



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

**Desa Park City
Alliance Term Deposit-i
("ATD-i") Promotion
Terms and Conditions**

1. The “Desa Park City Alliance Term Deposit-i (“ATD-i”) Promotion (“Promotion”) is organised by Alliance Islamic Bank Berhad (“Bank”) for Desa Park City branch only and shall run from **28 August 2023 to 29 February 2024** (“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 Customer(s) (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.

CAMPAIGN ELIGIBILITY

4. This Promotion is open to all New-to-Bank and/or New-to-CASA customer(s) who is holding a valid and active Current Account/-i and/or Savings Account/-i (“CASA/-i”) and maintain a minimum Net Investable Assets Under Management (“NIA_AUM”) with the Bank (“Eligible Customers”).
 - a) Alliance Privilege Banking customer(s) refer to individual customer(s) with minimum NIA_AUM of RM300,000 in Deposits (excluding Savelink Account) and/or Investments (excluding Amanah Saham Nasional Berhad (“ASNB”) and Bancassurance Regular Premium (“RP”)) and open at least one of the following accounts with the Bank with a minimum deposit of RM20,000:
 - Alliance Hybrid Account/-i or
 - Alliance SavePlus Account/-i
 - b) Alliance Personal customer(s) refer to individual customer(s) with minimum NIA_AUM of RM100,000 in Deposits (excluding Savelink Account) and/or Investments (excluding Amanah Saham Nasional Berhad (“ASNB”) and Bancassurance Regular Premium (“RP”)) and open at least one of the following accounts with the Bank with a minimum deposit of RM10,000:
 - Alliance Hybrid Account/-i; or
 - Alliance SavePlus Account/-i
 - c) Mass Market customer(s) refer to individual customer(s) who is not tag as Alliance Privilege Banking or Alliance Personal customer with NIA_AUM below RM100,000
5. Notwithstanding the above mentioned, the following individual(s) **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 be excluded according to the Bank’s internal policy(ies); or
 - d) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) are not eligible to participate.

CAMPAIGN MECHANICS

6. Eligible Customer(s) are entitled to the following Alliance Term Deposits ("ATD-i") Promotional Rate with conditions apply:

Table A: ATD-i Promotion

Segment	Minimum CASA/i balances	ATD-i Tenure	ATD-i Promotional Rate	Minimum ATD-i Placement	Maximum ATD-i Placement	Total ATD-i Threshold
Alliance Privilege Banking (PB)	RM20,000	6 months	4.20%p.a.	RM5,000	RM1,000,000	RM100million
Alliance Personal (AP)	RM10,000				RM200,000	
Mass Market	RM5,000				RM50,000	

Notes:

7. The Eligible Customer(s) must place Fresh Funds within 7 days prior to the first placement in ATD-i as stipulated in Table A. **"Fresh Funds"** are defined as funds that are not derived from any existing account(s) with the Bank or its subsidiaries. It must not be funds transferred from any existing Savings/Current/Fixed Deposit/Foreign Currency Account(s) of the Bank or in the form of cheques, cashier's orders or demand drafts issued by the Bank. All amounts that are not Fresh Funds would **NOT** be eligible for this Promotion.
8. Upon maturity of the initial ATD-i placement, the ATD-i will be automatically renewed at the prevailing board rate. The profit of the ATD-i will be added into the Principal amount upon completion of the ATD-i tenure.
9. Eligible Customer(s) must be the primary accountholder of the ATD-i account. For Eligible Customer(s) 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.
10. Partial withdrawal of the ATD-i placement is not allowed during the 6 months tenure of the ATD-i. If the ATD-i is withdrawn before its maturity date, then the profit payable, if any, will be subject to the Bank's policy on premature withdrawals. For details on premature withdrawal clause, please refer below:

https://www.alliancebank.com.my/Alliance/media/Documents/Banking/Islamic_Deposits_Terms_Conditions_ENG.pdf
11. The ATD-i 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 or by other means of communication as the Bank may determine later.

GENERAL TERMS AND CONDITIONS

12. 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.
13. 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.
14. 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 Customer(s) via the bank's official website, and the Eligible Customer(s) 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.

15. For any cancellation, termination, suspension or extension of the Promotion Period, the Eligible Customer(s) shall not be entitled to any claims or compensations against the Bank for any losses, damages, costs or expenses and Eligible Customer(s) shall be notified.
16. 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 Customer(s) or other parties, resulting directly or indirectly from this Promotion due to the Eligible Customer(s)' own negligence.
17. 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.
18. By participating in this Promotion, the Eligible Customer(s) agrees 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 gives 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 Promotion.
19. 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.
20. By virtue of participating in this Promotion, the Eligible Customer(s) 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.

Prevention and Mitigation of Banking Fraud and Scam

21. The Bank may from time to time provide the latest update or content to educate the Eligible Customer(s) and create awareness that helps prevent or mitigate fraud and scam risk. These may include but not be limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
22. The Eligible Customer(s) shall keep in safe custody all banking instruments, for example cheque books/cheque leaves, security tokens, debit card, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Eligible Customer(s) shall notify the Bank immediately when the Eligible Customer(s) becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customer(s) shall not be liable for losses resulting from

unauthorised transaction(s) occurring after the Eligible Customer(s) had notified the Bank in accordance with these Terms and Conditions that the Eligible Customer(s)'s banking instruments mentioned above have been lost, misused, stolen, compromised or breached.

23. Where any loss or damage suffered by the Eligible Customer(s) is solely attributed to the wilful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Eligible Customer(s) in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable for any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.
24. Upon being notified by the Eligible Customer(s) of such incident, the Bank shall conduct an investigation and the Eligible Customer(s) is required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measures upon detection (with/without prior consent from Eligible Customer(s)) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
- i. Suspend or freeze the affected account;
 - ii. Revoke or reset the Eligible Customer(s)'s internet or mobile banking access; and/or
 - iii. Revoke the validity of banking instruments;
- and the Eligible Customer(s) will be notified once the above has been operated.

Note:

Deposit products are protected by PIDM up to RM250,000 for each depositor per financial institution.

CASA-i and Alliance Term Deposit-i is using Shariah contract commodity murabahah via Tawarruq.



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

***Terma dan Syarat
Promosi Deposit Berjangka Alliance-i (“ATD-i”)
Desa Park City***

1. Promosi "Promosi Deposit Berjangka Alliance-i ("ATD-i") Desa Park City ("Promosi") dianjurkan oleh Alliance Islamic Bank Berhad ("Bank") untuk cawangan Desa Park City sahaja dan akan dijalankan dari **28 Ogos 2023 hingga 29 Februari 2024** ("Tempoh Promosi"); termasuk kedua-dua tarikh, kecuali dinyatakan sebaliknya.
2. Promosi akan tamat apabila Bank telah mencapai had seperti yang diperuntukkan dalam **Jadual A** atau pada akhir Tempoh Promosi, yang mana lebih awal.
3. Dengan menyertai Promosi ini, Pelanggan yang Layak (seperti yang ditakrifkan di bawah) telah membaca dengan teliti dan memahami sepenuhnya semua Terma dan Syarat di sini dan bersetuju sepenuhnya untuk terikat dengan dan menerima semua Terma dan Syarat.

