



**ALLIANCE BANK**

# **Alliance Bank International Woman's day Cash back Campaign Terms and Conditions**

1. The “Alliance Bank International Woman Day Cash Back Campaign” is organised by Alliance Bank Malaysia Berhad (“the Bank”) shall run from **8 March 2021 to 15 March 2021**; inclusive of both dates, unless as stated otherwise (“Campaign Period”).
2. By participating in this campaign, the Eligible Customers (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all 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;
  - b) Customers whose account(s) with the Bank are, at the Bank’s discretion, unsatisfactorily conducted; and
  - c) Any other persons as determined by the Bank to exclude according to its internal policy (ies).
  - d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate
4. To be entitled for the respective cash back as stipulated in **Table A** below (“Cash Back”), the Eligible Customers must be Female and apply for respective product during campaign period
5. Eligible Customers will be entitled to cash back for each product(s) they sign up.

**Table A:**  
**FOR NEW TO BANK/ NEW TO PRODUCT**

GCB Products	Campaign Criteria	Offer	Campaign capping
SavePlus Account	Apply for SavePlus Account through allianceonline mobile application, maintain a minimum of RM250 and activated allianceonline mobile app.	RM138 Cash Back	124 accounts
Credit Cards	Apply for Credit card through allianceonline mobile application and approved on or before 15 April 2021.	RM238 Cash Back	90 credit cards
Personal Loan/ Financing	Apply for Personal Loan through allianceonline mobile application and approved on or before 15 April 2021.	RM338 Cash Back	33 personal loan

#### **Alliance SavePlus Account Offer Terms and Conditions**

6. This Offer is open to the following customers (“Eligible Customers”):
  - a. New to Bank customer or existing customer without Current/ Savings Account (“CASA”) and allianceonline mobile access with the Bank prior to the Campaign Period; AND
  - b. Apply for Alliance SavePlus Account (“Eligible Account”) via allianceonline mobile application (Eligible Customer’s hand phone number has to be registered with the bank in order to receive the OTP) during Campaign Period. The completion of account opening process shall not be later than 31 March 2021.
7. 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).
- 8. All the Eligible Customers who have successfully applied the Eligible Account via allianceonline mobile application, opened and maintain a minimum balance of RM250 until the last day of the account opening month and activated allianceonline mobile application during the same month will be entitled for the Offer.
- 9. Eligible Customers will enjoy an additional of RM40 Cash Back and Introductory Bonus Rate for Eligible Account opening for Alliance Bank SavePlus Account Campaign, detailed Terms and Conditions at [www.alliancebank.com.my/Alliance/media/Documents/Promotion/Alliance-SavePlusAccount-Campaign-TnC-Jan2021.pdf](http://www.alliancebank.com.my/Alliance/media/Documents/Promotion/Alliance-SavePlusAccount-Campaign-TnC-Jan2021.pdf). However, the Rewards under Criteria C will be superseded by RM138 Cash Back if the Eligible Customer meet the criteria under Alliance Bank International Woman Day Cash Back Campaign.
- 10. Each Eligible Customer is entitled for one (1) time reward only for Alliance SavePlus Account Offer. If for any reason, Eligible Customers have multiple Eligible Accounts, which are eligible for the Offer, only ONE (1) account will be rewarded.
- 11. 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 Cash Back 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 Cash Back.
- 12. The Eligible Account and alliance online mobile application 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 Cash Back. If during the Campaign Period and Fulfilment Period, the Eligible Customers close the Eligible Account and/or allianceonline mobile application for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

#### **Credit Card New offer Terms and Conditions**

- 13. 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 Credit Card through allianceonline mobile application. ("Eligible Customers")
- 14. Notwithstanding the foregoing, the following person(s) shall, however, **NOT be** eligible to participate in this Credit Card Spend Offer:
  - 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;
  - b) Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank;
  - c) Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted;
  - d) Individuals who are financially insolvent or who have been adjudicated a bankrupt;
  - e) Persons who are of unsound mind, minors; and/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; and
- 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.
- h) Any other person(s) as the Bank may decide to exclude according to its internal policies.

### **Personal Loan/ Personal Financing offer Terms and Conditions**

15. 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 both collectively known as "Facility") through allianceonline mobile application.
  - b. the Facility must be approved during the Campaign Period and disbursed on or before 15 April 2020.
  - c. Have a minimum monthly gross income of RM 3,000
16. 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; and
  - b. Any other persons that the Bank may exclude according to its internal policies.
17. The Cash Back payment will be credited into the Qualified Customers' active and valid Facility which will be treated as an Advance Payment in the Facility account and is not available for withdrawal until the point of early or full settlement.
18. To minimize the risk of late servicing of instalment and for the purpose of courtesy and convenience to the Qualified Customers, the Qualified Customers 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 Qualified Customers' CASA. Qualified Customers 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 Qualified Customers wishes to make payment on the **same day of the instalment**, the Qualified Customers 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 Qualified Customers.
  - c. If the Qualified Customers wish to make payments via **Interbank GIRO (IBG)**, the Qualified Customers must perform the transaction **at least one (1) working day in advance** of the instalment due date. In the event of any IBG returned, the Cash Back will be terminated and the Bank will not entertain any appeals.
  - d. If the Qualified Customers wish to make payments on the due date, the Qualified Customers 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 Qualified Customers' convenience and for information only. The Qualified Customers 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 Qualified Customers.

### **General Terms**

19. 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.

20. The fulfilment of the Cash Back will be effected within ninety (90) days after the Campaign Period has ended.
21. No cash/credit alternative will be offered in exchange of the Cash Back.
22. 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 correct details are provided for claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
23. 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 Cash Back without liability incurred by the Bank.
24. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.
25. By participating in this Campaign, Eligible Customers are not entitled to receive reward(s) under Alliance Bank Cashback Campaign.
26. 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
27. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Cash Back. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Cash Back and/or non-fulfilment by any of its agents/suppliers/distributors.
28. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when unauthorised use of the Cash Back by any person(s) that was not approved by the Eligible Customers.
29. 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.
30. 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.
31. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Cash Back 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.
32. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests shall be entertained.
33. 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](http://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.

34. 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.
35. 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.
36. 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.
37. Eligible Customer hereby give their unequivocal and irrevocable consent and authorise ABMB to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for current and future advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Cardholders.
38. By participating in this Campaign, the Eligible Customer agree that they have read the Notice & 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.
39. 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.
40. 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.

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