



ALLIANCE BANK

eKYC SavePlus Cyber FoRExNZY Campaign Terms and Conditions

1. The “eKYC SavePlus Cyber FoRExNzy Campaign” (“Campaign”) is organised by Alliance Bank Malaysia Berhad (“Bank”) shall run from **3 November 2021 to 31 January 2022**; inclusive of both dates, unless stated otherwise (“Campaign Period”).
2. By participating in this campaign, 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. New Customers and Existing Customers who meet the conditions as set out hereinafter be collectively referred to as “Eligible Customers”
 - a) Individuals who have attained the age of eighteen (18) or above; and
 - b) New to Bank customer or Existing to Bank customer without Current/Savings Account/-i (“CASA/-i”) including SaveLink Account, Share Trading and Share Margin Financing (“SMF”) Accounts as determined by the Bank.
4. Notwithstanding the abovementioned, 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;
 - 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).
 - d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate.
 - e) Payroll customers under Alliance@Work.
5. To be entitled for the respective Cashback as stipulated in **Table A** below (“Reward”), the Eligible Customers must initiate **Alliance SavePlus Account** opening (“Eligible Account”) through allianceonline mobile application, electronic Know Your Customer (“eKYC”) process. The Bank will identify the Eligible Customer based on the NRIC registered during the account opening process in the app. The completion of account opening including performing a minimum of one (1) **DuitNow / Instant Transfer** from own individual account (with other banks) to the new account which shall not be later than Campaign Period otherwise the Bank reserves the right to forfeit the Reward.

Table A:

Reward 1: Earn Up to RM280 Sign Up Cashback (For Eligible Customer who open Alliance SavePlus (Conventional) Account only)	Reward
Open a Foreign Currency Current Account (“Alliance XChange Account”)	RM40
Total Alliance XChange Account opening will be rewarded	Up to 7 accounts
Total Cashback for Reward 1 per Eligible Customer	RM280
Reward 2: Up to RM60 Usage Cashback (For usage through Alliance SavePlus Account/-i)	Reward
Cashback Capping per Eligible Transaction (Minimum amount per Eligible Transaction is RM 30)	RM5
Cashback Capping per month	RM20
Total Cashback for Reward 2 per Eligible Customer for 3 months	RM60
Total Cashback per Eligible Customer (Reward 1 + Reward 2)	RM340

6. Each Eligible Customers will earn **Reward 1 and/or Reward 2** upon successfully opened an Eligible Account that initiated from allianceonline mobile application, the eKYC process.

7. Eligible Customer can earn **Reward 1** by open an Alliance XChange Account thru allianceonline **web** with the minimum deposit amount within the Campaign Period. There are a total of nine (9) currencies available in allianceonline **web (USD, GBP, AUD, SGD, EUR, JPY, NZD, HKD and CAD)**. The minimum account opening amount is 500 in foreign currency denomination of the respective foreign currencies; e.g. USD 500 (except for JPY at JPY20,000).
8. The Alliance XChange Account(s) has to be opened after the Eligible Customers successfully opened an Eligible Account and only one (1) Current Account in each foreign currency will be recognized. In the event if Eligible Customers opened more than one (1) Current Account for the respective foreign currency, only one account will be rewarded.
9. Eligible Customers will enjoy the **Reward 2** for first three (3) months ("Reward Period") beginning from the account opening month. The Maximum Cashback stated in Table A is accumulated throughout the three (3) months; the calculation of the Cashback will be refreshed monthly.

Account Opening Month	Monthly Reward Period
In the month of November 2021	November 2021 to 31 January 2022
In the month of December 2021	December 2021 to 28 February 2022
In the month of January 2022	January 2022 to 31 March 2022

Example: If the Eligible Customers opens the Eligible Account during November 2021, the Eligible Customers will enjoy Usage Cashback for the Eligible Transactions made via SavePlus Account/-i from November 2021 to 31 January 2022.

