Rewards 2 No End (R2NE): Alliance Bank Campaign

Terms and Conditions

Alliance Bank Malaysia Berhad 198201008390 (88103-W) Alliance Islamic Bank Berhad 200701018870 (776882-V)

- The "Rewards 2 No End (R2NE): Alliance Bank Campaign" ("Campaign") is organised by Alliance Bank Malaysia Berhad ("the Bank") in collaboration with Axiata Digital eCode Sdn Bhd ("Boost") and shall run from 15 January 2023 to 14 February 2023; inclusive of both dates, unless as stated otherwise ("Campaign Period").
- 2. By participating in this Campaign, the Eligible Customer(s) (as defined hereunder) are reminded to thoroughly read and fully understand 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 Customer(s)". Notwithstanding the above mentioned, 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 the Bank's internal policy(ies); or
 - d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate.
- 4. Only registered Boost customers are entitled for this Campaign. Eligible Customer(s) is required to ensure the mobile number registered under Boost Account is same as per the mobile number registered for Eligible Product(s). The Reward(s) will be credited into the same mobile number that have maintained in the Bank, it will be forfeited in the event if the Eligible Customer(s) do not hold the mentioned Boost account upon the fulfilment period.
- To be entitled for the respective Reward & Prizes as stipulated in Table A and/or Table B below ("Reward"), the Eligible Customer(s) must apply the respective product(s) <u>during</u> <u>Campaign Period</u> with invitation code "<u>GETPINK"</u> and meet the minimum criteria stated in Table A and/or Table C.

Eligible	Campaign Criteria	Reward	Campaign
Products			Threshold
	Apply for an Eligible Account via eKYC with allianceonline mobile access,	RM50 Boost Wallet with a min. of RM150 RM100 Boost Wallet with a min. of RM2,500	Capped at total RM45,000 during the Campaign
Conventional SavePlus Account ("Eligible Account")	activate the account & maintain the balance during the account opening month.	RM150 Boost Wallet with a min. of RM10,000	Period based one first come first serve basis
	Use the new Debit Card to reload Boost e-wallet	3,000 Boost Stars ("Stars") for each reload with a min. of RM30; Max 9,000 Stars per month per Eligible Customer(s)	N/A
Visa Platinum Virtual Credit Card/ Visa Platinum/ Visa Signature/Visa Infinite ("Visa Credit Card")	Apply and activate a new principal Visa Credit Card via eKYC and/or VCC partners app during the Campaign Period	RM50 Boost Wallet with 1 Virtual or Physical Credit Card approved.	Capped at total RM40,000 during the Campaign Period based one first come first serve basis

Table A: Sign-up Reward

Eligible Products	Campaign Criteria	Reward	Campaign Threshold
Personal Loan	Apply for a Personal Loan via eKYC with the loan disbursed during the Campaign Period	RM50 Boost Wallet with every RM10k personal loan disbursement, capped at RM300 Boost Wallet per Eligible Customer(s).	Capped at total RM40,000 during the Campaign Period based one first come first serve basis
Bundle Offer	Apply for all 3 products and meet the Campaign Criteria	60,000 Boost Stars on top of the Rewards mentioned above	N/A

Table B: Sign-up & Win Prizes (Tickets to R2NE Concert and Sound Check Session)

Categories	Campaign Prizes	Total Winner(s)
Grand Prize	VIP zone (including sound check session) – 2 tickets	1
Consolation Prizes	Sound check session - 2 tickets	2
	Zone Cat 2 – 2 tickets	2
	Zone Cat 5 – 2 tickets	3
	Zone Cat 6 – 2 tickets	4

Table C: Campaign Mechanics for Sign-up & Win Entries

Eligible Category	Campaign Criteria	Entries	
	a) Open and activate a new Eligible Account with a min. of RM150	10	
Eligible Account	 b) Apply & activate a Debit Card during the Campaign Period 	10	
Account	 c) Make a payment/top up with a min. of RM30 via Debit Card or DuitNow QR at any DuitNow QR participating merchants 	2 entries for every qualified transaction	
Visa Credit Cards	Apply and activate a new principal Visa Credit Card via eKYC and/or VCC partners app during the Campaign Period	10	
Personal Loan	Apply for a Personal Loan with the loan disbursed during the Campaign Period	10 entries for every RM10,000 approved loan amount (Exclude overlapping loan amount)	

