

**Alliance Bank 9 months
Fixed Deposit/Alliance Term Deposit-i and
Unit Trust Campaign
Terms and Conditions**



ALLIANCE BANK

Campaign

1. The “Alliance Bank 9 months Fixed Deposit/Alliance Term Deposit-i and Unit Trust” Campaign (“the Campaign”) by Alliance Bank Malaysia Berhad (“ABMB”) will run from **16 March 2018 to 31 March 2018**; inclusive of both dates, unless as stated otherwise (“the Campaign Period”).
2. By participating in the Campaign, the Eligible Customers (as defined hereunder) shall be deemed to have thoroughly read and fully understood all the terms and conditions herein (“the Terms”) and fully agree to be bound by and unequivocally accept all of the Terms.

Eligibility Criteria

3. This Campaign is open to all Malaysian new and existing ABMB customers (“Eligible Customers”).
4. Notwithstanding the foregoing, the following person(s) shall however not be eligible for this Campaign:
 - a. Non-individual customers referring to companies, corporate bodies, associations, clubs, schools, societies, non-profitable organisations, sole proprietors, partnerships and professional practices duly registered or incorporated in Malaysia;
 - b. Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
 - c. Any other person(s) as ABMB may decide to exclude at its absolute discretion without assigning any reason therefore.

Campaign Mechanics

5. Eligible Customers who place a minimum 9 months Fixed Deposit/Alliance Term Deposit-i (“FD/ATD-i”) of Ringgit Malaysia Ten Thousand (RM10,000) and invest a minimum of Ringgit Malaysia Ten Thousand (RM10,000) in ASNB Variable Price Funds during the Campaign Period shall, subject to the terms and conditions herein, be entitled to earn a Fixed Deposit/Term Deposit-i Preferential Interest Rate (“FD/ATD-i Preferential Rate”) as explained in Table 1 below:

Table 1

Minimum investment amount in selected ASNB Variable Price Funds	Sales charge in selected ASNB Variable Price Funds	Minimum Fixed Deposit/Term Deposit-i Placement	Total Minimum Placement	9 months Fixed Deposit/Term Deposit-i Preferential Rate
RM10,000	• 5.0% for ASNB Variable Price Funds	RM10,000	RM20,000	6.18%p.a.

6. The ASNB Variable Price Funds are available upon request and subject to change from time to time by ABMB at its absolute discretion upon giving adequate notice.
7. Subject to the terms and conditions herein, the Eligible Customer shall be entitled to the FD/ATD-i Preferential Rate as set out in Clause 5 above, if the Eligible Customer satisfies the following criteria:
 - 7.1 The investment in the selected ASNB Variable Price Funds AND the Fixed Deposit/Term Deposit-i placements must be done concurrently on the same day;
 - 7.2 The investors of the selected ASNB Variable Price Funds and the account holder(s) of the Fixed Deposit must be the same customer(s). Any minor investors who invested in ASG-Kesihatan, ASG-Pendidikan or ASG-Persaraan, the account holder of the Fixed Deposit must be the registered guardian of the investment.

- 7.3 The placement of 9 months FD/ATD-i and investment in selected ASNB Variable Price Funds must be fresh funds.
8. The applicable sales charge shall be 5% on ASNB Variable Price Funds. At the point of investment in ASNB Variable Price Funds, any other offer and/or promotion and/or discount on sales charge shall not be applicable.
 9. The FD/ATD-i Preferential Rate is applicable to initial placement (1-cycle) only. Upon maturity, the FD/ATD-i Preferential Rate shall cease to apply and ABMB's prevailing board rate for fixed deposits shall apply to any roll-overs and/or renewals.
 10. The funds used for the FD/ATD-i placement and investment in selected ASNB Variable Price Funds under this Campaign must be fresh funds ("Fresh Funds"). Fresh Funds is defined as follows:
 - a. Cheques issued in the name of the Eligible Customer from another bank in Malaysia other than ABMB and Alliance Islamic Bank Berhad; and/or
 - b. Funds from another bank in Malaysia other than ABMB and Alliance Islamic Bank Berhad which are deposited into any of the Eligible Customer's account with ABMB for a period not more than seven (7) days.
 - c. Funds originated from outside of Alliance Bank i.e. funds NOT transferred from any existing ABMB's savings/current/fixed deposit account(s)
 11. The Campaign is not valid in conjunction with other offers and promotions (if any) offered by ABMB in relation to investment in ASNB Variable Priced Funds.

General Terms and Conditions

12. The Terms shall be supplemental to and not be in derogation of any one or more of the existing terms, conditions and/or guidelines whatsoever governing and/or regulating the operation and/or maintenance whatsoever of the FD/ATD-i.
13. The Eligible Customers further agree to co-operate and comply with all reasonable requests from the Bank for the purpose of organising, promoting and conducting of the Campaign.
14. All decisions made by the Bank in respect of the Campaign shall be final and conclusive and no appeals, correspondences or protests whatsoever shall be entertained.
15. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms, wholly or in part, at its absolute discretion with prior notice and the Eligible Customers shall by virtue of their participation in the Campaign be deemed to have fully agreed and unequivocally accepted the said conditions, deletions, variations and/or amendments. In the event of any inconsistency or repugnancy between the terms and the updated version(s), the latter shall prevail but only to the extent of such inconsistency or repugnancy thereof.
16. If any matters arising from the Campaign are not covered under the Terms hereunder or otherwise, they shall be determined solely by the Bank at its absolute discretion.

17. 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 for any losses, damages, cost and/or expenses whatsoever as may be sustained, suffered or incurred by the Eligible Customers as a direct or indirect result of the act of the said cancellation, termination, suspension or extension.
18. The Bank shall not be responsible nor shall accept any liabilities whatsoever (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) and howsoever arising or suffered by the Eligible Customers or whatsoever, resulting directly or indirectly from the Campaign.
19. All the Terms 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 parties hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.