



ALLIANCE BANK

Alliance Bank Children Account and Bancassurance Campaign Terms and Conditions

Deposits Terms and Conditions

1. The “**Children Account and Bancassurance Campaign - Deposit**” (“Deposit Offer”) is organised by Alliance Bank Malaysia Berhad (“Bank”) shall run from **28 September 2020 to 31 May 2021** inclusive of both dates, unless as stated otherwise (“Campaign Period”).
2. By participating in this Deposit Offer, 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. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Deposit Offer:
 - 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).

(New Customers and Existing Customers who meet the conditions as set out for the Deposit Offer will hereinafter be collectively referred to as “Eligible Customers”)

4. Only Alliance Bank Buddy Account and SavePlus Account is eligible for this Deposit Offer. (“Eligible Accounts”). To be entitled for the respective gifts as stipulated in **Table A** below (“Gift”), the Eligible Customers must open an Eligible Account(s) with minimum Fresh Funds and/or place and earmark Fresh Funds within seven (7) calendar days of the Fresh Funds eligibility (as defined hereunder).

“**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 the Deposit Offer.

Table A:
Deposit Offer - New Account Opening and Earmark Gift

Participating product	Pinkfong Food Jar (“Gift”)	Pinkfong Singing Plush Toy – Baby Shark (“Gift”)
Alliance Buddy Account	Upon Account Opening	Open account and Save RM10,000 (Fresh Funds)
SavePlus Account	Open account, save RM2,000 and earmark 3 months (Fresh Funds)	Open account, save RM15,000 and earmark 3 months (Fresh Funds)
Charges for Early Uplift/Withdrawal	RM20	RM70

*Eligible Customer will not be entitled for Gold Everywhere Campaign account opening gift if the Eligible Customer opts for this Campaign.

5. The Gift is only applicable for Eligible Customers who are:
 - a. New to Alliance Buddy Account and do not have an Alliance Buddy account prior to campaign period.

- b. New to Bank Customer, opening a new SavePlus Account and earmark Fresh Funds stated in Table A above, with the pre-requisite that they must have an Newly open or existing Alliance Buddy Account with the Bank.
6. The Eligible Customers are required to complete the form(s) assigned for this Campaign at the respective branch where the Eligible Customers have performed their transaction, which must be duly submitted to the Bank **on or before 31 May 2021**, failing which the Bank reserves the right to forfeit the Gift(s).
7. 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 Gift(s) shall be given to the primary account holder only.
8. The amount placed in the Eligible Accounts shall be earmarked by the Bank for a period of time as stipulated in **Table A** from the date of placement ("Earmark Period"). The Eligible Customers shall, by virtue of their participation in this Deposit Offer, have given their full consent to the Bank for the said earmarking and the Bank shall be fully authorised to earmark the said Fresh 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.
9. The Eligible Customers will nevertheless be allowed to withdraw the deposited Fresh Funds from the Eligible Accounts (whether in whole or in part) before the expiry of the Earmark Period. If they wish to do so a written request by the Eligible Customers shall be provided in respect thereof must first be received by the Bank and provided further that the Bank shall first deduct/hold a sum which is equivalent to the penalty charges of the Gift ("Charges for Early Uplift/Withdrawal" in **Table A**) before the requested withdrawal is effected in the event the Gift have already been redeemed.
10. Eligible Customers are not allowed to change/upgrade/break their earmarked amount once they have signed and submitted the form. The Gift(s) will be finalised upon submission of the form(s) by the Eligible Customers, subject to non-cancellation and non-withdrawal of the account, where no Gifts will be awarded.
11. The Eligible Customers' CASA 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 Deposit Offer Campaign Period to qualify for the Gift(s). If during the Deposit Offer Campaign Period, the Eligible Customers close the CASA for any reason, his/her participation in the Campaign becomes null and void with immediate effect.
12. Eligible Customers will receive a limited edition Pinkfong Passbook, subject to availability of stock, with every opening of an Alliance Buddy Account.

Bancassurance Terms and Conditions

13. The "**Children Account and Bancassurance Campaign - Bancassurance**" ("Bancassurance Offer") is organised by Alliance Bank Malaysia Berhad ("Bank") and shall run from **28 September 2020 to 31 May 2021**; inclusive of both dates, unless as stated otherwise ("Campaign Period").
14. By participating in this Bancassurance Offer, 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.
15. The Bank reserves the right at any time to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.
16. This Campaign is open to All New-to-Bank and Existing-to-Bank Customers ("Eligible Customers") based on a first come first serve basis, subject to availability.

