



ALLIANCE BANK

**Alliance Bank
Step Up
Cash back Campaign
Terms and Conditions**

General Terms and Conditions

1. The “Alliance Bank Step Up Cash Back Campaign” is organised by Alliance Bank Malaysia Berhad (“the Bank”) shall run from **1 April 2021 to 30 June 2021**; inclusive of both dates, unless as stated otherwise (“Campaign Period”).
2. By participating in this Campaign, the Eligible Customers (as defined hereunder) are reminded to thoroughly read and fully understand all the Terms and Conditions herein before agreeing to be fully 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”. 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
4. To be entitled for the respective cash back as stipulated in **Table A** below (“Cash Back”), the Eligible Customers must be apply for respective product during campaign period and meet the minimum criteria stated in **Table A**.
5. Eligible Customers will be entitled to Cash Back for each participating product(s) they sign up that meet campaign Terms and Conditions and capped at maximum of RM500 per Eligible Customer.

Example 1:

When the Eligible Customer sign up for new SavePlus account, deposit RM250 into the account, and activate allianceonline mobile during the same month, they will be entitled to RM50 Cash Back which will be credited within 90 days after campaign period into their CASA account. When the Eligible Customer further sign up for Credit card and fulfil the minimum criteria, the Eligible Customer will entitled to another additional RM150 Cash Back. i.e the Eligible Customer is entitled to a total of RM200 Cash Back.

Example 2:

When the Eligible Customer signs up for unit trust with investment amount of RM20,000, the Eligible Customer will be entitled to RM50 Cash Back which will be credited within 90 days after campaign period into their CASA account. When the Eligible Customer further sign up for personal loan/ financing and credit card and fulfil the minimum criteria, the Eligible Customer will be entitled to a further RM450 Cash Back and total of RM500 Cash Back will be credited into the Customer CASA account

Table A:
FOR NEW TO BANK/ NEW TO PRODUCT

GCB Products	Campaign Criteria	Campaign Reward	Campaign capping
SavePlus Account	Apply for SavePlus Account, maintain a minimum of RM250 and activated allianceonline mobile app.	<ul style="list-style-type: none"> • Get RM50 Cash Back if Eligible Customer sign up for 1 participating product. 	<ul style="list-style-type: none"> • 1,800 unit of RM50 Cash Back for 1 product sign up (600 per campaign months)
Credit Cards	Apply for a new principal Alliance Bank Visa Infinite and Visa Platinum credit card.	<ul style="list-style-type: none"> • Get additional RM150 Cash 	

GCB Products	Campaign Criteria	Campaign Reward	Campaign capping
	Upon approval, activate and perform 3 transactions of any amount within 30 days of the credit card activation date.	Back if Eligible Customer sign up for 2 participating products.	<ul style="list-style-type: none"> • 540 unit of RM150 Cash Back for 2 product sign up (180 per campaign months) • 300 unit of RM300 Cash Back for 3 product sign up (100 per campaign months)
Personal Loan/ Financing	Apply for Personal Loan/ financing during Campaign Period and approved on or before 15 July 2021.	<ul style="list-style-type: none"> • Get additional RM300 Cash Back if Eligible Customer sign up for 3 participating products. 	
AOA/Home Loan	Upon successful loan/ Financing application. <ul style="list-style-type: none"> • Loan /Financing application submitted within the campaign period. The loan /Financing must be approved by the bank with minimum loan amount of RM500,000 within on or before 31 July 2021. Eligible Customer must accept and execute the relevant financing and security document within 30 days from the campaign end date.	Customer can get up to RM500 Cash Back by participating in this campaign.	
Unit Trust	Minimum RM20K Investment/Top Up		
Bancassurance (Manulife)	Minimum RM10K Annualised Premium		

6. Referring to the campaign reward capping, Eligible Customer will be rewarded based on a first come first served basis, based on their application date and subject to availability

Alliance SavePlus Account Campaign Terms and Conditions

7. This Campaign Reward is open to the following customers (“Eligible Customers”):
- a. New to Bank customer or existing customer without Current/ Savings Account (“CASA”) and allianceonline mobile access with the Bank prior to the Campaign Period only
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, at the Bank’s discretion, unsatisfactorily conducted; or
 - c. Any other persons as determined by the Bank to exclude according to its internal policy (ies); or
 - d. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies).
9. All the Eligible Customers who have successfully applied the Eligible Account, opened and maintain a minimum balance of RM250 until the last day of the account opening month and activated allianceonline mobile application during the same month will be entitled for the Campaign Reward.

Example 3:

When the Eligible Customer sign up for new SavePlus account in 5th May 2021, deposit RM250 into the account and the balance until 31 May 2021, and activate allianceonline mobile during the same month, they will be entitled to RM50 Cash Back which will be credited within 90 days after campaign period into their CASA account.