KELAYAKAN UNTUK MENYERTAI KEMPEN

4. Promosi ini dibuka kepada semua pelanggan Bank baharu dan/atau pelanggan Bank baharu CASA yang memegang Akaun Semasa/-i dan/atau Simpanan/-i ("CASA/-i") yang sah dan aktif dan mengekalkan minimum Aset Pergurusan Boleh Labur Bersih ("NIA_AUM") dengan Bank ("Pelanggan Yang Layak").
 - a) Pelanggan Alliance Privilege Banking merujuk kepada pelanggan individu dengan NIA_AUM minimum sebanyak RM300,000 dalam Deposit (tidak termasuk Akaun Savelink) dan/atau Pelaburan (tidak termasuk Amanah Saham Nasional Berhad ("ASNB") dan Bankasurans Premium Berkala ("RP")) dan membuka sekurang-kurangnya satu daripada akaun berikut dengan Bank dengan mendeposit minimum RM20,000:
 - Akaun Alliance Hybrid/-i atau
 - Akaun Alliance SavePlus/-i
 - b) Pelanggan Alliance Personal merujuk kepada pelanggan individu dengan NIA_AUM minimum sebanyak RM100,000 dalam Deposit (tidak termasuk Akaun Savelink) dan/atau Pelaburan (tidak termasuk Amanah Saham Nasional Berhad ("ASNB") dan Bankasurans Premium Berkala ("RP")) dan membuka sekurang-kurangnya satu daripada akaun berikut dengan Bank dengan mendeposit minimum RM10,000:
 - Akaun Alliance Hybrid/-i atau
 - Akaun Alliance SavePlus/-i
 - b) Pelanggan Pasaran Massa merujuk kepada pelanggan individu yang tidak ditag sebagai pelanggan Alliance Privilege Banking atau Alliance Personal dengan NIA AUM di bawah RM100,000
5. Walaupun memenuhi perkara di atas, individu seperti berikut TIDAK layak untuk menyertai Promosi ini:
 - a) Pelanggan yang mempunyai Akaun yang Layak yang dormant atau tidak aktif dengan Bank atau yang telah melanggar sebarang perjanjian dengan Bank; atau
 - b) Pelanggan yang mempunyai akaun yang tidak dikendalikan secara memuaskan mengikut polisi dalaman Bank; atau
 - c) Mana-mana individu lain yang dikecualikan seperti yang ditentukan oleh Bank mengikut polisi dalamannya; atau
 - d) Pekerja tetap dan/atau pekerja kontrak Bank (termasuk anak syarikat dan syarikat berkaitannya) tidak layak untuk mengambil bahagian.

MEKANIK KEMPEN

6. Pelanggan yang Layak berhak mendapat Kadar Promosi ATD-i dengan syarat dikenakan:

Jadual A: Promosi ATD-i

Segmen	Baki CASA-i Minimum	Tempoh ATD-i	Kadar Promosi ATD-i	Penempatan ATD-i Minimum	Penempatan ATD-i Maksimum	Jumlah Ambang ATD-i
Alliance Privilege Banking (PB)	RM20,000	6 bulan	4.20% setahun	RM5,000	RM1,000,000	RM100million
Alliance Personal (AP)	RM10,000				RM200,000	
Pasaran Massa	RM5,000				RM50,000	

7. Pelanggan yang Layak mesti menempatkan Dana Baharu dalam tempoh 7 hari sebelum penempatan pertama ke dalam ATD-i seperti yang dinyatakan dalam Jadual A. **“Dana Baharu”** ditakrifkan sebagai dana yang tidak diperoleh daripada mana-mana akaun sedia ada dengan Bank atau anak syarikatnya. Ia mestilah bukan dana yang dipindahkan daripada mana-mana Akaun Simpanan/Semasa/Deposit Tetap/Mata Wang Asing sedia ada Bank atau dalam bentuk cek, perintah juruwang atau draf permintaan yang dikeluarkan oleh Bank. Semua jumlah yang bukan Dana Baharu **TIDAK** layak untuk Promosi ini.
8. Apabila penempatan awal ATD-i matang, ATD-i akan diperbaharui secara automatik pada kadar semasa. Keuntungan ATD-i akan ditambah ke dalam jumlah Prinsipal setelah tamat tempoh ATD-i.
9. Pelanggan yang Layak mestilah pemegang akaun utama untuk akaun ATD-i. Bagi Pelanggan yang Layak yang memegang akaun secara bersesama dengan pihak lain, semua akaun sedemikian akan dianggap sebagai satu akaun tunggal sahaja berdasarkan nama pemegang akaun utama.
10. Pengeluaran separa untuk ATD-i dalam Promosi ini tidak dibenarkan sepanjang tempoh 6 bulan ATD-i. Jika Pengeluaran pramatang ATD-i dibuat, maka keuntungan yang perlu dibayar, jika ada, akan tertakluk kepada polisi Bank mengenai pengeluaran pramatang. Untuk butiran mengenai klausa pengeluaran pramatang, sila rujuk di bawah:

ATD-i

https://www.alliancebank.com.my/Alliance/media/Documents/Banking/Islamic_Deposits_Terms_Conditions_ENG.pdf

11. Kadar Promosi ATD-i adalah tertakluk kepada semakan dan sekiranya terdapat perubahan dalam Kadar Dasar Semalaman (“OPR”), notis akan dikeluarkan di laman web Bank di www.alliancebank.com.my atau melalui cara komunikasi lain yang mungkin ditentukan oleh Bank pada masa akan datang.

TERMA DAN SYARAT AM

12. Terma dan Syarat ini adalah sebagai tambahan kepada dan tidak mengecualikan mana-mana satu atau lebih daripada satu terma, syarat dan/atau garis panduan sedia ada yang mentadbir dan/atau mengawal selia operasi dan/atau penyelenggaraan akaun atau sebaliknya.

13. Semua keputusan yang dilakukan oleh Bank berhubung dengan Promosi ini adalah muktamad dan konklusif. Sebarang rayuan, surat-menyurat, atau pertikaian tidak akan dipertimbangkan.
14. Bank berhak untuk menambah, mengeluarkan, mengubah dan/atau meminda Terma dan Syarat, secara keseluruhan, mengikut polisi dalaman bank dengan memberikan notis terlebih dahulu kepada Pelanggan yang Layak. Berdasarkan penyertaan mereka dalam Promosi ini, Pelanggan Layak perlu membaca, memahami, bersetuju dan menerima sepenuhnya penambahan, pengeluaran, perubahan dan/atau pindaan tersebut. Untuk versi terkini Terma dan Syarat ini, sila layari www.alliancebank.com.my dari semasa ke semasa. Sekiranya terdapat sebarang percanggahan antara Terma dan Syarat di sini dan versi yang dikemas kini, syarat yang terkini akan digunakan tetapi hanya setakat percanggahan tersebut
15. Sebarang pembatalan, penamatan, penggantungan atau pelanjutan Tempoh Promosi tidak melayakkan Pelanggan yang Layak melakukan sebarang tuntutan atau pampasan terhadap Bank atau untuk sebarang kerugian, ganti rugi, kos atau perbelanjaan dan Pelanggan yang Layak akan dimaklumkan.
16. Bank tidak bertanggungjawab dan tidak menerima sebarang liabiliti (termasuk tanpa had, kehilangan pendapatan, keuntungan atau nama baik, secara langsung atau tidak langsung, sampingan, berbangkit, teladan, punitif, atau ganti rugi khas atau prosiding yang dikemukakan oleh mana-mana pihak (termasuk pihak ketiga) yang timbul atau dialami oleh Pelanggan yang Layak atau pihak lain, yang disebabkan secara langsung atau tidak langsung daripada Promosi ini akibat kesalahan Pelanggan yang Layak sendiri.
17. Semua Terma dan Syarat termasuk penambahan, pengeluaran, perubahan dan/atau pindaan yang mungkin dilakukan berkenaan dengannya dari semasa ke semasa akan ditadbir oleh dan ditafsirkan mengikut undang-undang Malaysia.
18. Dengan menyertai Promosi ini, Pelanggan yang Layak bersetuju bahawa mereka telah membaca Penyata Prinsip Notis dan Pilihan yang terdapat di laman web Bank <https://www.alliancebank.com.my/personal-data-protection-act-2010.aspx> dan dengan ini memberikan persetujuan mereka dan membenarkan Bank mendedahkan butiran mereka kepada mana-mana penyedia perkhidmatan pihak ketiga yang digunakan oleh Bank untuk tujuan Promosi ini.
19. Bank telah memulakan dan mengekalkan polisi dan prosedur yang dibentuk untuk mencegah sogokan dan rasuah oleh Bank dan pengarah, pegawai atau kakitangannya; dan sepanjang pengetahuan Bank, Bank mahupun mana-mana pengarah, pegawai, atau kakitangan Bank tidak pernah terlibat dalam sebarang aktiviti atau kelakuan yang melanggar sebarang undang-undang atau peraturan antirasuah dan sogokan yang digunakan oleh Bank. Bank tidak, dan berjanji bahawa ia tidak akan, berkaitan dengan pengendalian aktiviti perniagaannya, berjanji, membenarkan, mengesahkan atau menawarkan untuk membuat, atau mengambil apa-apa tindakan untuk meneruskan sebarang pembayaran, sumbangan, hadiah, pembayaran balik atau pemindahan apa-apa yang bernilai, atau sebarang permintaan, secara langsung atau tidak langsung kepada mana-mana individu.
20. Berdasarkan penyertaan dalam Promosi ini, Pelanggan yang Layak dengan ini mengakui bahawa beliau telah dimaklumkan tentang ringkasan polisi antirasuah dan sogokan Bank yang terdapat di <https://www.alliancebank.com.my/Anti-Bribery-and-Corruption-Summary-of-Policy.aspx> dan seterusnya berjanji tidak akan terlibat dalam amalan rasuah tersebut dalam apa-apa cara sekalipun sama ada secara langsung atau tidak langsung dengan mana-mana pengarah, pegawai atau kakitangan Bank.