10. Eligible Customers will be able to earn the Reward as stipulated in Table A by performing any of the transactions below within the Reward Period ("Eligible Transactions"):
 - a. **FPX for Online Shopping, Spend and/or e-Wallet Top Up**
 - i. FPX payments to Online Merchants
 - ii. FPX to top up e-wallets
 - iii. **Excludes** FPX to other financial institutions or investment or shares/securities trading related.
 - b. **JomPay or Intrabank Transactions**
 - i. Perform any of the following transactions via allianceonline Internet Banking or allianceonline Mobile Banking ("Online Banking"). This includes payment via standing instruction to your Alliance Bank loan/financing facility and/or retail payment channel of Online Banking for:
 - (a) Intrabank Transfers to your own Alliance Bank Loans (Pay Loan); or
 - (b) Intrabank Transfers to your own Alliance Bank Credit Cards (Pay Card); or
 - (c) JomPAY to any participating billing organisations
 - c. **DuitNow QR**
 - i. DuitNow QR payment to Merchants such as payments for groceries, dining, food and beverages and etc.
 - ii. **Excluding** Duitnow QR scans to transfer funds to individual accounts.

Note: All Eligible Transactions must bear posting dates within the same calendar month to be aggregated for the month. Any retail 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 30 November 2021 but the posting date of the transaction amount was on 1 December 2021, the

transaction will be aggregated for the month of December instead of November). The Approved Transactions made during the Reward Period must be captured and posted in the Bank's system within the Reward Period in order to qualify for the Reward. All Approved Transactions as recorded by the Bank is final, conclusive and binding on all the Eligible Customers.

11. Eligible Customers will enjoy a complimentary Z- Alliance Cyber Protect as part of the Eligible Account Sign Up Reward, as detailed in the Cyber FRENZY Campaign Terms and Conditions at <https://www.alliancebank.com.my/promotions/banking/xxxxxxx.aspx>
12. The Reward 1 will be credited into the Eligible Account within six (6) weeks after the account opening month; Reward 2 according to the calendar month will be credited into the Eligible Account within six (6) weeks after the calendar month ("Fulfillment Period").
13. Each Eligible Customer is entitled for a one (1) time reward only. If for any reason, the Eligible Customers have multiple Eligible Accounts, which are eligible for the Reward(s), only ONE (1) account will be rewarded.
14. The Eligible Transactions will be determined based on the Transaction Codes and Merchant information maintained with the Bank. The Bank reserves the right to decide on the Eligible Transactions from time to time. In the event the Reward is not credited to the Eligible Account due to an incorrect assignment of Merchant or information maintained by the Merchant, please take note that the Bank is not responsible for such discrepancies which are beyond the Bank's control.
15. The Reward is non-transferable and non-exchangeable for cash, cheque, and credit or in any kind. The Bank's decision on all matters relating to this Campaign shall be final and binding and no correspondences, appeal or attempt to dispute the same would be entertained.
16. 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 Rewards shall be given to the primary account holder only.
17. The Eligible Account must be valid and active (not closed or terminated) as determined by the Bank at its discretion, to be eligible for participation during and/or after the Campaign Period to qualify for the Rewards. If during the Campaign Period and Fulfilment Period, the Eligible Customers closes the Eligible Account for any reason, his/her participation in the Campaign becomes null and void with immediate effect.
18. For any transactions or payments that are subsequently cancelled, voided or reversed within the same calendar month, the relevant adjustment(s) will be made. In the event that adjustments are not made, Alliance Bank reserves the right to claw back the amount of Reward credited.

General Terms

19. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.
20. 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 hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.

21. The Bank shall not accept any responsibility for claims not credited within the fulfillment period due to incorrect or incomplete details provided. It is the Eligible Customers' 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.
22. 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 Rewards without liability incurred by the Bank.
23. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the 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 Customers.
24. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Rewards. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Rewards
25. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when unauthorised use of the Rewards by any person(s) that was not approved by the Eligible Customers.
26. 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.
27. 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.
28. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Rewards 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.
29. 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.
30. 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.
31. 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 Customers or other parties due to Eligible Customer's own act resulting directly or indirectly from this Campaign.
32. 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.

33. The Eligible Customers 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 you had disclosed.
34. By participating in this Campaign, the Eligible Customers 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%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 Campaign.
35. 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.
36. By virtue of participating in this campaign, Eligible Customers 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.
37. By virtue of participating in this campaign, Eligible Customers hereby acknowledge that they have read and fully understand the information related to Alliance XChange Account and Foreign Exchange Notice (FEN) related Notices which available at the Bank's website <https://www.alliancebank.com.my/banking/personal/foreign-currency-accounts/alliance-xchange-account-fixed-deposit.aspx> and will ensure all activities performed using your accounts maintained with the Bank and relevant transactions are in compliance with the FEN at all times.

Note:

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