ALLIANCE BANK ALLIANCE ISLAMIC BANK

Alliance Bank
Cyber Frenzy – Cyber Protect
Terms and Conditions

1. The “Alliance Bank Cyber Frenzy – Cyber Protect” (“Campaign”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“the Bank”) with Zurich General Insurance Malaysia Berhad (ZGIMB) shall run from **3 November 2021 to 31 January 2022**; inclusive of both dates, unless as stated otherwise (“Campaign Period”).

2. By participating in this Campaign, the Eligible Customers (as defined hereunder) are reminded to thoroughly read and fully understand all the Terms and Conditions herein before agreeing to be fully bound by and accept all the Terms and Conditions.

3. New Customers and Existing Customers who meet the conditions as set out hereinafter be collectively referred to as “Eligible Customers”. 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, 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) The Bank’s customers who are in default of any facilities granted by the Bank (including its subsidiaries and related companies) at any time before or during the Campaign Period; or
   e) Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives; or
   f) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate; or
   g) Payroll customers under Alliance@Work.

4. To be entitled for the complimentary Z-Alliance Cyber Protect as stipulated in **Table A** below (“Protection”), the Eligible Customers must apply for the Eligible Products during Campaign Period and meet the minimum criteria stated in **Table A**.

5. Eligible Customers will be entitled to Protection for Eligible Product(s) they sign up that meet campaign Terms and Conditions.

   Example 1:
   I. In order to get the complimentary Protection from the Eligible Products listed in **Table A**, the Eligible Customers have to sign up for SavePlus Account/-i as 1st product, initiated via allianceonline mobile app, the electronic Know Your Customer (eKYC) process. The Bank will identify the Eligible Customer based on the NRIC registered during the account opening process in the app. The completion of account opening including performing a minimum deposit of RM20 to the account shall not be later than Campaign Period otherwise the Bank reserves the right to forfeit the Reward.
   II. Eligible Customers will be rewarded with 2 months Protection if Eligible Customers complete the application within the Campaign Period.
   III. When the Eligible Customers further sign up for Credit Card **or** Personal Loan/ Financing **or** Banca products underwritten by ZGIMB (2nd product) which fulfil the Campaign Criteria **as per Table A**, the Eligible Customers will be entitled for 4 months Protection

Table A:
FOR NEW TO BANK/ NEW TO PRODUCT

Eligible Products	Campaign Criteria	Cyber Protect ("Protection")
SavePlus Account/-i ("Eligible Account")	Initiate SavePlus Account/-i opening via eKYC process and complete account opening within Campaign Period.	• Get 2 months Protection if Eligible Customers sign up for SavePlus Account via allianceonline mobile application (eKYC) as first product. • Get 4 months Protection if Eligible Customers sign up for SavePlus Account and one more Eligible Products. Each Eligible Customers can get up to maximum 4 months Protection.
Credit Cards	Sign up for a new principal Alliance Bank Visa Infinite or Visa Platinum or Visa Signature Credit Card. Upon approval, activate the card within 30 days of the Credit Card approval date.	
Personal Loan/ Financing	Sign up for Personal Loan/ financing during Campaign Period and disbursed on or before 15 February 2022.	
Banca Products in allianceonline	Sign up for a Banca product underwritten by ZGIMB via online or allianceonline mobile app or allianceonline website.	

Example 2:

I. Eligible Customer opened SavePlus Account/-i via allianceonline mobile application (1st product).
II. The Eligible Customer further sign up for Credit Card **or** Personal Loan/ Financing **or** Banca products (2nd product) which fulfil the Campaign Criteria **as per Table A**.
III. The Eligible Customer will earn total 4 months of Protection.

Example 3:

I. Eligible Customer opened SavePlus Account/-i via allianceonline mobile application (1st product).
II. The Eligible Customer further sign up for Credit Card **and** Banca products via allianceonline which fulfil the Campaign Criteria **as per Table A**.
III. The Eligible Customer will earn total 4 months Protection.

6. For existing customers who already have Current/ Savings Account/-i ("CASA/-i") including SaveLink Account, Share Trading and Share Margin Financing ("SMF") Accounts with the Bank prior to the Campaign Period, they can earn the Protection by sign up Cards or Personal Loan/financing or Banca products **as per Table A**.

Example 4:

I. Eligible Customers have existing CASA/-i with the Bank.
II. The Eligible Customers signed up for Personal Loan/Financing **and** Banca products via allianceonline which fulfil the Campaign Criteria **as per Table A**.
III. The Eligible Customer will earn total 4 months of Protection.