Pencegahan dan Pengurangan Penipuan dalam Kewangan dan Perbankan

21. Pihak Bank mungkin dari semasa ke semasa menyediakan maklumat atau kandungan terkini untuk mendidik dan mewujudkan kesedaran kepada Pelanggan mengenai

langkah-langkah pencegahan dan pengurangan risiko terhadap penipuan perbankan. Ini adalah tertakluk tetapi tidak terhad kepada tip keselamatan, kemas kini terhadap perisian/ sistem pengendalian/ aplikasi/ versi baharu, dan keperluan peraturan terpakai dari badan-badan pengawalseliaan.

22. Pelanggan hendaklah memastikan kesemua instrumen perbankan contohnya buku cek/helaian cek, token keselamatan, kad debit, PIN perbankan telefon, bukti kelayakan log masuk perbankan internet dan mudah alih, dan kod kebenaran transaksi (TAC) adalah berada dalam jagaan selamat. Jika Pelanggan menyedari berlaku mana-mana urusan niaga atau akses seperti yang disenaraikan di atas adalah didapati hilang atau tidak dibenarkan, Pelanggan mestilah dengan serta-merta melaporkannya kepada pihak Bank. Pelanggan tidak akan bertanggungjawab atas kerugian yang timbul berikutan daripada urusniaga yang tidak dibenarkan setelah didapati Pelanggan telah memaklumkan kepada pihak Bank menurut Terma dan Syarat ini sekiranya terdapat sebarang kehilangan, disalahgunakan, dicuri, terjejas atau di langgar terhadap mana-mana instrumen perbankan Pelanggan seperti yang tertera di atas.
23. Jika terdapat apa-apa kerugian atau kerosakan yang dialami oleh Pelanggan adalah semata-mata disebabkan oleh kelalaian sengaja oleh pihak Bank, pihak Bank secara tunggal atau keseluruhan liabiliti (berkenaan dengan satu atau lebih daripada satu tuntutan) kepada Pelanggan sama ada dalam bentuk kontrak atau tort tidak melebihi jumlah amaun transaksi terhadap tuntutan atau apa-apa tuntutan atau ganti rugi yang di alami, yang mana lebih rendah. Bank tidak akan dipertanggungjawabkan terhadap apa-apa kerugian perniagaan, kerugian keuntungan, pendapatan atau nama baik, kehilangan data, secara tidak langsung, kerugian turutan, khas atau luar jangka, liabiliti, tuntutan, kerugian, perbelanjaan, pembayaran, anugerah, penalti, prosiding dan kos tanpa mengambil kira sama ada kerugian atau ganti rugi tersebut berkemungkinan telah didedahkan, atau telah diramalkan secara munasabah oleh pihak Bank.
24. Apabila sesuatu kejadian telah dimaklumkan oleh Pelanggan, pihak Bank akan melaksanakan penyiasatan dan Pelanggan diminta untuk menyediakan maklumat yang mencukupi dan berkerjasama untuk memudahkan penyiasatan. Pihak Bank diberikan kuasa untuk menjalankan pengesanan ke atas pencegahan dan pengurangan penipuan perbankan seperti langkah-langkah berikut (dengan/tanpa kebenaran daripada Pelanggan) semasa pihak Bank menjalankan penyiasatan:
 - i) Menggantung atau membekukan akaun yang terjejas;
 - ii) Menarik balik atau membatalkan perkhidmatan yang boleh diakses oleh Pelanggan melalui Internet atau perkhidmatan Perbankan Mudah Alih; dan/atau
 - iii) Menarik balik kesahan semua instrumen perbankan;
 dan Pelanggan akan dimaklumkan setelah kesemua perkara diatas telah dikendalikan.

Nota:

Produk deposit dilindungi oleh Perbadanan Insurans Deposit Malaysia ("PIDM") setakat RM250,000 untuk setiap pendeposit bagi setiap institusi kewangan.

CASA-i dan Alliance Term Deposit-i adalah menggunakan akad Syariah murabahah komoditi melalui Tawarruq.



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

ABMB X Plaza Arkadia Branch Opening Campaign

Terms and Conditions

General Terms and Conditions

1. The “ABMB X Plaza Arkadia Branch Opening Campaign” (“Campaign”) organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) shall run from **28 August 2023 to 30 November 2023**; 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 and Existing Bank Customers who meet the conditions as set out hereinafter shall 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, as per the Bank’s internal policies, unsatisfactorily conducted; or
 - c) Any other persons as determined by the Bank to be excluded 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.
4. To be eligible for the reward outlined in **Table A/B/C/D** below (“Campaign Reward”), Eligible Customers must sign up for the participating products during the Campaign Period and meet the minimal requirements outlined in **Table A/B/C/D**.
5. If multiple customers use the same mobile number throughout the application process, only the first Eligible Customer will be entitled for the Campaign Reward.

Table A:
FOR NEW TO BANK (SAVEPLUS/-I ACQUISITION)

Participating Product	Campaign Criteria	Account Balance of SavePlus/-i	Campaign Reward*	Reward Capping
Alliance SavePlus Account/-i (“Eligible Account”)	Apply for and Activate Alliance SavePlus Account/-i via	RM250 to RM 2,499.99	Touch ‘n Go eWallet Reload PIN worth RM60	Limited to the first 500 successful customers
	- eKYC invitation code, “ARKADIA”	RM2,500 to RM9,999.99	Touch ‘n Go eWallet Reload PIN worth RM100	Limited to the first 300 successful customers
	OR - DBOS at event branch	More than RM10,000	Touch ‘n Go eWallet Reload PIN worth RM150	Limited to the first 200 successful customers

Note: SavePlus/-i must be activated within campaign period*

Table B:

FOR NEW TO SEGMENT CUSTOMERS (PB/AP Membership)

Alliance Membership	Membership Criteria	Campaign Reward*	Reward Capping
Alliance Privilege Banking (PB)	Eligible Customers needs to be a Primary New PB customer with minimum Net Investable Assets Under Management ("NIA AUM") of RM300,000 in Deposits (excluding Savelink Account) and/or Investments (excluding Amanah Saham Nasional Berhad ("ASNB") and Bancassurance Regular Premium ("RP")) and open at least one of the following accounts with the Bank with a minimum deposit of RM10,000: a. Alliance Hybrid Account/-i or b. Alliance SavePlus Account/-i	1 unit of GINTELL G-TURBOX PLUS MESSAGE GUN worth RM498	Limited to the first 60 successful customers
Alliance Personal (AP)	Eligible Customers needs to be a Primary New AP customer with minimum Net Investable Assets Under Management ("NIA AUM") of RM100,000 in Deposits (excluding Savelink Account) and/or Investments (excluding Amanah Saham Nasional Berhad ("ASNB") and Bancassurance Regular Premium ("RP")) and open at least one of the following accounts with the Bank with a minimum deposit of RM10,000: a. Alliance Hybrid Account/-i or b. Alliance SavePlus Account/-i	1 unit of Redmi band 2 worth RM150	Limited to the first 60 successful customers

