



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

BizSmart® Mobile and Online Banking  
JomPAY, DuitNow, and Interbank GIRO (IBG)  
e-Payments Campaign

Terms & Conditions

1. This “BizSmart® Mobile and Online Banking – JomPAY, DuitNow, and Interbank GIRO (IBG) e-Payments Campaign” (“Campaign”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad, (both collectively referred to as “the Bank”).
2. This Campaign is only valid from 1 October 2020 to 31 December 2020, both dates inclusive unless notified otherwise by the Bank (“Campaign Period”).

#### ELIGIBILITY

3. This Campaign is open to all new and existing Alliance Bank Business Banking customers (“Eligible Customers”).
4. Notwithstanding the foregoing, customers whose account(s) with the Bank are, at the Bank’s discretion, to be unsatisfactorily conducted shall not be eligible for this Campaign.

#### CAMPAIGN MECHANICS

5. The Eligible Customers stand a chance to win one of the prizes (Campaign Reward) below by lucky draw when they meet the Campaign Reward criteria.

Campaign Reward	Monthly Unit	Total Unit
Grand Prize SAMSUNG Note20 5G mobile phone worth RM4,299	5 units	15 units
Consolation Prize SHARP Air Purifier FPJ30LA/LB and 1 additional HEPA Filter worth RM578	50 units	150 units

6. The Eligible Customers will get 1 lucky draw entry for every 3 e-payments (refer item 8) submitted and approved successfully. Each customer can get up to 50 lucky draw entries per month to be entitled for the lucky draw to win one of the Campaign Reward stated above.
7. In the event any of the e-payments mentioned in item 8 was submitted successfully through Alliance BizSmart® Mobile, total lucky draw entries earned will be doubled.
8. Types of e-payments eligible to earn lucky draw entry:
  - JomPAY
  - DuitNow (pay to account and pay to proxy)
  - Interbank GIRO (IBG)
9. Total lucky draw entry earned during the month will not be carried forward to the following month.
10. Illustration:

Campaign Reward	Customer A	Customer B	Customer C
Total e-payments submitted <i>Combination of JomPAY, DuitNow &amp; IBG</i>	55	41	265
Lucky Draw Entry <i>1 entry for every 3 e-payments, capped at 50 entries</i>	18 entries	13 entries	50 entries

Campaign Reward	Customer A	Customer B	Customer C
Submit e-payments through BizSmart® Mobile	No	Yes	Yes
Total Lucky Draw Entry	18 entries	26 entries	100 entries

11. The Eligible Customers being chosen to receive the Campaign Reward are selected by a random generator programme and will be contacted through telephone to answer two (2) trivia questions related to this Campaign. If the answers given are incorrect, ABMB will randomly select other Eligible Customer to be contacted. SME shall obtain consent from its staff or director or person in charge that they have given consent for the Bank to contact for this purpose.
12. Eligible Customers are only entitled to win only one (1) Grand Prize or Consolation Prize throughout the Campaign Period.
13. The Bank will contact the winner by the 20<sup>th</sup> of the subsequent month, e.g. the winners for the month of October 2020 will be announced by 20 November 2020.
14. The Campaign Reward will be delivered within 60 days from the date the Bank announced the winners.
15. The Campaign winner must not close or have his/her company's Business Current Account closed or terminated by the Bank. Any campaign winner whose company's Business Current Account has been closed or terminated before the announcement of winners will not be entitled to receive any Campaign Reward under this Campaign.
16. Campaign winners are not entitled to any payment or compensation from the Bank should their Campaign Rewards be forfeited for whatever reason as the Bank may determine.
17. The Bank reserves the right to change or substitute the Campaign Reward at any time, at its own discretion with other items of similar value with prior notice.
18. The Bank does not represent and is not an agent of the merchant(s), agent(s) and/or service provider(s) participating in this Campaign. The Bank shall not be liable to the Eligible Customers for any losses, costs or damages of any kind suffered or incurred by the Eligible Customers or any other person(s), resulting from the use of the Campaign Reward or their substitutes thereof and the Eligible Customers are advised to directly liaise with the relevant merchant(s), agent(s) and/or service providers concerned.
19. By participating in this Campaign, the Eligible Customers are to have read, understood and accepted and agreed to be bound by this Campaign Terms and Conditions. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Eligible Customers and no correspondences and/or appeal in respect thereof shall be entertained.
20. This Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Customers' product and banking accounts maintained with the Bank ("Existing Terms").
21. By participating in this Campaign, the Eligible Customers hereby give 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.

22. The Bank shall not be responsible for any technical failures of any kind, intervention, interruption, electronic error and/or any failure or delay in the transmission of evidence by postal or telecommunication authorities or any other party which may affect the Eligible Customers' entitlement during the Campaign Period.
23. By participating in this Campaign, Eligible Customers hereby give their consent and authorise the Bank 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 purposes limited to this campaign only without any compensation.
24. The accounts of the Eligible Customers must at all times (i) be valid, in good credit standing and not be in breach of any terms of this Campaign Terms and Conditions or the Existing Terms; and (ii) not be terminated or closed or be made subject to any attachment, adverse orders made by Court or any authorities sanctioned by laws, delinquent and/or invalid or cancelled as may be determined by the Bank in order to be entitled for the Campaign Reward.
25. The Bank reserves the right to withdraw/cancel, terminate, suspend or extend this Campaign and to add, delete, suspend or vary these Campaign Terms and Conditions, wholly or in part at its discretion with prior notice by way of posting on the Bank's website, display at branch premises or advertisements or by any other means of notification which the Bank may select and such shall be binding on the Eligible Customers as from the date of the notification or from such other date as may be specified by the Bank in the notification. Eligible Customers agree to access the Bank's website at regular intervals to view this Campaign Terms and Conditions and agreed with and be bound by any addition, deletion, suspension or variation to this Campaign Terms and Conditions.
26. The Bank reserves the right to disqualify the participation of any Eligible Customers or forfeit the Campaign Reward 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.
27. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of Customers or forfeiture of the Campaign Reward shall not entitle the Eligible Customers to any claim or compensation against the Bank or for any and all losses or damages suffered or incurred by Customers as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
28. The Bank shall not be responsible nor shall accept any liabilities arising or suffered by the Eligible Customers resulting directly or indirectly from this Campaign due to the customer's own act. The Bank shall not be liable or held responsible to the Eligible Customers in any manner if the Bank is unable to perform any of its obligations under this Campaign directly or indirectly due to any force majeure event which include but not limited to any act of God, war, strike, riot, industrial dispute, lockout, fire, drought, flood, storm or any event beyond the reasonable control of the Bank.
29. The Eligible Customers 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.
30. This Campaign Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.