17. Notwithstanding the foregoing, the following person(s) shall, however, not be eligible to participate in this Bancassurance Offer:
- Customers whose account(s) are dormant or inactive or who have breached any agreements;
 - Customers whose account(s) are delinquent or unsatisfactorily conducted;
 - Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - Persons who are of unsound mind, minors and/or
 - 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 Bancassurance Offer Campaign Period; and
 - 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.
 - Any other person(s) as determined by the Bank to exclude according to its internal policy (ies).
18. Eligible Customers will be entitled to receive the Gift with purchase of any of the Participating Products stipulated in table 1.0 below ("**Gift**"):

Table A:
Bancassurance Offer – sign up Gift

Participating product	Pinkfong Food Jar (" Gift ")	Pinkfong Singing Plush Toy – Baby Shark (" Gift ")
Z- Alliance Youngstar Protect	Any sign up of the participating Bancassurance product	-
Z- Alliance Secure		-
Z- Alliance Comprehensive Home Safe		-
Manulife Elite Kids Saver		More than RM10,000 Annual Premium Equivalent (APE)

19. To be entitled for the Gift, the Eligible Customers will have to purchase any of the participating products within the Campaign Period.
20. The participating product(s) in Table 1.0 are subject to change from time to time by the Bank at its discretion upon giving prior adequate notice.
21. The Eligible Customer(s) is required to sign all the relevant standard documents in relation to the bancassurance sign up and comply with all terms and conditions in respect of his/her Participating Products under the Campaign, which are separate from the terms and conditions herein.
22. In the event the insurance applications or policies are declined, terminated, cancelled, cool-off or lapsed within the cool-off period (14 working days upon sign up), the Eligible Customers will not be entitled for the Gift.

General Terms for Children Account and Bancassurance Campaign

23. This **Alliance Children Account and Bancassurance Campaign** ("Campaign") is available at all branches in Malaysia.
24. The Gift(s) is limited in quantity and will be given out to the Eligible customers based on a first come first serve basis, subject to availability.
25. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.

26. All Eligible Customers are required to fill in the Campaign Opt in Form at the branch in order to be eligible to participate in this Campaign. Failing which, the Eligible Customers will be disqualified from receiving the Gift(s).
27. The fulfilment of the Gift(s) will be effected within ninety (90) days after the Campaign Period has ended.
28. No cash/credit alternative will be offered in exchange of the Gift(s).
29. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to the Gift(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.
30. The Bank shall not accept any responsibility for Gift(s) claims due to non-submission of the campaign opt in form, incorrect or incomplete details provided. It is the Eligible Customers' responsibility to ensure that correct details are provided for claims to be processed.
31. 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 Gift(s) without liability incurred by the Bank.
32. By participating in this Campaign, the Eligible Customers shall have accepted the Terms and Conditions.
33. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Gift(s). The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Gift(s) and/or non-fulfilment by any of its agents/suppliers/distributors.
34. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when an unauthorised use of Gift(s) by any person(s) that was not approved by the Eligible Customers.
35. Notwithstanding the above, the Bank reserves the discretion to substitute any of the Gift(s), with a Gift(s) of similar cost if the Gift(s) is recalled, discontinued or is out of stock by the merchant and/or distributor, whether in whole or part, at any time and/or to increase or decrease the total number of Gift(s)
36. 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.
37. 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.
38. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Gift (s) 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.
39. 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.

40. 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 and the Eligible Customers shall by virtue of their participation in this Campaign to have fully agreed and accepted the said additions, deletions, variations and/or amendments. 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 and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.
41. 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.
42. The Bank shall not be responsible and/or accept any liabilities (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive, or special damages or proceedings brought by any party including third parties) arising or suffered by the Eligible Customers or other parties resulting directly or indirectly from this Campaign.
43. 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.

Note

******Deposit and Banca RP products are eligible for protection by PIDM. The maximum limit of coverage is RM250,000 per depositor per bank as prescribed under PIDM guideline available at www.pidm.gov.my