-	4.60%	4.65%	4.70%	4.65%	RM200mil
4	100%	-	-	4.10%	4.15%	4.20%	4.15%	RM800mil

10. The FD will be based on rollover monthly interest for the step-up rate on the first 3 months. Upon maturity, the FD will automatically be renewed at the 3 months FD prevailing board rate.
11. For Option 1 and/or Option 3, the Eligible Customers are required to place Fresh Funds into their CASA for 3 months. The Eligible Customers are required to complete the form(s) assigned for this Campaign in the branch where the Eligible Customers have performed their transaction, which must be duly submitted upon placement.
12. The participating WM Products in Table B are subject to change from time to time by the Bank at its discretion upon giving prior adequate notice.

**Table B:**

Wealth Management Products	
Type	Product Details
Amanah Saham Nasional Berhad ("ASNB")	<ul style="list-style-type: none"> <li>• ASN</li> <li>• ASN Equity 2</li> <li>• ASN Equity 3</li> <li>• ASN Equity 5</li> <li>• ASN Imbang 1</li> <li>• ASN Imbang 2</li> <li>• ASN Sara 1</li> <li>• ASN Sara 2</li> </ul>
Unit Trust Funds ("UT")	<ul style="list-style-type: none"> <li>• All Unit Trust Funds with sales charge</li> </ul>
Unit Trust Closed-Ended Funds	<ul style="list-style-type: none"> <li>• All closed-ended funds</li> </ul>
Structured Investment ("SI")	<ul style="list-style-type: none"> <li>• Equity Linked Investment (ELI)</li> <li>• Basket Equity Linked Investment (BELI)</li> <li>• Fund Linked Structured Investment (FLSI)</li> <li>• Local and Foreign Currency Retail Bond (RB)</li> <li>• Interest Rate Structured Investment (IRSI)</li> </ul>
Banca Premium Regular ("Banca RP")	<ul style="list-style-type: none"> <li>• Elite Income Saver (EIS)</li> <li>• Elite Max Saver (EMS)</li> <li>• Elite Legacy Builder (ELB)</li> <li>• Elite Life Guard (ELG)</li> <li>• Elite Smart Life (ESL)</li> <li>• Elite Smart Kid (ESK)</li> </ul>

13. For Banca RP products, the eligibility criteria are:
  - 13.1 Applications are to be submitted to and received by Manulife Insurance Berhad within the Campaign Period and accepted and/or issued on or before 15 July 2019.
  - 13.2 Combination of multiple policies of the same policyholder to meet the minimum annualised premium amount as stated will not qualify for this Campaign.

14. The FD Promotional Interest shall cease to apply and the Bank's prevailing 3 months FD board rate shall apply with the same period and placement amount, if the investment transactions and/or insurance applications or policies are declined, terminated, cancelled, cool off or lapsed within the FD tenure.
15. Partial withdrawal of the FD placement shall not be allowed during the tenure of the FD. If the FD is withdrawn before its maturity date, then the interest payable, if any, will be subjected to the Bank's policy on premature withdrawal.
16. Partial withdrawal of the CASA placement shall not be allowed during the tenure of the FD. If the CASA is withdrawn before its maturity date, then FD will be withdraw and place at 3 months FD prevailing board rate
17. Eligible Customers have to earmark the funds in Conventional CASA in the event Eligible Customers has placed a Conventional FD.
18. The placement(s) of FD, CASA and WM Products shall be placed under the primary account holder should the Eligible Customers hold a joint name accounts with other parties
19. This Campaign is not valid in conjunction with other offers and promotions (if any) offered by the Bank in relation to WM Products.
20. The Eligible Customers further agree to co-operate and comply with all reasonable requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
21. 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.
22. 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. For the updated version of the Terms and Conditions, please visit [www.alliancebank.com.my](http://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.
23. If any matters arising from this Campaign are not covered under the Terms and Conditions hereunder or otherwise, they shall be determined by the Bank at its discretion.
24. For the avoidance of doubt, any cancellation, termination, suspension or extension of this 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.
25. 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 Customers or other parties, resulting directly or indirectly from this Campaign.
26. 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.