



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

## **Coollest Cashback- Referral Offer**

### **Terms and Conditions**

1. The “Coolest Cashback- Referral Offer (“Campaign”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) shall run from **1 October 2022 to 30 November 2022**; inclusive of both dates, unless as stated otherwise (“Campaign Period”).
2. By participating in this Campaign, the Eligible Referrer (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 Terms and Conditions.
3. The Bank reserves the right at any time to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice via the bank’s official website.
4. New Customers and Existing Customers who meet the conditions as set out hereinafter be collectively referred to as “Eligible Referrer”. 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, as per the bank’s internal policies, unsatisfactorily conducted; or
  - c. Any other persons as determined by the Bank to exclude according to its internal policy (ies); or
  - d. Individuals who are financially insolvent or who have been adjudicated a bankrupt; or
  - e. non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organizations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives.
5. To be entitled for this Campaign, the Eligible Referrer must ensure that the following conditions are fulfilled by the potential customer (“Eligible Referee”):
  - (i) The Eligible Referrer shall introduce or refer an Eligible Referee(s) to open for an Alliance SavePlus Account/-i (“Eligible Account”) by completing the online referral form at <https://www.alliancebank.com.my/promotions/banking/saveplus/coolest-cashback-campaign.aspx> within the Campaign Period. The Referral form need to be submitted before the Eligible Referee start the account opening journey.
  - (ii) It is the Eligible Referrer’s responsibility to ensure that the information (Name as per IC, NRIC, Mobile Number) submitted in the online referral form are correct. Failure to do so will result in an invalid referral and no Cashback will be rewarded.
  - (iii) The Eligible Referral will be tagged to the Eligible Referrer and be rewarded only if the Eligible Referee initiate for an Eligible Account through **allianceonline mobile app (AOM)** - electronic Know Your Customer process (“eKYC”) & successfully opened an Eligible Account by **15 December 2022** under the same mobile number as submitted by Eligible Referrer in the Referral form. The Eligible Account need to be activated with minimum deposit of RM50 and keep until the account opening month end.
  - (iv) The Eligible Referee must be New to Bank customer or existing customer aged 18 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.
  - (v) The Eligible Referee is required to open an Eligible Account under his/her own name as primary account holder.
  - (vi) Eligible Referrer must be a primary account holder who hold a valid and active CASA/-i with the Bank before refer the Eligible Referee to open an Eligible Account.
  - (vii) Eligible Referral shall be deemed as invalid Referral if the Eligible Referee has keyed in an Invitation Code to participate in another promotion within the Bank or a Payroll customer under Alliance@Work.
6. Eligible Referee that has fulfilled the above conditions is considered as one (1) successful

referral (“Successful Referral”) by the Eligible Referrer. There is no limitation on the number of Cashbacks an Eligible Referrer can earn.

7. The Successful Referral will be entitled for the following Cashback as set out in the table below:

<b>Criteria</b>	<b>Cashback</b>
Each successful referral	RM38 Referral Cashback

8. The Eligible Referrer cannot refer themselves under this Campaign. Besides, if the Bank has received referral form which Eligible Referrer and Eligible Referee has referred each other, then the Bank will reward the Eligible Referrer who hold a valid Current or Savings Account with the Bank before submit for Referral.
9. Eligible Referrer are required to fill in the referral form at <https://www.alliancebank.com.my/promotions/banking/saveplus/coolest-cashback-campaign.aspx> for each referral in order to be eligible to participate in this Campaign. Failing to do so the Eligible Referrer will be disqualified from receiving the Cashbacks. Eligible Referrer can submit up to 3 referrals at one time.
10. If there are multiple submissions of the same Eligible Referee’s details, the Eligible Referrer who is the first submitted the Referral Form to the Bank shall be entitled to receive the Cashback upon Successful Referral.
11. It is the Eligible Referral’s responsibility to obtain consent from person(s) referred in this form and the person(s) has agreed to receive direct marketing communications on the Bank’s product and services pertaining to this Campaign.
12. The Eligible Referrer’s CASA/-i must be valid and active as determined by the Bank as per the bank’s internal policies and must NOT be in breach of any of the Bank policies at all times. In the event if the Eligible Referrer do not hold a valid and active CASA/-i, it’s Eligible Referrer’s responsibility to open a CASA/-i before the Eligible Referee complete the account opening. Failure to do so may result in an invalid referral and no Cashback will be rewarded.
13. The Bank’s decision on the records of the form submission and application date will be final and conclusive.
14. The fulfillment of the Cashback will be effected within six (6) weeks after the account opening month.
15. The Bank shall not accept any responsibility for claims not credited within the fulfillment period due to no registration form submitted, incorrect or incomplete details provided. It is the Eligible Referrer’s 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.
16. The Bank reserves the right to disqualify any Eligible Referrer or forfeit the Cashback in circumstances where there is a fraudulent, unauthorized or reversal of transaction(s) or breach or potential breach of this Campaign Terms and Conditions as per the Bank’s internal policies.
17. If the Eligible Referrer or Eligible Referee have participated in several campaigns or promotions at the same time, the Eligible Referrer or Eligible Referee are only entitled to receive the Cashback(s) or 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 Referrer or Eligible Referee.

18. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests shall be considered.
19. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, as per the Bank's internal policies with prior notice and the Eligible Referrer 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](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. By participating in this Campaign, the Eligible Referrer shall have accepted and agreed to be bound by the Terms and Conditions herein including any amendments or variations to it with prior notice and accept the same in their entirety. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on the Eligible Referrer and no correspondences and/or appeal in respect thereof shall be considered
21. This Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Referrer's CASA-i maintained with the Bank ("the Existing Terms").
22. The Bank reserves the right to terminate the Campaign in circumstances where there is a fraudulent, unauthorised or reversal of transactions, with prior notice.
23. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Referrer to any claims or compensations against the Bank or for any and all losses or damages suffered or incurred by the Eligible Referrer as a direct or indirect result of the act of cancellation, termination, suspension or extension.
24. The Bank shall not be responsible nor shall accept any liabilities of nature arising or suffered by the Eligible Referrer resulting directly or indirectly from this Campaign.
25. The Eligible Referrer 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.
26. The Campaign 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 the Eligible Referrer agree to submit to the jurisdiction of the Courts of Malaysia.
27. 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.
28. Eligible Customer hereby give their unequivocal and irrevocable consent and authorise ABMB to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Customer.
29. By participating in this Campaign, 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/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.

30. 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 Back to make, or take any act in furtherance of any payment, contribution, Cashback, reimbursement or other transfer of anything of value, or any solicitation, directly or indirectly to any individual.
31. By virtue of participating in this campaign, 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.
32. Alliance SavePlus Account/-i is protected by PIDM up to RM250,000 for each depositor per bank.
33. Alliance SavePlus Account-i is based on the Shariah concept of Tawarruq.