Alliance SavePlus Account/-i Terms and Conditions

7. This Protection is open to the following customers ("Eligible Customers"):
    a. New to Bank customer or existing customer without Current/ Savings Account/-i ("CASA/-i") including SaveLink Account, Share Trading and Share Margin Financing ("SMF") Accounts with the Bank prior to Campaign Period only.

8. To be entitled for the respective Protection as stipulated in **Table A** above, the Eligible Customers must initiate Eligible Account opening through allianceonline mobile application, electronic Know Your Customer ("eKYC") process. The Bank will identify the Eligible Customer based on the NRIC registered during the account opening process in the app. The completion of account opening including performing a minimum deposit of RM20 to the account within the Campaign Period otherwise the Bank reserves the right to forfeit the Reward.

9. Notwithstanding the foregoing, 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, 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); or
    e. Payroll customers under Alliance@Work

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10. Each Eligible Customer is entitled for one (1) time Reward only. If for any reason, Eligible Customers have multiple Eligible Accounts, which are eligible for the Protection(s), only ONE (1) account will be rewarded.

11. The fulfillment of Protection will be performed within 6 weeks after account opening month end.

12. 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. In the event of joint account holders, the Protection shall be given to the primary account holder only. The Eligible Customer must be the primary holder of the product signed up and match the name of their Eligible Accounts primary name holder in order to enjoy the Protection.

13. The Eligible Accounts must be valid and active (not closed or terminated) as determined by the Bank at its discretion, to be eligible for participation during and after the Campaign Period to qualify for the Protection. If during the Campaign Period and/or Fulfilment Period, the Eligible Customers close the Eligible Accounts for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

Credit Card Terms and Conditions

14. This Campaign is open to all New-To-Card applicants (existing and new to bank customers who do not own a credit card issued by Alliance Bank Malaysia Berhad ("Bank") who apply for a new principal Alliance Bank Visa Infinite or Visa Platinum or Visa Signature Credit Card during Campaign Period ("Eligible Customers") and approve latest by **15 February 2022**.

15. Notwithstanding the foregoing, the following person(s) shall, however, **NOT be** eligible to participate in this Credit Card Spend Protection:
    a) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) including their respective immediate family members, meaning parents, spouses, children and siblings; or
    b) Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank; or
    c) Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted; or
    d) Individuals who are financially insolvent or who have been adjudicated a bankrupt;
    e) Persons who are of unsound mind, minors; or

f) Customers who are in default of any facilities granted by the Bank (including its subsidiaries and related companies) at any time before or during the Campaign Period; or
g) non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;or
h) Any other person(s) as the Bank may decide to exclude according to its internal policies;or
i) Payroll customers under Alliance@Work

16. By signing up for a new principal Alliance Bank Visa Credit Card only, Eligible Customers will not earn Protection from this Campaign. Eligible Customers have to take up SavePlus Account/-i as first product.

17. The fulfillment of Protection will be performed within 6 weeks after card activation month end.

Personal Loan/ Financing Terms and Conditions

18. This Campaign is open to all individual existing and new to bank customers who fulfil the following eligibility criteria ("Eligible Customers"):
    a. apply a new Personal Loan/ financing both collectively known as ("Facility")
    b. the Facility must be approved during the Campaign Period and disbursed on or before **15 February 2022**. For those Facility that was not approved and disbursed before 15 February will not be entitled for Protection.
    c. Have a minimum monthly gross income of RM 3,000

19. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Campaign:
    a. Customers whose account(s) with the Bank are unsatisfactorily conducted; or
    b. Any other persons that the Bank may exclude according to its internal policies;or
    c. Payroll customers under Alliance@Work

20. To minimize the risk of late servicing of instalment and for the purpose of courtesy and convenience to the Eligible Customer, the Eligible Customer are strongly advised to make payments via any of the following methods:
    a. Open a Current Account or Savings Account ("CASA") with the Bank to allow for a Standing Instruction (SI). For example, monthly auto deduction from the Eligible Customer' CASA. Eligible Customer must ensure that there are sufficient funds in the account at least three (3) working days in advance of the instalment due date;
    b. If the instalment due date falls on a **Friday, Saturday, Sunday or public holiday** and if the Eligible Customer wishes to make payment on the **same day of the instalment**, the Eligible Customer are strongly advised to pay through Interbank Fund Transfer ("IBFT") on MEPS **no later than 5:00 p.m.** via ATM at any financial institution or via any online banking platform chosen by the Eligible Customer.
    c. If the Eligible Customer wish to make payments via **Interbank GIRO (IBG),** the Eligible Customer must perform the transaction **at least one (1) working day in advance** of the instalment due date.
    d. If the Eligible Customer wish to make payments on the due date, the Eligible Customer must perform the transaction **before 11.00p.m.** on that day.

