



ALLIANCE BANK

Miri Branch Alliance Privilege Centre Opening Event 2022

Terms and Conditions

1. The “Miri Branch Alliance Privilege Centre Opening Event 2022” (“**Event**”) is organised by Alliance Bank Malaysia Berhad (“**the Bank**”) and applicable to Miri Sarawak branch only (“**Participating Branch**”).
2. The event shall run from 27 May 2022 to 26 July 2022 (both dates inclusive) or such other time period as may be notified by the Bank from time to time (“**Event Period**”).
3. By participating in this Event, 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.
4. This Event is open to All New-to-Bank and/or Existing-to-Bank individual customers of the Bank (“**Eligible Customer(s)**”). Notwithstanding the foregoing, the following person(s) shall, however, NOT be eligible to participate in this Event :
 - i. 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;
 - ii. Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank;
 - iii. Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted;
 - iv. Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - v. The Bank’s customers who are in default of any facilities granted by the Bank (including its subsidiaries and related companies) at any time before or during the Event Period;
 - vi. 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.
5. The Event consists of the following offers:
 - A. New Alliance Privilege Welcome Promotion
 - B. New Investor Promotion
 - C. Unit Trust and Bancassurance Promotion

Campaign Mechanics

A. New Alliance Privilege Welcome Promotion (“Promotion A”)

6. Promotion A is open to all Eligible Customer(s) of the Bank who sign up as new Alliance Privilege customers by fulfilling the below conditions respectively:
 - i. Be an individual aged 18 years and above;
 - ii. Be a New Alliance Privilege customer with no previous Alliance Privilege relationship with the Bank for the past 12 months prior to commencement of this Event Period;
 - iii. Be a Primary New Alliance Privilege customer with minimum Net Investable Assets Under Management (“NIA_AUM”) of RM300,000 and open at least an Alliance SavePlus Account/-i or Alliance Hybrid Account with the Bank with a minimum deposit of RM10,000.
7. Eligible customer(s) who fulfil the criteria set out in Clause 6 and successfully being accepted as an Alliance Privilege customer during the Event Period will be awarded with ONE (1) unit of Alliance Privilege Umbrella.

B. New Investor Promotion (“Promotion B”)

8. Promotion B is open to all new or existing Alliance Privilege and Alliance Personal customers who are not holding any Wealth Management Products with the Bank, be they as a primary or joint accountholder prior to the commencement of this Event Period. (“Promotion B Eligible Customer(s)”)

Wealth Management Products are referring to Unit Trust, Structured Investment, Dual Currency Investment and Retail Securities.
9. Promotion B Eligible Customer(s) who make a minimum investment amount of selected Wealth Management Products (“**Promotion B Participating Products**”) will be entitled for the Gift Reward as stipulated in **Table 1** below.

Table 1

Promotion B Participating Products	Minimum Investment Amount	Promotion B Gift Reward
<ul style="list-style-type: none"> Selected Unit Trust fund ("UT") Selected Structured Investment Products Selected Retail Securities 	RM50,000	Alliance Privilege Flask
	RM100,000	Alliance Privilege Suction Mug

10. The list of Promotion B Participating product(s) is available at Branch and/or to request from Relationship Manager(s).

C. Investment and Bancassurance Promotion ("Promotion C")

11. Promotion C is open to all Eligible Customer(s) who make a minimum investment/subscription amount on selected Wealth Management Products ("**Promotion C Participating Products**") will be entitled for the Gift Reward as stipulated in **Table 2** below.

Table 2

Promotion C Participating Products	Minimum Investment/Subscription Amount	Promotion C Gift Reward
<ul style="list-style-type: none"> Selected Unit Trust fund ("UT") Selected Structured Investment Products Selected Retail Securities 	RM200,000	Parkson Voucher worth RM100
Manulife Bancassurance Regular Premium Products	Annualised Premium Equivalent RM200,000	Parkson Voucher worth RM100

12. The list of Promotion C Participating Product(s) is available at Branch and/or to request from Relationship Manager(s).

Terms and Conditions for the Gift Reward

13. Gift Reward for Promotion A,B,C are subject to availability stated in **Table 3**, and will be determined based on a sequential order from the first Eligible Customer who fulfilled all the criteria until the capping amount (number of Gifts) is exhausted. The Bank's record as to the time of submission shall be final and conclusive. The Event shall end when either the Bank has achieved the total allocated Gift Rewards or reached the end of the Event Period, whichever comes first.