Table C:
FOR CASA/-i EARMARK REWARD

CASA/-i Earmark Amount	Criteria Category		Reward Capping
	Earmark 6 months	Earmark 3 months	
RM300K	1 set of Nespresso C40 Inissia Ruby Red & Aeroccino Milk Frother worth RM1,199	1 unit of Xiaomi Air Purifier 4 Lite worth RM600	Each criteria group is limited to the first 60 successful earmarking
RM100k	1 unit of Xiaomi Robot Vaccum E10 worth RM899	1 unit of American Tourister SENNA Luggage worth RM435	

Table D:
FOR NEW TO JUNIOR SEGMENT CUSTOMERS (Buddy Account/Junior Smart Saver-i)

Participating Product	Campaign Criteria	Campaign Reward*	Reward Capping
Alliance BuddyTM Account / Alliance Junior Smart Saver-i Account*	Apply for and Activate the participating product with a minimum account balance of RM500	1 unit of Montigo Ace bottle 14oz (410ml) worth RM 75	Limited to the first 500 successful customers

6. In terms of Reward capping, Eligible Customers will be rewarded on a first-come, first-served basis, based on their successful account opening date, and subject to Campaign

Reward availability. If the Reward is fully redeemed, the Bank is under no obligation to notify the Eligible Customer.

Alliance SavePlus Account/-i Campaign Terms and Conditions

7. This Campaign is open to the following customers ("Eligible Customers"):
 - a. Individuals who have attained the age of eighteen (18) and/or above;
 - b. Does not hold any Current/Savings Account/-i ("CASA/-i") including SaveLink Account, Share Trading and Share Margin Financing ("SMF") Accounts with the Bank for the past 12 months prior to the starting date of the Campaign Period; and
 - c. Apply SavePlus/-i via allianceonline mobile app access during the Campaign Period, successfully open and activate within 30 days from the account application month.
 - d. Excluding Permanent and/or contract employees of the Bank (including its subsidiaries and related companies).
8. Within the Campaign Period, Eligible Customers must initiate the Eligible Account opening with the invitation code, "**ARKADIA**" using the allianceonline mobile app, electronic Know Your Customer ("eKYC") process within the Campaign Period. Eligible Customers' NRIC and mobile number must be captured in the Bank's system using the One Time Password (OTP) process OR Eligible Customers must complete the Eligible Account opening process at a chosen branch (Plaza Arkadia).
9. The Eligible Customers are required to apply the Eligible Account within the Campaign Period, successfully open and activate the Eligible Account within 30 days from the account application month otherwise; the Bank reserves the right to forfeit the Campaign Reward.
10. The Bank reserves the right to reclaim the Campaign Reward for any upfront fulfilment (e.g.: those who receive a Touch 'n Go eWallet Reload PIN on the spot during the roadshow) if the customers do not meet the requirements under this Campaign when checked during fulfilment stage. For example:
 - a. The customers are Existing to Bank customers with Current/Savings Account/-i ("CASA/-i"); or
 - b. The customers whose account(s) are not successfully activated.
11. The Bank may reclaim the Campaign Reward amount from any Current/Savings Account/-i ("CASA/-i") held by the customers with the Bank on a best effort basis.
12. Each Eligible Customer is only eligible for one (1) Campaign Reward. If an Eligible Customer has several Eligible Accounts that are eligible for the Campaign Reward(s), only one (1) will be rewarded.
13. In the event if the Eligible Customers failed to open an Eligible Account via eKYC, the Eligible Customers will be invited to continue and complete the account opening at their preferred branch. The minimum amount to open an Eligible Account is RM20 via allianceonline mobile app and RM250 for in-branch account opening. The Criteria for opening the Eligible Account via eKYC (but not limit to) are:
 - a) Malaysians aged 18 and above with the latest MyKad (that has a large and a small picture of yours on the MyKad)
 - b) Have a personal CASA/-i with internet banking in another bank in Malaysia (to perform DuitNow / Instant Transfer)
 - c) New or existing Alliance Bank customer without a CASA/-i and allianceonline
14. To qualify for the Campaign Reward in Table A, Eligible Customers must maintain the

required balance in the Eligible Account per the requirements specified in Table A until the end of the account opening month. All Eligible Customers will have their Campaign Reward fulfilled by courier, bank system, and/or partner.

15. 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 Campaign Reward shall be given to the primary account holder only. The Eligible Customers must be the primary holder of the participating product signed up and match the name of their Eligible Accounts primary name holder in order to enjoy the Campaign Reward.
16. The Eligible Customers' Eligible Accounts must be valid and active (not closed or terminated) as determined by the Banks per the Bank's internal policies, to be eligible for participation during and after the Campaign Period to qualify for the Campaign Reward. If during the Campaign Period and 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.

For New to Segment Terms and Conditions

17. This New to Segment Offers is only applicable at the chosen branch (Plaza Arkadia), To be eligible for the reward specified in Table B, the customer must sign up for the PB/AP membership at chosen branch (Plaza Arkadia).
18. The Eligible Customers' Alliance Membership criteria must be fulfilled AND remain valid during fulfilment tracking period (ie: month end tracking) to be eligible for the campaign rewards.
19. For this offer category, Eligible Customers' will entitled to only one campaign reward type. If the Eligible Customers are tagged under both alliance membership (Alliance Privilege Banking Membership & Alliance Personal Membership), the higher tier reward will be awarded.
20. Refer to <https://www.alliancebank.com.my/alliance-privilege> for the details on privileges & benefits, locations & contacts and the general terms & conditions of Alliance Privilege Banking Membership.
21. Refer to <https://www.alliancebank.com.my/alliancepersonal> for the details on privileges & benefits, locations & contacts and the general terms & conditions of Alliance Personal Membership.

CASA/-i EARMARK Terms and Conditions

22. To eligible for the campaign rewards as specified in Table C, Eligible Customers must complete the Earmark form allocated for this Campaign at the chosen branch (Plaza Arkadia) where they performed their Earmark, which must be duly submitted to the Bank.
23. The Eligible Customers may participate in several CASA/-i earmark categories, subject to different CASA/-i earmark placements, and are limited to one reward type of each CASA/-i earmark category as specified in Table C, with a maximum total of four (4) CASA/-i earmarkings per customer.
24. This CASA/-i earmark campaign open for fresh fund earmarking only.

25. The amount placed in the Alliance SavePlus Account/-i shall be earmarked by the Bank for a period of time as stipulated in Table C from the date of placement ("Earmark Period"). The Eligible Customers shall, by virtue of their participation in this campaign, have given their full consent to the Bank for the said earmarking and the Bank shall be fully authorised to earmark the said New Funds without any further reference to the Eligible Customers and without any liability to the Eligible Customers or other party for any consequences that may arise or result there from.
26. The Eligible Customers are **not** allowed to uplift the deposited New Funds from the Eligible Accounts (in whole or in part) before the Earmark Period expires. If they wish to do so, the cost of gift claimed (Campaign Reward as specified in Table C) will be deducted from the earmark amount upon early uplift **AND** a written request by the Eligible Customers must first be received by the Bank.

27. The earmark code & proposed earmark description listing to refer the below:

Earmark Code	Proposed Earmark Description
28	28 - BranchEvent-RM300k-6M
35	35 - BranchEvent-RM300k-3M
36	36 - BranchEvent-RM100k-6M
37	37 - BranchEvent-RM100k-3M

28. 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.