Alliance SavePlus Account Offer Terms and Conditions

- 6. This Reward is open to the following customers ("Eligible Customer(s)"):
 - a. New to Bank customer or existing customer aged 18 years old and above without a Current/Savings Account/-i ("CASA/-i") including SaveLink Account, Share Trading and Share Margin Financing ("SMF") Accounts with the Bank only; and
 - b. Apply for a <u>Conventional</u> Alliance SavePlus Account ("Eligible Account") by using the invitation code "<u>GETPINK</u>" and have allianceonline mobile ("AOM") access with the required balance as per **Table A** and/or **Table C**
- 7. To be entitled for the respective Reward as stipulated in Table A and Table B above, the Eligible Customer(s) must initiate an Eligible Account opening through allianceonline mobile application, electronic Know Your Customer process ("eKYC"). The Eligible Customer's NRIC and mobile number have to be captured in the Bank's system via OTP process. The completion of account opening including performing a minimum initial

deposit to activate the account within the Campaign Period otherwise the Bank reserves the right to forfeit the Reward.

- 8. 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, 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 the Bank (including its subsidiaries and related companies); or
 - e. Payroll customers under Alliance@Work
- 9. All the Eligible Customer(s) who has successfully opened the Eligible Account with allianceonline mobile access and <u>maintain the minimum balance</u> as per campaign criteria until the last day of the account opening month will be entitled for the Reward.
- Each Eligible Customer(s) is entitled for one (1) time Reward only. Should Eligible Customer(s) has multiple Eligible Accounts which are eligible for the Reward(s), only ONE (1) account will be rewarded.
- 11. 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. In the event of joint account holders, the Reward shall be given to the primary account holder only. The Eligible Customer(s) 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 Reward.
- 12. Eligible Customer(s) can earn the Stars as stipulated in **Table A** for first two (2) months starts from the Eligible Account opening month by performing Boost e-wallet Top-Up ("Eligible Transactions") via the new Debit Card.

Example: The Eligible Customer(s) has performed 3x Boost e-wallet Top-Up with minimum of RM30 each via the new Debit Card; the Eligible Customer(s) will earn 9,000 Stars for the first month (3,000 Stars x 3 transactions). On the following month, Eligible Customer(s) has performed 3x Boost e-wallet Top-Up with RM30 each; the Eligible Customer(s) will earn the maximum 18,000 Stars (maximum capping per Eligible Customer(s) is 18,000 Stars).

Eligible Account Apply & Win Entries

- 13. The Entries for Debit Card Activation and/or transactions is open to the following customers ("Eligible Customer(s)"):
 - a. Hold an Alliance Bank Debit Card which linked to the new Eligible Account opened under this Campaign. The Debit Card and Eligible Account must be valid and active, as may be determined by the Bank as per the Bank's internal policies.; and
 - b. Activate the new Debit Card during the Campaign Period. Eligible Customer is only entitled for one (1) time entry for Debit Card Activation only. If for any reason Eligible Customer activate multiple Debit Card during the Campaign Period, only first (1st) Debit Card activated during Campaign Period will be eligible for Entries; or
 - c. Use the new Debit Card as per the Campaign Criteria in Table A and/or Table C
- 14. The Entries for payment via DuitNow QR is open to the following customers ("Eligible Customer(s)"):
 - a. Has an Eligible Account opened under this Campaign with AOM access; and

- b. Tap on the DuitNow QR icon on the first screen of AOM to make payments to the stores or sellers. Each successful DuitNow QR payment recorded by the Bank will be recognized as a DuitNow QR transaction.
- 15. The Eligible Debit Card Transactions **EXCLUDE** the following:
 - i. Transaction amount which are subsequently cancelled, voided or reversed at any time;
 - Quasi Cash Transactions (Example: Betting, Gaming transactions) under MCC 7995;
 - iii. MOTO (Card Not Present Transaction) in United States;
 - iv. Payment to charity/Social service organisations under MCC 8398;
 - v. Any government related payments under designated MCC as below:

MCC Code	Descriptions
9211	Court Costs including Alimony and Child
9222	Fines
9223	Bail and Bond payments
9311	Tax payments
9399	Government Services
9402	Postal services- Government only
9405	Intra-Government Purchases-Government only