Table 3

No	Gift Reward	Total Units Available
1	Alliance Privilege Umbrella	30
2	Alliance Privilege Flask	15
3	Alliance Privilege Suction Mug	15
4	Parkson Voucher worth RM100 each	20

14. The Eligible Customer(s) may collect the Gift Reward after they fulfilled all the terms and conditions in the promotion criteria as set out in Promotion A,B and C at the Participating Branch where they have performed the transaction during the Event Period.
15. Picture(s) of the Gift Reward(s) shown in any advertising, promotional, publicity and other materials relating to or in connection with this Event is/are solely for illustration purposes only and may not depict the actual colour, or size of the Reward(s) and does not include any optional props, accessories or equipment featured.
16. In the event of joint accountholders of the Participating Account, the Gift Reward shall be given to the primary accountholder and subject to one (1) Gift Reward per promotion category only.
17. The Gift Reward is non-exchangeable for cash, credit or in kind, whether in part or in full.

18. The Gift Reward is subject to the following conditions:
- The Bank shall not be obliged to replace any damaged or stolen Gift Reward not caused by the Bank. The Gift Reward is neither transferable nor exchangeable in part or in full for cash or other goods.
 - The Bank makes no representation or warranties with respect to the Gift Reward, and in particular, makes no warranties with respect to the quality of the Gift Reward or their suitability for any purpose.
 - The Bank is not affiliated with the organisation whose products are given out as the Gift Reward in this Event.
 - The Bank reserves the right to substitute or vary the Gift Reward at any time with prior notice with any other item of similar value.
 - The Bank is not liable for any defects of or dissatisfaction with the Gift Reward.
 - The Gift Reward is subject to the terms and conditions of the organisation(s) whose products are given out as Gift Reward in this Event.
 - The Gift Reward has not been certified by the Bank and under no circumstances shall the inclusion of the Gift Reward in this Event be construed as an endorsement or recommendation of such Gift Reward by the Bank. Eligible Customer(s) are advised to examine the Gift Reward upon receipt. If the Eligible Customer(s) are dissatisfied with the Gift Reward or its quality, the Eligible Customer(s) shall directly seek recourse with the respective vendors of the said Gift Reward.

General

- By participating in this Event, the Eligible Customer(s) shall have fully understood, accepted and agreed to be bound by all the Terms and Conditions herein.
- The Terms and Conditions shall be supplemental to and not be in derogation of any one or more of the existing Terms and Conditions and/or guidelines governing and/or regulating the operations and/or maintenance of the Eligible Accounts or otherwise.
- The Eligible Customer(s) further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Event.
- All decisions made by the Bank in relation to this Event shall be final and binding on the Eligible Customer(s). No correspondences, appeal or disputes in respect of the same shall be entertained.
- The Bank reserves the right to withdraw/cancel, terminate, suspend or extend this Event and to add, delete, suspend and/or vary this contest Terms and Conditions, wholly or in part per The Bank internal policies with prior notice by way of posting on the Bank's website, display at branch premises or by any other means of notification which the Bank may determine later and such shall be binding on the Eligible Customer(s) as from the date of the notification or from such other date as may be specified by the Bank in the notification..
- For any cancellations, terminations, suspension or extension of this Event Period shall not entitle the Eligible Customer(s) to any claims or compensations whatsoever against the Bank or for any and all losses or damages suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation, termination, suspension or extension.
- The Bank shall not be responsible nor shall accept any liabilities (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive, or special damages or proceedings brought by any party including third parties) arising or suffered by the Eligible Customers or other parties due to eligible customers' own fault, resulting directly or indirectly from this Event.
- The Eligible Customer(s) hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Customer's personal data (which includes but is not limited to contact details), by the Bank to its affiliates, service providers as required and necessary, for the purposes of effecting and discharging the services of this campaign. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data that Eligible Customers had disclosed.

25. By participating in this Event, the Eligible Customer(s) 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%20Protecti on%20Act%202010/NCP-for-website-ENG.pdf](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 Event.
26. 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.
27. By virtue of participating in this Event, 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](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.
28. For Investment products:
- i. For investment in foreign currency, the Investment Amount will be based in the local currency equivalent.
 - ii. The Eligible Customer(s) acknowledges that for foreign currency denominated investment is subject to the prevailing Foreign Exchange Notices under the Financial Services Act 2013. Depending on the Eligible Customer(s) resident status and whether the Eligible Customer(s) has domestic ringgit borrowing/ financing, undertaking of investment in foreign currency may have limit imposed.
 - a. The Eligible Customer(s) without domestic ringgit borrowing¹ are allowed to undertake of any amount; or
 - b. The Eligible Customers with domestic ringgit borrowing¹ are allowed to undertake of:
 - Any amount using available foreign currency funds; or
 - Up to RM1 million equivalent in aggregate per calendar year using:
 - Foreign currency funds sourced from conversion of ringgit;
 - Any transfer from Trade Foreign Currency Account (TFCA) to Investment Foreign Currency Account (IFCA);
 - Through swapping of financial assets;
 Up to RM10 million equivalent in aggregate of foreign currency borrowing obtained by resident from a Licensed Onshore Bank ("LOB") or a non- resident.
 - iii. The Eligible Customer(s) agree that if the Investment Amount exceeds any limit prescribed by the Foreign Exchange Notices, the Bank may debit the account, convert the excess into Ringgit at the relevant Bank's prevailing buying rate and credit the Eligible Customers' Ringgit account with the Bank.
29. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her Participating Products under the Event, which are separate from the terms and conditions herein. By participating in this Event, the Eligible Customer(s) shall have fully understood, accepted and agreed to be bound by all the Terms and Conditions.