    Notwithstanding the above, the preceding are non-exhaustive methods of repayment/payment indicated for the Eligible Customer' convenience and for information only. The Eligible Customer shall be responsible at all times to ensure timely and full servicing of the instalment as and when due as per the Notice of Disbursement received from the Bank. Prevailing charges may apply and shall be borne by the Eligible Customer.

21. By signing up for a new principal Personal Loan/ financing only, Eligible Customers will not earn Protection from this Campaign. Eligible Customers have to take up SavePlus/-i Account as first product.

22. The fulfillment of Protection will be performed within 6 weeks after loan disbursement month end.

Banca Products Terms and Conditions

23. This Campaign is open to All New-to-Bank and Existing-to-Bank Customers who purchase Banca products underwritten by ZGIMB via online ("Eligible Customers").

24. Notwithstanding the foregoing, the following person(s) shall, however, not be eligible to participate in this Cyber Protect Campaign:
    I. Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank;
    II. Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted;
    III. Individuals who are financially insolvent or who have been adjudicated a bankrupt;
    IV. The Bank's customers who are in default of any facilities granted by the Bank (including its subsidiaries and related companies) at any time before or during the Campaign Period;
    V. non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;
    VI. Any other person(s) as determined by the Bank to exclude according to its internal policy(ies).
    VII. Payroll customers under Alliance@Work

25. In the event the insurance applications or policies are declined, terminated, cancelled, cool-off or lapsed within the cool-off period (14 working days upon sign up) prior to the fulfilment of Protection, the Protection as set in Table A shall be forfeited.

26. By signing up for a new Banca product, Eligible Customers will not earn Protection from this Campaign. Eligible Customers have to take up SavePlus Account/-i as first product.

27. The fulfilment of Protection will be performed within 6 weeks after month end.

Other Terms and Conditions

28. Eligible Customers can refer to https://www.alliancebank.com.my/Z-Alliance-Cyber-Protect-Brochure.aspx for more information on Z-Alliance Cyber Protect.

29. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.

30. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice via the Bank's website.

31. 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 from time to time. In the event of any inconsistency between the Terms hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof s official website.

32. The policy issuance of Protection will be sent to the Eligible Customers via a SMS or push notification or email upon successful fulfilment. All complimentary Protection shall be effective as per the date stated in the notification.

33. No cash/credit alternative will be provided in exchange of the Protection.

34. The Bank shall not accept any responsibility for Protection not issue within the fulfillment period due to incorrect or incomplete details provided by the Eligible Customers. It is the Eligible Customers' 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.

35. Eligible Customers acknowledge and accept that failure to comply with the provision of the documentation and information in accordance with the Terms and Conditions of this Campaign will cause the Eligible Customers to lose the right to receive the Protection without liability incurred by the Bank.

36. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Protection(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 Customers

37. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Protection. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Protection and/or non-fulfillment by any of its agents/suppliers/distributors.

38. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers for unauthorised use of the Protection by any person(s) that was not approved by the Eligible Customers.

39. The Terms and Conditions shall be supplemental to and not be in derogation of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the Eligible Accounts or otherwise.

40. The Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.

41. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Protection 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.

42. 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.

43. For any cancellation, termination, suspension or extension of the 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 due to the Eligible Customers own act.

44. The Bank shall not be responsible nor shall not 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 due to Eligible Customer's own act resulting directly or indirectly from this Campaign.

45. 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.

46. Eligible Customer hereby give their unequivocal and irrevocable consent and authorise the Bank 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 Cardholders.

47. 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.

48. 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 Protection 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.

49. 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.

50. Alliance SavePlus Account/-i is protected by PIDM up to RM250,000 for each depositor.

51. Alliance SavePlus Account-i is based on the Shariah concept of Tawarruq.

Note
Banca products are eligible for protection by PIDM except for Investment Products. The insurance benefits are protected up to RM500,000 under the Takaful and Insurance Protection System ("TIPS") as prescribed under PIDM guideline available at www.pidm.gov.my

DISCLAIMER FOR BANCASSURANCE PRODUCTS
You are advised to ask for a copy of the Product Brochure, Product Disclosure Sheet and Sales Illustration before purchasing an insurance plan and to refer to the Terms and Conditions in the insurance policy document for details of the important features and major exclusions of the insurance plan. The above plan(s) is/are underwritten by Zurich General Insurance Malaysia Berhad (ZGIMB). All claims and liabilities arising from the policies should be made with ZGIMB. ZGIMB is a licensed insurance company regulated by Bank Negara Malaysia and responsible for the products and benefits offered by them, as well as any representations made in any of their marketing materials including Alliance Bank Malaysia Berhad's marketing material for the products offered by ZGIMB.