- vi. Such other amounts notified by the Bank from time to time.
- 16. The assignment of Merchant category and MCC for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular bank to assign the correct Merchant category and MCC. In the event that the Prizes is not credited to Eligible Customer(s) Participating Account due to the incorrect assignment of Merchant category and MCC by the acquiring bank, please take note that the Bank is not responsible for such discrepancies which are beyond the Bank's control.
- 17. All Eligible Transactions of Debit Card and/or DuitNow QR must bear the posting dates (defined as the date of which transactions is charged to the linked Participating Account as per Bank's record) as per the Campaign Criteria. The approved transactions must be captured and posted in the Bank's system as per the Campaign Criteria in order to qualify for the Reward. All approved transactions as recorded by the Bank are final, conclusive and binding on all the Eligible Customer(s). Please note that posting transactions may be posted by the merchant as late as 30 days after the transaction date. The Bank will not be held responsible for late posting. Any Transaction amount which is not posted within the same month of the transaction will not be aggregated for the month.

e.g. If the transaction was made on 31 January 2023 but the posting date of the transaction amount was on 3 February 2023, the transaction will be aggregated for the month of February 2023 instead of January 2023 and will not be the cumulative count of transactions for January 2023.

18. The Eligible Customer(s)'s Eligible Account and/or Debit Card must be valid and active (not closed or terminated) as determined by the Bank as per the bank's internal policies, to be eligible for participation during and after the Campaign Period to qualify for the Reward. If during the Campaign Period and Fulfilment Period, the Eligible Customer(s) close the Eligible Accounts for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

Visa Credit Card Offer Terms and Conditions

- 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 & activate a new principal Alliance Bank Visa Credit Card during the Campaign Period ("Eligible Customer(s)") by using the invitation code, "<u>GETPINK</u>".
- 20. Notwithstanding the foregoing, the following person(s) shall, however, **NOT be** eligible to participate in this Credit Card Reward:

- a) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) including their respective immediate family members, meaning parents, spouses, children and siblings; or
- b) Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank; or
- c) Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted; or
- d) Individuals who are financially insolvent or who have been adjudicated a bankrupt;
- e) Persons who are of unsound mind, minors; or
- f) Customers who are in default of any facilities granted by the Bank (including its subsidiaries and related companies) at any time before or during the Campaign Period; or
- g) non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives; or
- h) Any other person(s) as the Bank may decide to exclude according to its internal policies; or
- 21. For Credit Card Product Disclosure Sheet, you may refer to https://www.alliancebank.com.my/Alliance/media/Documents/Cards/Personal/Credit-Cards/Credit-Card-Product-Disclosure-Sheet-PDS-EN.pdf.

Personal Loan Campaign Terms and Conditions

- 22. This Campaign is open to all individual existing and new to bank customers who fulfil the following eligibility criteria ("Eligible Customer(s)"):
 - apply a new Personal Loan known as ("Facility") during the Campaign Period ("Eligible Customer(s)") by using the invitation code, "<u>GETPINK</u>".
 - b. the Facility must be approved and disbursed during the Campaign Period. For those Facility that was not approved and disbursed during the Campaign Period will not be entitled for Reward.
 - c. Have a minimum monthly gross income of RM 3,000
- 23. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Campaign:
 - a. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) including their respective immediate family members, meaning parents, spouses, children and siblings; or
 - b. Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank; or
 - c. Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted; or
 - d. Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - e. Persons who are of unsound mind, minors; or
 - f. Customers who are in default of any facilities granted by the Bank (including its subsidiaries and related companies) at any time before or during the Campaign Period; or
 - g. non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives; or
 - h. Any other person(s) as the Bank may decide to exclude according to its internal policies; or
- 24. To minimize the risk of late servicing of instalment and for the purpose of courtesy and convenience to the Eligible Customer(s), the Eligible Customer(s) are strongly advised to make payments via any of the following methods:
 - a. Open a Current Account or Savings Account ("CASA") with the Bank to allow for a Standing Instruction (SI). For example, monthly auto deduction from the Eligible Customer' CASA. Eligible Customer(s) must ensure that there are sufficient funds

in the account at least three (3) working days in advance of the instalment due date;

- b. If the instalment due date falls on a Friday, Saturday, Sunday or public holiday and if the Eligible Customer(s) wishes to make payment on the same day of the instalment, the Eligible Customer(s) are strongly advised to pay through Interbank Fund Transfer ("IBFT") on MEPS no later than 5:00 p.m. via ATM at any financial institution or via any online banking platform chosen by the Eligible Customer(s).
- c. If the Eligible Customer(s) wish to make payments via Interbank GIRO (IBG), the Eligible Customer(s) 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 Reward will be terminated and the Bank will not entertain any appeals.
- d. If the Eligible Customer(s) wish to make payments on the due date, the Eligible Customer(s) must perform the transaction **before 11.00p.m.** on that day.

