

SME New Business Current Account Campaign

Terms & Conditions



ALLIANCE BANK

1. This “**SME New Business Current Account Campaign**” (“this Campaign”) is organised by Alliance Bank Malaysia Berhad. (“the Bank”).
2. This Campaign is only valid from **1 June 2019 to 30 September 2019** (3 months), both dates inclusive unless notified otherwise by the Bank (“Campaign Period”).

ELIGIBILITY

1. This Campaign is open to all new SME Banking customers opening a new Alliance Bank Business current account at any Alliance Bank Branch nationwide (“Eligible Customers”).
2. Notwithstanding the foregoing, the following party(ies) shall however not be eligible for this Campaign:
 - a. Customers whose account(s) with the Bank are, at the Bank’s absolute discretion, deemed to be unsatisfactorily conducted; and
 - b. Any customers as the Bank may decide to exclude at its absolute discretion without assigning any reason therefore.

CAMPAIGN MECHANICS

To participate in this Campaign, the Eligible Customer(s) must fulfill the following Campaign’s pre-requisite to be entitled to Gift Reward:

Campaign Mechanics	Gift Reward
Open a new Alliance Bank business current account (“New Account”) at any Alliance Bank branch nationwide during the Campaign Period AND apply for Alliance BizSmart SME Solution	Welcome Gift Starbucks Card worth RM30
Maintain a minimum monthly average balance of RM50,000 for a period of 3 months from the date of New Account opening	Cashback Reward Cashback of RM300

1. The type of Gift Reward given for this Campaign shall be at the Bank’s absolute choice and any decision made by the Bank in respect thereof shall be deemed as final.
2. The Gift Reward is non-transferable to any third party and is not exchangeable for cash, credit, cheque or other items in kind.
3. The Welcome Gift will be delivered to the Eligible Customers within 90 days from the date of New Account opening.
4. Delivery of the Welcome Gift will be made to the Eligible Customer’s latest address in the Bank’s records within Malaysia. Customers who have P.O Box address or an overseas address in the Bank’s record will be contacted to provide the Bank with an alternative address in Malaysia for delivery.
5. The Welcome Gift is subject to availability. The Bank reserves the right to change or substitute the Welcome Gift at any time, at its own discretion with other items of similar value with prior notice.
6. The Bank shall at its absolute discretion be entitled to forfeit the Welcome Gift for failure of delivery after two (2) attempts.
7. Risk of loss and damage to the Welcome Gift is passed to the Eligible Customer upon delivery to the Eligible

Customer. The Bank or its appointed representatives will not replace any defective, lost, damaged or stolen Gift Reward after delivery.

8. The Bank will not be liable whatsoever including but not limited to any support, warranty, defects and malfunction relating to the Welcome Gift
9. The Cashback Reward will be credited into the Campaign winners' business current account maintained with the Bank. The Bank will not entertain any request from the winner to credit the Cashback Rewards to other accounts maintained with the Bank or any other bank.
10. The Campaign winner must not have closed or have had his/her company's business current account closed or terminated by the Bank. Any campaign winner whose company's business current account has been closed or terminated before the Cashback Reward has been credited into his/her business current account will not be entitled to receive any Cashback Reward under this Campaign.
11. The Cashback Reward is non-transferable to any third party and is not exchangeable for physical cash, credit, cheque or other items in kind.
12. Winners are not entitled to any payment or compensation from the Bank should their Gift Reward be forfeited for whatever reason as the Bank may determine.
13. The Bank does not represent and is not an agent of the merchant(s), agent(s) and/or service provider(s) participating in this Campaign. The Bank shall not be liable to the Eligible Customer for any losses, costs or damages of any kind suffered or incurred by the Eligible Customer or any other person(s), resulting from the use of the Gift Reward or their substitutes thereof and the Eligible Customers are advised to directly liaise with the relevant merchant(s), agent(s) and/or service providers concerned.
14. The Bank reserves the right at its absolute discretion to cancel, terminate or suspend this Campaign in whole or part, at any time with prior notice.
15. The Bank reserves the right to end this Campaign earlier or extend it further at its absolute discretion with prior notice. For the avoidance of doubt, any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customers to any claims or compensations whatsoever against the Bank.

GENERAL

1. By participating in this Campaign, Customers are deemed 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 Customers and no correspondence and/or appeal in respect thereof shall be entertained.
2. Any matters which are not covered under these Campaign Terms and Conditions shall be solely determined by the Bank.
3. These Campaign Terms and Conditions shall be supplemental to the existing terms and conditions governing the Customers' product and banking accounts maintained with the Bank ("the Existing Terms").
4. By participating in this Campaign, customers 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.
5. 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 Customers' entitlement during the Campaign Period.

6. By participating in this Campaign, customers 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 purposes in any manner it deems appropriate without any compensation.
7. The accounts of eligible Customers 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.
8. 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 at its absolute discretion 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 Customers as from the date of the notification or from such other date as may be specified by the Bank in the notification. Customers agree to access the Bank's website at regular intervals to view these Campaign Terms and Conditions and are deemed to have agreed with and be bound by any addition, deletion, suspension or variation to these Campaign Terms and Conditions.
9. The Bank reserves the right to disqualify the participation of any 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 these Campaign Terms and Conditions at its discretion. All records of the Bank on the transaction(s) made shall be deemed conclusive and final.
10. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of Customers or forfeiture of the Campaign Reward shall not entitle Customers to any claim or compensation against the Bank or for any and all losses or damages suffered or incurred by Customers as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
11. The Bank shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Customers resulting directly or indirectly from this Campaign. The Bank shall not be liable or held responsible to 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.
12. Eligible Customers 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.
13. 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.