¹Domestic ringgit borrowing refers to :

- i. any utilised or unutilised Ringgit credit facility or financing facility, trade financing facility, including but not limited to trade guarantee for payment of goods, , redeemable preference share, Islamic redeemable preference share, Corporate Bond or Sukuk obtained by a Resident from another Resident excluding:
 - a. trade credit term extended by a supplier for any goods or services;
 - b. a credit limit that a Licensed Onshore Banks (LOB) apportions for its client to undertake a Forward Basis transaction, excluding a transaction that involves exchanging or swapping of Ringgit or Foreign Currency debt

- for another Foreign Currency debt or exchanging of Foreign Currency debt for a Ringgit debt;
- c. a Financial Guarantee or Non-Financial Guarantee;
- d. an operational leasing facility;
- e. a factoring facility without recourse;
- f. a credit facility or financing facility obtained by a Resident Individual from a Resident to purchase one (1) residential property and one (1) vehicle; or
- g. a credit card and charge card facility obtained by a Resident Individual from a Resident and used for payment for retail goods and services only.
- ii. any obligation considered or deemed as Domestic Ringgit Borrowing under any of the Foreign Exchange Notices

*DEPOSIT PRODUCTS ARE PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") UP TO RM250,000 FOR EACH DEPOSITOR PER BANK EXCEPT FOR INVESTMENT PRODUCTS AS PRESCRIBED UNDER THE PIDM GUIDELINE AVAILABLE AT WWW.PIDM.GOV.MY.

BANCASSURANCE REGULAR PREMIUM PRODUCTS ARE ELIGIBLE FOR PROTECTION BY PIDM (EXCEPT THE MATURITY, SURRENDER AND INCOME BENEFITS OF AN INVESTMENT-LINKED CERTIFICATES/POLICY WHICH ARE PAYABLE FROM THE UNIT-PORTION ARE NOT PROTECTED). THE INSURANCE BENEFITS ARE PROTECTED UP TO RM500,000 UNDER THE TAKAFUL AND INSURANCE PROTECTION SYSTEM ("TIPS") AS PRESCRIBED UNDER THE PIDM GUIDELINE AVAILABLE AT WWW.PIDM.GOV.MY.

DISCLAIMER FOR BANCASSURANCE PRODUCTS

BEFORE PURCHASING THE INSURANCE POLICY, YOU ARE ADVISED TO REFER TO THE TERMS AND CONDITIONS IN THE PRODUCT BROCHURE, PRODUCT DISCLOSURE SHEET AND PRODUCT ILLUSTRATION FOR DETAILS OF THE IMPORTANT FEATURES AND MAJOR EXCLUSIONS OF THE INSURANCE PLAN.

THIS INSURANCE PRODUCT IS UNDERWRITTEN BY MANULIFE INSURANCE BERHAD (200801013654 (814942-M)), A LICENSED INSURANCE COMPANY REGULATED BY BANK NEGARA MALAYSIA AND IS DISTRIBUTED BY ALLIANCE BANK MALAYSIA BERHAD (198201008390 (88103-W)).

DISCLAIMER FOR INVESTMENT PRODUCTS

INVESTMENT PRODUCTS ARE NOT OBLIGATIONS OF, GUARANTEED OR INSURED BY THE BANK AND ARE SUBJECT TO INVESTMENT RISKS (E.G. MARKET RISK, CURRENCY RISK AND ISSUER CREDIT RISK) INCLUDING THE POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED. INVESTORS ARE ADVISED TO READ AND UNDERSTAND CONTENT OF THE RELEVANT DOCUMENTS OF THE RESPECTIVE INVESTMENT PRODUCTS INCLUDING BUT NOT LIMITED TO THE PROSPECTUS OR INFORMATION MEMORANDUM AND PRODUCT HIGHLIGHT SHEET BEFORE INVESTING. INVESTORS SHOULD ALSO CONSIDER ALL FEES AND CHARGES INVOLVED BEFORE INVESTING. PAST PERFORMANCE OF THE INVESTMENT PRODUCT IS NOT AN INDICATION OF FUTURE PERFORMANCE. INVESTORS SHOULD CAREFULLY CONSIDER WHETHER ANY INVESTMENT VIEWS OR INVESTMENT PRODUCTS ARE APPROPRIATE IN VIEW OF THEIR OWN INVESTMENT EXPERIENCE, OBJECTIVES, FINANCIAL RESOURCES AND RELEVANT CIRCUMSTANCES.

INVESTMENT PRODUCTS IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).