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

25. For Personal Loan Product Disclosure Sheet, you may refer to <u>https://www.alliancebank.com.my/Alliance/media/Documents/Financing/CashFirst-</u> <u>Personal-Loan-PDS.pdf</u>.

General Terms and Conditions

- 26. 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.
- 27. By participating in this Campaign, the Eligible Customers have agreed to share their personal details with the campaign partner, Boost to collect, use, disclose and process for the purposes of this campaign, with no monetary payment.
- 28. The fulfillments of Boost Stars and Boost Wallet will be credited into the Eligible Customer's Boost Account within 90 days after Campaign Period end while the concert tickets will be fulfilled by 1 March 2023.
- 29. The winner selection process is as follows:
 - a. Upon fulfilment of eligibility, Eligible Customers will be shortlisted via a computer generated 'Random Selection' draws which applies a random number to the qualifying list of Eligible Customers.
 - b. All Sign-up & Win Winners will be contacted by Boost via <u>marketing@myboost.com.my</u> and must respond to the email with their contact details for Prize fulfilment purposes within 48 hours, failing which, the Prize shall be forfeited, and the Winners shall have no claim whatsoever against the Bank and Boost.
- 30. The Bank and/or Boost may disclose or publish the finalized winners' names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign.
- 31. The Stars and Boost Wallet are valid for twelve (12) months from the issuance date. In the event the Stars not fully utilized before its expiry date, the Stars shall expire and automatically be forfeited without notice and the customers shall have no claim whatsoever against the Bank and Boost.

- 32. The usage of Stars and Boost Wallet are subject to Boost Terms and Conditions at https://www.myboots.com.my/terms/general/ and BoostUp Terms and Conditions at https://www.myboost.com.my/terms/general/ and BoostUp Terms and Conditions at https://www.myboost.com.my/terms/general/ and BoostUp Terms and Conditions at https://www.myboost.com.my/terms/feature-terms-and-conditions which shall be applicable in addition to the Terms and Conditions contained herein.
- 33. No cash/credit alternative will be offered in exchange of the Reward.
- 34. 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 Customer(s). It is the Eligible Customer(s)' responsibility to ensure that correct details are provided for claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
- 35. Eligible Customer(s) 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 Customer(s) to lose the right to receive the Reward without liability incurred by the Bank.
- 36. By participating in this Campaign, the Eligible Customer(s) shall have read, understood and accepted the Terms and Conditions and agreed to receive direct marketing communications or call pertaining to this campaign.
- 37. If the Eligible Customer(s) have participated in several campaigns or promotions at the same time, the Eligible Customer(s) are only entitled to receive the Reward(s) or 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 Customer(s).
- 38. The Eligible Customer(s) shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Reward and/or non-fulfilment by any of its agents/suppliers/distributors.
- 39. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customer(s) when unauthorised use of the Reward by any person(s) that was not approved by the Eligible Customer(s).
- 40. 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.
- 41. The Eligible Customer(s) further agrees to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
- 42. The Bank reserves the right to disqualify any Eligible Customer(s) or forfeit the 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.
- 43. 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.
- 44. 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. For the updated version of the Terms and Conditions, please visit <u>www.alliancebank.com.my</u> 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.

- 45. In the event of any cancellation, termination, suspension or extension of the Campaign Period, the Eligible Customer(s) shall not be entitled 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 Customer(s) as a direct or indirect result of the said cancellation, termination, suspension or extension due to the Eligible Customer(s) own act.
- 46. 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 Customer(s) or other parties due to the Eligible Customer's own act resulting directly or indirectly from this Campaign.
- 47. 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 Customer(s) hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
- 48. Eligible Customer(s) 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 advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Customer(s).
- 49. 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 (<u>https://www.alliancebank.com.my/Alliance/media/Pdf/Personal%20Data%20Protection%20Act%202010/NCP-for-website-ENG.pdf</u>) 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.
- 50. 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 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.
- 51. 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 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

- 52. 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.
- 53. 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.

- 54. 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.
- 55. 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:

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