



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Coollest Cashback - electronic Fixed Deposit ("e-FD") and DuitNow QRPay

Terms and Conditions

1. The “Coolest Cashback- electronic Fixed Deposit (“e-FD”) and DuitNow QRPay (“Promotion”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) shall run from **1 October 2022 to 30 November 2022** (“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”) to participate for the offers in Table A and/or Table B:
 - a) 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; and
 - b) Apply for an Alliance SavePlus/-i Account (“Eligible Account”) during the Promotion Period via allianceonline mobile app.
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, 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) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate
6. To be entitled for the respective e-Fixed Deposit (e-FD) promotion as stipulated in **Table A** below, the Eligible Customers have to complete Eligible Account opening through **allianceonline mobile app (AOM)** - electronic Know Your Customer process (“eKYC”) during Promotion Period. The completion of account opening including perform a minimum initial deposit of RM20 via DuitNow from own account in another bank to activate the account and the AOM access within the Promotion Period, otherwise the Bank reserves the right to forfeit the promotion.

Table A

| Participating Product (“e-FD”) | Minimum amount per placement | Maximum amount per Eligible Customer | Tenure | e-FD Promo Rate | Total Threshold |
|---|------------------------------|--------------------------------------|-----------|-----------------|-----------------|
| e-Fixed Deposit (conventional or Islamic) | RM1,000 | RM100,000 | 12 months | 3.40% p.a. | RM17 million |

7. The Eligible Customer will receive a push notification via AOM the next day after the Eligible Account and AOM are activated. Then the Eligible Customers are entitled to the following e-FD promotion. Eligible Customer has to login to **AOM** to complete e-FD placement latest by **4 December 2022** in order to enjoy the Promo Rate. Eligible Customers can click on the push notification to place the promo e-FD instantly or place the e-FD later in the AOM under Manage Fixed/Term Deposit feature by choosing the product “**SavePlus 12-mth promo / SavePlus-i 12-mth promo**”.
8. Eligible Customers who failed to click on the push notification or choose “**SavePlus 12-mth promo / SavePlus-i 12-mth promo**” during the placement of e-FD in AOM will not be eligible to enjoy the e-FD Promo Rate once the e-FD has been submitted and

confirmed. Eligible Customers are advised to check on the interest rate/profit rate generated before confirm the e-FD placement.

9. Each Eligible Customer can make one (1) placement in total throughout the Promotion Period. Minimum amount per placement is RM1,000 and the maximum amount is RM100,000. If for any reason Eligible Customers open multiple Eligible Accounts, only one (1) e-FD placement will be granted the Promo Rate.
10. Upon maturity of the initial e-FD placement, the e-FD will be automatically renewed into a 12-months e-Fixed Deposit/e-Alliance Term Deposit-i at the prevailing board rate. The interest/profit of the e-FD will be added into the Principal amount upon completion of the e-FD tenure.
11. Partial withdrawal of the e-FD placement shall not be allowed during the 12-months tenure of the e-FD. If the e-FD is withdrawn before its maturity date, then the interest/profit payable, if any, will be subjected to the Bank's policy on premature withdrawal.
12. The e-FD Promo 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 or by other means of communication as the Bank may determine later.

DuitNow QRPay Terms and Conditions

13. Eligible Customers will be required to use allianceonline mobile App ("AOM") to access the DuitNow QR feature ("DuitNow QR"). Eligible Customers can tap on the DuitNow QR icon on the first screen of AOM to make payments to the stores or seller ("Merchant"). Each successful DuitNow QR payment recorded by the Bank will be recognized as a "DuitNow QR Transaction".
14. 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, 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) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies); or
 - e) Payroll customers under Alliance@Work.
15. Eligible Customers who performed a minimum of three (3) DuitNow QR transactions via DuitNow QR thru AOM within the month will be eligible to earn RM15 Cashback. Eligible Customers who performed a minimum of six (6) DuitNow QR transactions within the month will be eligible to earn RM30 Cashback. Each Eligible Customer entitle to earn RM30 Cashback per month and RM90 throughout the Promotion.

Table B

| Qualified Category | Qualified Transactions | Cashback |
|------------------------------------|---|-----------------|
| Perform DuitNow QR pay to Merchant | performed a minimum of three (3) DuitNow QR transactions within the month | RM15 |
| | performed a minimum of six (6) DuitNow QR transactions within the month | RM30 |

16. Each Eligible Customer has three (3) calendar months to earn the maximum Cashback of RM90, starting from the account opening month.

Example: Eligible Customer opened the Eligible Account in October 2022; the 3 calendar months to earn for the Cashback will be starting from October 2022 to December 2022.

17. The Cashback is applicable for the Primary Account and payment to stores or sellers only (not applicable for DuitNow QR Pay from Individual to Individual).
18. DuitNow QR Transactions are accumulative for the transactions performed within the same calendar month only (until the last day of each month). For example, the Eligible Customers performed five (5) successful DuitNow QR transactions in October 2022, the Eligible Customer will earn RM15 Cashback for the month of October. These transactions cannot be carried forward to the next month.
19. The Cashback will be calculated at the end of the calendar month based on the total accumulative DuitNow QR Transactions performed during that calendar month. It will be credited into the Eligible Customers' Eligible Account within six (6) weeks from the calendar month end.

Note: All Eligible Transactions must bear posting dates within the same calendar month to be aggregated for the month. Any retail 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 2022 but the posting date of the transaction amount was on 1 November 2022, the transaction will be aggregated for the month of November instead of October). The Approved Transactions made during the Promotion Period must be captured and posted in the Bank's system within the Monthly Reward Period in order to qualify for the Cashback. All Approved Transactions as recorded by the Bank is final, conclusive and binding on all the Eligible Customers.

20. For any transactions or payments that are subsequently cancelled, voided or reversed within the same calendar month, relevant adjustment(s) will be made. In the event that adjustments are not made, the Bank reserves the right to claw back the amount of Cashback credited.

Other Terms and Conditions

21. 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.
22. The Eligible Customers' Eligible Accounts must be valid and active during and after the Promotion Period to qualify for the e-FD or Cashback as determined by the Bank as per the bank's internal policies. If the Eligible Customers close the Eligible Accounts for any reason, his/her participation in the Promotion may become null and void with immediate effect.
23. If the Eligible Customers have participated in several Promotions or Campaigns at the same time, the Eligible Customers are only entitled to the Cashback(s) under one of the participating Promotion or Campaign. The Bank reserves the right to decide which Promotion or Campaign is applicable to the relevant Eligible Customers.
24. 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.
25. 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.
26. 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 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 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.

27. No cash/credit alternative will be Cash Backed in exchange of the Cash.
28. 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 for any losses, damages, costs or expenses and Eligible Customers shall be notified.
29. 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.
30. 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.
31. 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.
32. 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.
33. 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.
34. e-FD and Alliance SavePlus/-i Account are protected by Perbadanan Insurance Deposit Malaysia ("PIDM") up to RM250,000 for each depositor per bank.
35. Alliance SavePlus-i Account is based on Shariah concept of Tawarruq.