New to Junior Segment Offer Terms and Conditions (Alliance Buddy™ Account / Alliance Junior Smart Saver-i Account*)

29. This New to Junior Segment Offers is only applicable at the chosen branch (Plaza Arkadia), Customer must sign up for the participating junior accounts at the chosen branch (Plaza Arkadia) to be entitled for the reward stipulated per **Table D**.
30. To qualify for the Campaign Reward in Table D, Eligible Customers must maintain the required balance in the Eligible Account per the requirements specified in Table D until the end of the account opening month. All Eligible Customers will have their Campaign Reward fulfilled by courier, bank system, and/or partner.
31. Alliance Buddy™ Account / Alliance Junior Smart Saver-i Account* is available to Malaysian citizens, permanent residents and foreigners who is a parent or a guardian with child aged below eighteen (18) years ONLY.
32. Opening of Joint Account is not allowed. Only one (1) parent and one (1) child are allowed to open the Alliance Buddy™ Account / Alliance Junior Smart Saver-i Account*.
33. This Offer is open to the following customers ("Eligible Customers"):
- New to Bank customer or existing Bank customer without Current/ Savings/-i Account ("CASA/-i") including SaveLink Account, Share Trading and Share Margin Financing ("SMF") Accounts with the Bank only AND
 - Apply & Activate for Alliance Buddy™ Account / Alliance Junior Smart Saver-i Account* ("Eligible Account") during Campaign Period.

34. 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. Customers whom have not signed up the product offer during the Campaign Period.
35. The interest rate of Alliance Buddy™ Account is available at <https://www.alliancebank.com.my/banking/personal/savings-accounts/alliance-buddy.aspx>. Should there be a change in the interest rate, 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.
36. The profit rate of Alliance Junior Smart Saver-i Account is available at <https://www.alliancebank.com.my/banking/islamic/savings-accounts-i/alliance-junior-smart-saver-i.aspx>. Should there be a change in the profit rate, 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.
37. 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 Offer, only ONE (1) account will be rewarded. All Eligible Accounts shall be considered as one single account only based on the name of the primary account holder. 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 rewards.
38. The minimum amount to open an Alliance Buddy™ Account / Alliance Junior Smart Saver-i Account* is RM50.
39. The Eligible Account 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 rewards. If during the Campaign Period and Fulfilment Period, the Eligible Customers close the Eligible Account for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

Other Terms and Conditions

40. 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 official website.
41. The fulfilment of the Campaign Reward will be effected within the Campaign Period or latest within 90 days after campaign period ended, whatsoever dispute will not be entertained afterwards.
42. The Campaign Reward cannot be exchanged for cash or other credit alternatives.
43. The Bank shall not accept any responsibility for claims not credited within the fulfilment period due to incorrect or incomplete details provided by the Eligible Customers. It is the Eligible Customers' responsibility to ensure that the correct details are provided for claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
44. 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 Campaign Reward without liability incurred by the Bank.

45. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.
46. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the 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 Customers.
47. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Campaign Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Campaign Reward and/or non-fulfilment by any of its agents/suppliers/distributors.
48. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when an unauthorised use of the Campaign Reward by any person(s) was not approved by the Eligible Customers.
49. 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.
50. 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.
51. The Bank reserves the right to disqualify 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 as per the bank's internal policies. All records of the Bank on the transaction(s) made shall be conclusive and final.
52. 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.
53. 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 to the Eligible Customers. 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.
54. 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.
55. 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.
56. 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.

57. Eligible Customers hereby give their unequivocal and irrevocable consent and authorise the Bank to process Eligible Customers' data for the purpose of the application, 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 Customers.
58. 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.
59. 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, authorise, ratify or Campaign Reward 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.
60. By virtue of participating in this campaign, Eligible Customers hereby acknowledges that they have 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 they shall not indulge in such corrupt practices in whatsoever manner whether directly or indirectly with any directors, officers or employees of the Bank.
61. CASA-i is protected by PIDM up to RM250,000 for each depositor.
62. CASA-i is based on Shariah concept of Tawarruq.
63. The Bank may from time to time provide the latest update or content to educate the Eligible Customers and create awareness that helps prevent or mitigate fraud and scam risk. These may include but not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
64. The Eligible Customers shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, debit card, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Eligible Customers shall notify the Bank immediately when the Eligible Customers becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customers shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Customers had notified the Bank in accordance with these Terms and Conditions that the Eligible Customers' banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
65. Where any loss or damage suffered by the Eligible Customers is solely attributed to the wilful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Eligible Customers in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable or any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties,

proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.

66. Upon being notified by the Eligible Customers of such incident, the Bank shall conduct an investigation and the Eligible Customers is required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measures upon detection (with/without prior consent from customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:

- i. Suspend or freeze the affected account;
- ii. Revoke or reset the Customer's internet or mobile banking access; and/or
- iii. Revoke the validity of banking instruments;

and the Eligible Customers will be notified once the above has been operated.



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Alliance Bank Arkadia Branch Opening SME Deposits Promotion

Terms & Conditions

1. This “**Alliance Bank Arkadia Branch Opening SME Deposits Promotion**” (“Campaign”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad. (“the Bank”).
2. This Campaign shall run from **28 August 2023 to 31 December 2023**, both dates inclusive unless notified otherwise by the Bank (“Campaign Period”).

ELIGIBILITY

1. This Campaign is open to the first eighty (80) new-to-bank (NTB) SME customers who perform Malaysian Ringgit (MYR) Business Current Account/-i opening with Alliance BizSmart® Online Banking sign up and/or over-the-counter Business Fixed Deposit/Alliance Term Deposit-i (FD/ATD-i) placement at Alliance Bank Arkadia branch during the Campaign Period. (“Eligible Customer”)
2. For the avoidance of doubt, NTB SME customer refers to Eligible Customer who does not have any form of business banking facilities with the Bank in the last twelve (12) months prior to MYR Business Current Account/-i opening or FD/ATD-i placement month.

CAMPAIGN MECHANICS

MYR Business Current Account/-i & Alliance BizSmart® Online/Mobile Banking

1. To participate in this Campaign, an Eligible Customer must fulfil the following campaign requirements:
 - a. Open a MYR Business Current Account/-i; and
 - b. Sign up for Alliance BizSmart® Online Banking- BizSmart® SME Solution Package during the Campaign Period.

Eligible Customer will be entitled to the following MYR Business Current Account/-i interest/profit rate upon successful account opening:

Daily End Balance	Interest Rate (p.a.)	Profit Rate (p.a.)
RM25,000 and below	0.00%	0.00%
Above RM25,000 to RM100,000	1.15%	1.25%
Above RM100,000 to RM500,000	1.40%	1.50%
Above RM500,000 to RM2,000,000	1.65%	1.75%
RM2,000,000 and above	2.00%	2.00%

Table 1 MYR Business Current Account/-i interest/profit rate

2. Upon fulfilling the above-mentioned requirements, an Eligible Customer will also be entitled to the following Alliance BizSmart® Online/Mobile Banking monthly subscription and transaction fee waivers for a period of six (6) months, inclusive of MYR Business Current Account/-i opening month.

Type of Business Entity	Type of Fee Waiver	Standard Fees & Charges	Campaign Offer
Sole Proprietor	Monthly Subscription Fee	RM5.00 per month	Waived for six (6) months
	Transaction Fees	Subject to standard fees and charges*	Waived for six (6) months

Type of Business Entity	Type of Fee Waiver	Standard Fees & Charges	Campaign Offer
Small & Medium Enterprise (SME)	Monthly Subscription Fee	RM30.00 per month	Waived for six (6) months
	Transaction Fees	Subject to standard fees and charges*	Waived for six (6) months

Table 2 Alliance BizSmart® Online Banking fee waivers

*Note: Visit <https://www.alliancebank.com.my/general/fees-and-charges.aspx> to find out the standard fees and charges for the various types of transactions (Under Alliance BizSmart® Online Banking Transaction Fees & Charges)

Business Fixed Deposit/Alliance Term Deposit-i (FD/ATD-i)

1. Eligible Customer who performs over-the-counter FD/ATD-i placement for the amount of not less than the Minimum FD/ATD-i Placement Amount and not more than the Maximum FD/ATD-i Placement Amount for the Placement Tenure set out in Table 3 below during the Campaign Period shall be entitled to the Promotional Rate specified in Table 3 below:

