



**ALLIANCE BANK**

**Alliance Bank  
Cash oh Cash  
SavePlus-Electronic Fixed Deposit  
("eFD") Promotion  
Terms and Conditions**

1. The “Alliance Bank Cash on Cash SavePlus-Electronic Fixed Deposit (“eFD”) Promotion (“Promotion”) is organised by Alliance Bank Malaysia Berhad (“The Bank”) shall run from **1 August 2021 to 31 October 2021** (“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 Customers (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.
4. This Promotion is open to the following customers (“Eligible Customers”):
  - a) New to Bank customer or existing customer aged 21 years old and above without Current/ Savings Account/-i (“CASA/-i”) including SaveLink Account, Share Trading and Share Margin Financing (“SMF”) Accounts with the Bank only; and
  - b) Open an Alliance SavePlus Account (“Eligible Account”) during the campaign period.
5. Notwithstanding the above mentioned, the following individuals 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, at the Bank’s discretion, 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 The Bank (including its subsidiaries and related companies) are not eligible to participate
6. To be entitled for the respective e-Fixed Deposit (“eFD”) promotion as stipulated in **Table A** below, the Eligible Customers have to complete Eligible Account opening through **allianceonline mobile application** (“AOM”) - Electronic Know Your Customer process (“eKYC”) during Promotion Period. The completion of account opening including perform a minimum initial deposit to activate the account and activate the AOM within the Promotion Period otherwise the Bank reserves the right to forfeit the promotion.
7. The Eligible Customer will receive a push notification via AOM and/or a secured email with an exclusive Promo Code within 10 days after the Eligible Account and AOM are activated. Then the Eligible Customers are entitled to the following eFD promotion. Eligible Customer has to login to **allianceonline web** to complete eFD placement latest by **15 November 2021** in order to enjoy the eFD Promotional Rate.

**Update:**

- Effective from 21 September 2021 onwards, Eligible Customers will receive a push notification via AOM within 10 days after Eligible Account and AOM are activated.
- Eligible Customers can click on the push notification to place the eFD instantly or choose **“eFDGold12mthekyc”** as the Product to place the eFD later in AOM, latest by 15 November 2021 in order to enjoy the eFD Promotional Rate. This update is also applied for the Eligible Customer who has received Promo Code earlier from the Bank; Eligible Customer is no longer need to key in Promo Code for eFD placement.

**Table A:**

eFD Product ("Participating Product")	Minimum Placement	Tenure	eFD Promotional Rate	Promotion Total Threshold
eFD Gold	RM1,000	12 months	2.40% p.a.	RM22million

8. Eligible Customers who failed to enter the Promo Code in **allianceonline web** or failed to choose "eFDGold12mthekyc" in **allianceonline app** (effective from 21 September 2021 onwards) during the eFD placement will not be eligible to enjoy the eFD Promotional Rate once the eFD has been submitted and confirmed. The customised Promo Code is only applicable for one (1) eFD placement through **allianceonline web**.
9. Each Eligible Customer is entitled for one (1) time promotion eFD placement only. If for any reason, Eligible Customers open multiple Eligible Accounts, only ONE (1) eFD Promotional Rate will be granted.
10. The interest earned for the eFD will be credited into the Eligible Account opened via AOM on monthly basis.
11. Partial withdrawal of the eFD placement shall not be allowed during the 12-month tenure of the eFD. Upon maturity of the initial eFD placement, the eFD will be automatically renewed into a 12-month eFD Gold at the prevailing board rate.
12. If the eFD is withdrawn before its maturity date, then the interest payable, if any, will be subjected to the Bank's policy on premature withdrawal. As the participating product is eFD Gold, it will follow eFD Gold related policy. Any premature withdrawal of eFD Gold will result in a deduction of interest paid for the contracted rate to reflect the penalty rate (if any) as interest is paid monthly. The interest paid shall be deducted from the principal eFD Gold upon premature withdrawal.
13. 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.
14. The eFD 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 at [www.alliancebank.com.my](http://www.alliancebank.com.my) or by other means of communication as the Bank may determine later.
15. The Eligible Customers' Eligible Accounts must be valid and active during and after the Promotion Period to qualify for the eFD (not closed or terminated) as determined by the Bank at its discretion. If during the Promotion Period and eFD Period, the Eligible Customers close the Eligible Accounts for any reason, his/her participation in the Promotion may become null and void with immediate effect.
16. If the Eligible Customers have participated in several Promotions or Campaigns at the same time, the Eligible Customers are only entitled to the Reward under one of the participating Promotions or promotions. The Bank reserves the right to decide which Promotions or promotions is applicable to the relevant Eligible Customers.
17. 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.
18. 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.

19. 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 given to the Eligible Customers via the bank's official website, and the Eligible Customers 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](http://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.
20. No cash/credit alternative will be Cash Backed in exchange of the Cash.
21. For any cancellation, termination, suspension or extension of the Promotion Period shall not entitle the Eligible Customers to any claims or compensations against the Bank's website and/or communication channels for any losses, damages, costs or expenses and Eligible Customers shall be notified.
22. 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 Promotion due to the Eligible Customers' own negligence.
23. 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.
24. By participating in this Promotion, the Eligible Customer agree 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 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 Promotion.
25. 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.
26. By virtue of participating in this Promotion, Eligible Customer 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.
27. eFD and Alliance SavePlus Account are protected by Perbadanan Insurance Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.