Placement Tenure	Promotional Rates (p.a.)	Minimum Placement Amount	Maximum Placement Amount
Three (3) months	3.80%	Fresh funds of RM50,000 in a single certificate	Fresh funds of RM1,000,000 per Eligible Customer
Six (6) months	3.95%		

Table 3 FD/ATD-i promotional rates and placement amount

2. "Fresh Funds" means monies or funds in Ringgit Malaysia transferred, credited or paid into the MYR Business Current Account/-i of the Eligible Customer from other licensed bank(s) and/or financial institution(s) through whatever means including but not limited to cash, Inter-Bank Giro transfers, Instant Transfer, collection and payment of cheques drawn on such other bank(s) and where such monies or funds paid or credited into the MYR Business Current Account/-i of the Eligible Customer are utilised by the Eligible Customer to make FD/ATD-i placement pursuant to the terms and conditions herein within seven (7) business days after such monies or funds have been paid or credited into the MYR Business Current Account/-i of the Eligible Customer. The Promotional Rates stipulated in Table 3 is not applicable for any renewal of existing FD/ATD-i with the Bank.
3. Upon maturity, the principal FD/ATD-i Placement Amount shall be auto-renewed at the prevailing FD/ATD-i board rate.
4. The Fund Size Limit for this Campaign is RM24,000,000. In the event any FD/ATD-i Placement Amount exceeds the prescribed FD/ATD-i Placement Amount or if the Fund Size Limit is reached, such FD/ATD-i placement shall be subjected to the prevailing FD/ATD-i board rates.
5. Upon reaching the Fund Size Limit, the Bank reserves the right to terminate this Campaign prior to the stipulated Campaign Period or extend this Campaign. The Bank will publish an announcement on the Bank's corporate website.
6. Eligible Customer has the option to select their preferred interest/profit payment mode during FD/ATD-i placement, either via direct credit into their MYR Business Current Account/-i maintained with the Bank, or add on interest/profit the principal amount.
7. In the event FD/ATD-i Placement Amount is withdrawn prior to maturity of the Tenure, whether wholly or partially, no interest/profit shall be payable on such premature withdrawal amounts of FD/ATD-i, regardless of the number of completed months at the time of premature withdrawal.

GENERAL

1. By participating in this Campaign, you agreed to have read, understood and unequivocally accepted and agreed to be bound by these Campaign Terms and Conditions including any amendments or variations to it and unequivocally accept the same in its entirety. These Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Eligible Customer and no correspondence and/or appeal in respect thereof shall be entertained.
2. These Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Customer's product and banking accounts maintained with the Bank. ("the Existing Terms")
3. Eligible Customer shall seek clarification from the Bank's authorised representative if there are any Campaign Terms and Conditions that Eligible Customer do not understand.
4. The Eligible Customer shall fully indemnify and keep the Bank fully indemnified at all times from and against any and all losses, damages, actions, proceedings claims, demands, costs, expenses and/or liabilities including solicitors fees (on a "solicitor-client" basis) as may be incurred, sustained and/or suffered by the Bank due to and/or arising from the breach, non-compliance and/or non-observance of any one or more of your covenants, undertakings, obligations, duties and/or responsibilities under and/or in connection with this Campaign.
5. The Eligible Customer obligations under this Campaign shall survive the expiry or termination (as the case may be) of this Campaign.
6. By participating in this Campaign, Eligible Customer hereby give their unequivocal and irrevocable 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.
7. The Bank shall not be responsible for any technical failures of any kind, whatsoever 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 Eligible Customers' entitlement during the Campaign Period.
8. By participating in this Campaign, 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 current and future advertising and/or promotion relating to this campaign purposes only without any compensation.
9. The accounts of Eligible Customer must at all times (i) be valid, in good credit standing and not be in breach of any terms of these 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.
10. 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 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 Eligible Customer as from the date of the notification or from such other date as may be specified by the Bank in the notification.
11. The Bank reserves the right to disqualify the participation of any Eligible Customer or forfeit the Campaign Reward in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of these Campaign Terms and Conditions. All records of the Bank on the transaction(s) made shall be conclusive and final.

12. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of Eligible Customer or forfeiture of the Campaign Rewards shall not entitle Eligible Customer to any claim or compensation against the Bank or for any and all losses or damages suffered or incurred by Eligible Customer as a direct or indirect result of the act of cancellation, termination, suspension, extension, and disqualification or forfeiture due to customer own act.
13. The Bank shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Eligible Customer resulting directly or indirectly from this Campaign. The Bank shall not be liable or held responsible to Eligible Customers in any manner whatsoever 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.
14. Eligible Customer 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.
15. By virtue of participating in this campaign, the Eligible Customer(s) hereby acknowledges that it has been made aware of the Bank's anti-bribery and corruption policy available at <https://www.alliancebank.com.my/Alliance/media/Pdf/Corporate%20Governance/Anti-Bribery-and-Corruption-Policy.pdf> 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.
16. By participating in this Campaign, the Eligible Customer(s) agrees 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>) and hereby gives 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.
17. These Campaign Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
18. The Bank is a member of Perbadanan Insurans Deposit Malaysia ("PIDM"). Deposit place with the Bank's Business Current Account/-i and business Fixed Deposit/Alliance Term Deposit-i are protected by PIDM up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) for each depositor.
19. Business Current Account-i is based on Shariah contract of commodity Murabahah via Tawarruq.
20. In the event of Overnight Policy Rate (OPR) rate change, the Bank reserves the right to revise the Business Current Account/-i and business Fixed Deposit/Alliance Term Deposit-i interest/profit rates with immediate effect.
21. 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 offer 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. As our Eligible Customer, you acknowledge that you have been made aware of the Bank's anti-bribery and corruption policy (a summary of the policy is available on the Bank's website) 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.



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

***Promosi Deposit PKS
Sempena Pembukaan Cawangan Arkadia
Alliance Bank***

Terma & Syarat

1. **“Promosi Deposit PKS Sempena Pembukaan Cawangan Arkadia Alliance Bank”** (“Kempen”) dianjurkan oleh Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad. (“Bank”).
2. Kempen ini akan berlangsung dari **28 Ogos 2023 hingga 31 Disember 2023**, termasuk kedua-dua tarikh kecuali diumumkan sebaliknya oleh Bank (“Tempoh Kempen”).

ELIGIBILITY

1. Kempen ini dibuka kepada lapan puluh (80) pelanggan perbankan Perusahaan Kecil dan Sederhana (PKS) baharu yang pertama yang membuka Akaun Semasa Perniagaan/-i dalam Ringgit Malaysia (RM) dan mendaftar untuk Perbankan Dalam Talian Alliance BizSmart® dan/atau meletakkan Deposit Tetap/Alliance Deposit Bertempoh-i (FD/ATD-i) di cawangan Arkadia Alliance Bank semasa Tempoh Kempen (“Pelanggan Yang Layak”).
2. Untuk mengelakkan keraguan, pelanggan perbankan PKS baharu merujuk kepada pelanggan yang tidak mempunyai sebarang fasiliti perbankan perniagaan dengan bank dalam tempoh dua belas (12) bulan sebelum bulan pembukaan Akaun Semasa Perniagaan/-i dalam Ringgit Malaysia atau penempatan Deposit Tetap/Alliance Deposit Bertempoh-i.

KAEDAH KEMPEN

Akaun Semasa Perniagaan/-i RM & Perbankan Dalam Talian Alliance BizSmart®

1. Untuk menyertai Kempen ini, Pelanggan yang Layak mesti memenuhi syarat-syarat kempen berikut:
 - a. Buka Akaun Semasa Perniagaan/-i RM; dan
 - b. Daftar untuk Perbankan Dalam Talian Alliance BizSmart®- Pakej BizSmart® SME Solution semasa Tempoh Kempen.

Pelanggan Yang Layak berhak mendapatkan kadar faedah/keuntungan Akaun Semasa Perniagaan/-i RM berikut selepas pembukaan akaun:

Baki Harian	Kadar Faedah (setahun)	Kadar Keuntungan (setahun)
RM25,000 dan ke bawah	0.00%	0.00%
Lebih daripada RM25,000 hingga RM100,000	1.15%	1.25%
Lebih daripada RM100,000 hingga RM500,000	1.40%	1.50%
Lebih daripada RM500,000 hingga RM2,000,000	1.65%	1.75%
Lebih daripada RM2,000,000	2.00%	2.00%

Jadual 1 Kadar faedah/keuntungan Akaun Semasa Perniagaan/-i RM

2. Setelah memenuhi syarat-syarat kempen di atas, Pelanggan Yang Layak turut boleh mendapatkan pengecualian yuran langganan bulanan dan yuran transaksi Perbankan Dalam Talian Alliance BizSmart® bagi tempoh enam (6) bulan, termasuk bulan pembukaan Akaun Semasa Perniagaan/-i RM.

Jenis Perniagaan	Jenis Pengecualian Yuran	Yuran dan Caj Biasa	Tawaran Kempen
Perniagaan Milikan Tunggal	Yuran Langgan Bulanan	RM5.00 sebulan	Pengecualian yuran bagi tempoh enam (6) bulan

	Yuran Transaksi	Tertakluk kepada yuran dan caj biasa	Pengecualian yuran bagi tempoh enam (6) bulan
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Jenis Perniagaan	Jenis Pengecualian Yuran	Yuran dan Caj Biasa	Tawaran Kempen
Perusahaan Kecil Sederhana (PKS)	Yuran Langgan Bulanan	RM30.00 sebulan	Pengecualian yuran bagi tempoh enam (6) bulan
	Yuran Transaksi	Tertakluk kepada yuran dan caj biasa	Pengecualian yuran bagi tempoh enam (6) bulan

Jadual 2 Pengecualian yuran Perbankan Dalam Talian Alliance BizSmart®

*Nota: Layari <https://www.alliancebank.com.my/general/fees-and-charges.aspx> untuk mengetahui yuran dan caj biasa bagi setiap jenis transaksi perniagaan (Di bawah Alliance BizSmart® Online Banking Transaction Fees & Charges)

Deposit Tetap Perniagaan/Alliance Deposit Bertempoh-I (FD/ATD-i)

1. Pelanggan Yang Layak yang membuat peletakan Deposit Tetap/Alliance Deposit Bertempoh-i atas kaunter bagi amaun antara Amaun Peletakan FD/ATD-i Minimum sehingga Amaun Peletakan FD/ATD-i Maksimum bagi Tempoh Peletakan berkenaan yang ditetapkan dalam Jadual 3 di bawah ini semasa Tempoh Kempen adalah berhak menikmati Kadar Promosi sepadan dalam Jadual 3 berikut:

Tempoh Peletakan	Kadar Promosi (Setahun)	Amaun Peletakan Minimum	Amaun Peletakan Maksimum
Tiga (3) bulan	3.80%	Dana Baharu sebanyak RM50,000 dalam satu sijil	Dana Baharu sebanyak RM1,000,000 bagi setiap Pelanggan Yang Layak
Enam (6) bulan	3.95%		

Jadual 3 Kadar promosi dan tempoh peletakan FD/ATD-i

2. "Dana Baharu" merujuk kepada duit atau dana dalam Ringgit Malaysia yang dipindah, dikredit atau dibayar dari bank-bank atau institusi-institusi kewangan kepada Akaun Semasa Perniagaan/-i RM Pelanggan Yang Layak melalui apa-apa cara termasuk tetapi tidak terhad kepada wang, Giro Antara Bank, pemindahan segera, pungutan dan pembayaran cek yang dikeluarkan dimana duit atau dana yang dibayar atau dikredit kepada Akaun Semasa Perniagaan/-i RM digunakan oleh Pelanggan Yang Layak untuk tujuan penempatan FD/ATD-i dalam tempoh tujuh (7) hari perniagaan selepas duit dan dana dibayar atau dekreditkan ke Akaun Semasa Perniagaan/-i berdasarkan terma dan syarat ini. Kadar Promosi yang ditetapkan di Jadual 3 tidak terpakai untuk pembaharuan semula FD/ATD-i yang sedia ada dengan Bank.
3. Pada tarikh matang, semua peletakan FD/ATD-i di bawah Kempen ini akan diperbaharui pada kadar biasa FD/ATD-i.
4. Had Saiz Dana untuk Kempen ini ialah sebanyak RM24,000,000. Jika Amaun Peletakan FD/ATD-i melebihi Amaun Peletakan Maksimum yang ditetapkan atau setelah Had Saiz Dana telah dicapai, sebarang peletakan FD/ATD-i akan tertakluk kepada kadar biasa FD/ATD-i.
5. Apabila Had Saiz Dana telah dicapai, Bank berhak untuk menamatkan Kempen ini sebelum Tempoh Kempen yang ditetapkan atau menyambung Kempen ini. Bank akan memaparkan pengumuman di

laman web korporat Bank.

6. *Pelanggan Yang Layak mempunyai pilihan untuk memilih mod pembayaran faedah/keuntungan semasa penempatan FD/ATD-I, sama ada melalui cara kredit terus ke Akaun Semasa Perniagaan-i atau melalui pembayaran ke atas jumlah pokok.*
7. *Jika Amaun Peletakan FD/ATD-i dikeluarkan sebelum tempoh matang, sama ada secara keseluruhan atau sebahagian, tiada faedah/keuntungan akan dibayar bagi amaun pengeluaran prematang FD/ATD-i, tanpa mengira bilangan bulan yang lengkap pada masa pengeluaran sebelum tarikh matang.*

AM

1. *Dengan menyertai Kempen ini, anda bersetuju untuk membaca, memahami serta menerima dan bersetuju secara muktamad untuk diikat oleh Terma dan Syarat Kempen ini termasuk sebarang pindaan atau perubahan kepadanya dan menerima perkara yang sama dengan keseluruhannya secara muktamad. Terma dan Syarat Kempen ini dan keputusan Bank mengenai semua perkara yang berkaitan dengan Kempen ini adalah muktamad dan akan mengikat semua Pelanggan yang Layak. Surat-menyurat dan/atau rayuan berkenaan dengannya tidak akan dilayan.*
2. *Terma dan Syarat Kempen ini adalah tambahan kepada Terma dan Syarat sedia ada yang mentadbir produk dan akaun perbankan Pelanggan Layak yang dikekalkan dengan Bank. ("Terma Sedia Ada").*
3. *Pelanggan yang Layak perlu mendapatkan penjelasan daripada wakil yang dibenarkan oleh Bank jika Pelanggan yang Layak tidak memahami sebarang Terma dan Syarat Kempen.*
4. *Pelanggan yang Layak akan melindungi sepenuhnya dan memastikan Bank dilindungi sepenuhnya pada setiap masa daripada dan terhadap sebarang dan semua kerugian, ganti rugi, tindakan, prosiding, tuntutan, permintaan, kos, perbelanjaan dan/atau liabiliti termasuk yuran peguam cara (pada dasar "peguam cara dan pelanggan") yang mungkin ditanggung, dikekalkan dan/atau dialami oleh Bank disebabkan dan/atau yang timbul daripada pelanggaran dan/atau ketidakpatuhan mana-mana satu atau lebih perjanjian, aku janji, kewajipan, tugas dan/ atau tanggungjawab di bawah dan/atau berkaitan dengan Kempen ini.*
5. *Kewajipan Pelanggan yang Layak di bawah Kempen ini masih kekal selepas tamat tempoh atau penamatan (mengikut mana yang berkenaan) Kempen ini.*
6. *Dengan menyertai Kempen ini, Pelanggan yang Layak dengan ini memberi persetujuan yang jelas dan muktamad dan membenarkan Bank untuk mendedahkan butiran mereka kepada mana-mana penyedia perkhidmatan pihak ketiga yang berurusan dengan Bank untuk tujuan Kempen ini.*
7. *Bank tidak bertanggungjawab untuk sebarang kegagalan teknikal dalam apa-apa bentuk, apa-apa campur tangan, gangguan, ralat elektronik sekalipun dan/atau sebarang kegagalan atau kelewatan dalam penghantaran bukti transaksi oleh pihak berkuasa pos atau telekomunikasi atau mana-mana pihak lain yang boleh menjejaskan kelayakan Pelanggan yang Layak semasa Tempoh Kempen.*
8. *Dengan menyertai Kempen ini, Pelanggan yang Layak dengan ini memberi kebenaran jelas dan muktamad dan membenarkan Bank untuk menggunakan, menerbitkan dan/atau memaparkan nama, sebarang gambar yang diambil, sebarang video yang dirakam dan/atau maklumat lain untuk pengiklanan pada masa ini dan masa hadapan dan/atau promosi yang berkaitan dengan tujuan kempen ini sahaja tanpa sebarang pampasan.*
9. *Akaun Pelanggan yang Layak mestilah, pada setiap masa, (i) sah, dalam kedudukan kredit yang baik dan tidak melanggar sebarang terma Terma dan Syarat Kempen ini atau Terma Sedia Ada; dan (ii) tidak ditamatkan atau ditutup atau tertakluk kepada apa-apa penahanan, perintah buruk*

oleh Mahkamah atau mana-mana pihak berkuasa yang dibenarkan oleh undang-undang, tertunggak dan/atau tidak sah atau dibatalkan sebagaimana yang ditentukan oleh Bank supaya layak mendapat Ganjaran Kempen.

10. Bank berhak untuk menarik balik/membatalkan, menamatkan, menggantung atau melanjutkan Kempen ini dan untuk menambah, mengeluarkan, menggantung atau mengubah Terma dan Syarat Kempen ini, secara keseluruhan atau sebahagian dengan memberikan notis terlebih dahulu melalui siaran di laman web Bank, paparan di premis cawangan atau iklan atau melalui apa-apa cara pemberitahuan lain yang mungkin dipilih oleh Bank dan cara sedemikian akan mengikat Pelanggan yang Layak dari tarikh pemberitahuan atau dari tarikh lain sedemikian yang mungkin ditentukan oleh Bank dalam pemberitahuan tersebut.
11. Bank berhak untuk membatalkan penyertaan mana-mana Pelanggan yang Layak atau menarik balik Ganjaran Kempen dalam keadaan di mana terdapat penipuan, transaksi tanpa kebenaran atau berbalik atau pelanggaran atau kemungkinan pelanggaran Terma dan Syarat Kempen ini. Semua rekod Bank mengenai transaksi yang dilakukan adalah muktamad dan terakhir.
12. Untuk mengelakkan keraguan, sebarang pembatalan, penamatan, penggantungan atau lanjutan Kempen ini atau Pelanggan yang Layak hilang kelayakan atau Ganjaran Kempen ditarik balik tidak akan melayakkan Pelanggan yang Layak untuk sebarang tuntutan atau pampasan terhadap Bank atau untuk mana-mana dan semua kerugian atau ganti rugi yang dialami oleh Pelanggan yang Layak sebagai akibat langsung atau tidak langsung daripada tindakan pembatalan, penamatan, penggantungan, lanjutan, kehilangan kelayakan atau penarikan balik yang disebabkan oleh tindakan Pelanggan yang Layak sendiri.
13. Bank tidak akan bertanggungjawab dan tidak akan menerima sebarang liabiliti dalam apa-apa bentuk sekalipun yang timbul atau dialami oleh Pelanggan yang Layak akibat secara langsung atau tidak langsung daripada Kempen ini. Bank tidak akan bertanggungjawab atau dipertanggungjawabkan kepada Pelanggan yang Layak dalam apa-apa cara sekalipun jika Bank tidak dapat melaksanakan mana-mana kewajibannya di bawah Kempen ini secara langsung atau tidak langsung disebabkan oleh sebarang peristiwa force majeure yang termasuk tetapi tidak terhad kepada mana-mana bencana alam, peperangan, mogok, rusuhan, pertikaian industri, sekut masuk, kebakaran, kemarau, banjir, ribut atau sebarang kejadian di luar kawalan munasabah Bank.
14. Pelanggan yang Layak bertanggungjawab secara peribadi untuk semua cukai, kadar, yuran kerajaan atau sebarang caj lain yang mungkin dikenakan terhadap mereka di bawah undang-undang yang digunakan, jika ada, berhubung dengan Kempen ini.
15. Berdasarkan penyertaan dalam Kempen ini, Pelanggan yang Layak dengan ini mengakui bahawa beliau telah dimaklumkan tentang polisi antirasuah dan sogokan Bank yang terdapat di <https://www.alliancebank.com.my/Alliance/media/Pdf/Corporate%20Governance/Anti-Bribery-and-Corruption-Policy.pdf> dan seterusnya berjanji tidak akan terlibat dalam amalan rasuah tersebut dalam apa-apa sekalipun sama ada secara langsung atau tidak langsung dengan mana-mana pengarah, pegawai atau kakitangan Bank.
16. Dengan menyertai Kempen ini, Pelanggan yang Layak bersetuju bahawa mereka telah membaca Notis dan Penyata Prinsip Pilihan yang terdapat di laman web Bank (<https://www.alliancebank.com.my/personal-data-protection-act-2010>) dan dengan ini memberikan persetujuan mereka dan membenarkan Bank mendedahkan butiran mereka kepada mana-mana penyedia perkhidmatan pihak ketiga yang berurusan dengan Bank untuk tujuan Kempen ini.
17. Terma dan Syarat Kempen ini akan ditadbir oleh dan ditafsirkan mengikut undang-undang Malaysia dan Pelanggan bersetuju untuk menyerahkan kepada bidang kuasa eksklusif Mahkamah Malaysia.
18. Bank merupakan ahli Perbadanan Insurans Deposit Malaysia ("PIDM"). Deposit yang dimasukkan dalam Akaun Semasa Perniagaan/-i dan Deposit Tetap perniagaan/Alliance Deposit Bertempoh-i Bank adalah dilindungi oleh PIDM setakat jumlah Ringgit Malaysia Dua Ratus Lima Puluh Ribu (RM250,000) bagi setiap pendeposit.

19. *Akaun Semasa Perniagaan-i adalah berdasarkan kontrak Syariah komoditi Murabahah melalui Tawarruq.*
20. *Sekiranya terdapat perubahan kepada Kadar Polisi Semalaman (OPR), Bank berhak untuk menyemak semula kadar faedah/keuntungan Akaun Semasa Perniagaan-i dan Deposit Tetap perniagaan/Alliance Deposit Bertempoh-i dengan serta merta.*
21. *Bank telah memulakan dan mengekalkan polisi dan prosedur yang dibentuk untuk mencegah sogokan dan rasuah oleh Bank dan pengarah, pegawai atau kakitangannya; dan sepanjang pengetahuan Bank, Bank mahupun mana-mana pengarah, pegawai, atau kakitangan Bank tidak pernah terlibat dalam sebarang aktiviti atau kelakuan yang melanggar sebarang undang-undang atau peraturan antirasuah dan sogokan yang digunakan oleh Bank. Bank tidak, dan berjanji bahawa ia tidak akan, berkaitan dengan pengendalian aktiviti perniagaannya, berjanji, membenarkan, mengesahkan atau menawarkan untuk membuat, atau mengambil apa-apa tindakan untuk meneruskan sebarang pembayaran, sumbangan, hadiah, pembayaran balik atau pemindahan apa-apa yang bernilai, atau sebarang permintaan, secara langsung atau tidak langsung kepada mana-mana individu. Sebagai Pelanggan yang Layak kami, anda mengakui bahawa anda telah dimaklumkan tentang polisi antirasuah dan sogokan Bank (ringkasan polisi boleh didapati di laman web Bank) dan berjanji selanjutnya bahawa anda tidak akan terlibat dalam amalan rasuah tersebut dalam dalam apa-apa cara sama ada secara langsung atau tidak langsung dengan mana-mana pengarah, pegawai atau kakitangan Bank.*