10. The Eligible Customers are required to open and activate the Eligible Account and allianceonline mobile within the Campaign Period otherwise the Bank reserves the right to forfeit the Campaign Reward.
11. Each Eligible Customer is entitled for one (1) time Campaign Reward only. If for any reason, Eligible Customers have multiple Eligible Accounts, which are eligible for the Campaign Reward(s), only ONE (1) account will be rewarded.
12. 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 Cash Back shall be given to the primary account holder only. The Eligible Customer 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 Cash Back.
13. The Eligible Customers' Eligible Accounts 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 Campaign Period to qualify for the Cash Back. If during the Campaign Period and Fulfilment Period, the Eligible Customers close the Eligible Accounts for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

Credit Card Campaign Terms and Conditions

14. 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 for a new principal Alliance Bank Visa Infinite and Visa Platinum Credit Card ("Eligible Customers")
15. Notwithstanding the foregoing, the following person(s) shall, however, **NOT be** eligible to participate in this Credit Card Spend Campaign 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;
 - b) Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank;
 - c) Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted;
 - d) Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - e) Persons who are of unsound mind, minors; and/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; and
 - 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.
 - h) Any other person(s) as the Bank may decide to exclude according to its internal policies.

Personal Loan/ Personal Financing campaign Terms and Conditions

16. This Campaign is open to all individual existing and new to bank customers who fulfil the following eligibility criteria ("Eligible Customers"):
 - a. apply a new Personal Loan/ financing both collectively known as ("Facility")
 - b. the Facility must be approved during the Campaign Period and disbursed on or before 15 July 2021. For those Facility that was not approved and disbursed before 15 July will not be entitle for Campaign Reward.
 - c. Have a minimum monthly gross income of RM 3,000

17. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Campaign:
- a. Customers whose account(s) with the Bank are unsatisfactorily conducted; and
 - b. Any other persons that the Bank may exclude according to its internal policies.
18. To minimize the risk of late servicing of instalment and for the purpose of courtesy and convenience to the Eligible Customer, the Eligible Customer 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 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 wishes to make payment on the **same day of the instalment**, the Eligible Customer 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.
 - c. If the Eligible Customer wish to make payments via **Interbank GIRO (IBG)**, the Eligible Customer 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 Cash Back will be terminated and the Bank will not entertain any appeals.
 - d. If the Eligible Customer wish to make payments on the due date, the Eligible Customer 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 Customer’ convenience and for information only. The Eligible Customer 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.

AOA/Home Loan campaign Terms and Conditions

19. This Campaign is open to all individual existing and new to bank customers who fulfil the following eligibility criteria (“Eligible Customers”):
- a. apply any of following new Loan/ financing facility (collectively known as “Facility”) with the Bank:-
 - i. Residential Home Loan/ financing
 - ii. Residential Term Loan /financing
 - iii. Alliance ONE Account
 - b. For avoidance of doubt, existing top-up loan/ financing is not eligible for this campaign.
20. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Campaign:
- a. Customers whose account(s) with the Bank are delinquent or unsatisfactorily conducted; and
 - b. 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;
 - c. Any other persons that the Bank may exclude according to its internal policies.
21. Only successful loan/ financing application is eligible for the Campaign Reward.
22. Successful loan/financing application shall mean:
- a. The eligible customer’s loan/financing application must be approved by the bank within 30 days from the campaign end date.
 - b. The loan/financing approved amount must be a minimum of RM500,000.
 - c. The customer is required to accept and execute the relevant financing and security documents within 30 days from the campaign end date.

Wealth Management campaign Terms and Conditions

23. Notwithstanding the foregoing, the following person(s) shall, however, **not be** eligible to participate in this Wealth Campaign Reward:
- a. Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) including their respective immediate family members, meaning parents, spouses, children and siblings;
 - b. Customers whose account(s) are held with Alliance Bank that are dormant or inactive or who have breached any agreements with Alliance Bank;
 - c. Customers whose account(s) held with Alliance Bank are delinquent or unsatisfactorily conducted;
 - d. Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - e. Persons who are of unsound mind, minors and/or
 - f. The Bank's customers who are in default of any facilities granted by Alliance Bank (including its subsidiaries and related companies) at any time before or during the Wealth Campaign Reward Campaign Period; and
 - 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.
 - h. Any other person(s) as determined by Alliance Bank to exclude according to its internal policy (ies).
24. To be entitled for the Cash Back, the Eligible Customers will have to purchase a minimum of RM20,000 in any of the participating products in a single transaction within the Campaign Period. The list of participating products is available at branch and/or to request from relationship manager(s).
25. In the event the investment transactions and/or insurance applications or policies are declined, terminated, cancelled, withdrawn during cool-off period or lapsed within the Campaign Period, the Eligible Customers will not be entitled for the Campaign Reward.
26. For Investment products:
- a) For investment in foreign currency, the Investment Amount will be based in the local currency equivalent.
 - b) The Eligible Customers acknowledges that for foreign currency denominated investment is subject to the prevailing Foreign Exchange Notices under the Financial Services Act 2013. Depending on the Eligible Customers resident status and whether the Eligible Customers has domestic ringgit borrowing/ financing, undertaking of investment in foreign currency may have limit imposed.
 - i. The Eligible Customers without domestic ringgit borrowing¹ are allowed to undertake of any amount; or
 - ii. The Eligible Customers with domestic ringgit borrowing¹ are allowed to undertake of:
 - Any amount using available foreign currency funds; or
 - Up to RM1 million equivalent in aggregate per calendar year using:
 - foreign currency funds sourced from conversion of ringgit;
 - Any transfer from Trade Foreign Currency Account (TFCA) to Investment Foreign Currency Account (IFCA);
 - Through swapping of financial assets;
 - Up to RM10 million equivalent in aggregate of foreign currency borrowing obtained by resident from a Licensed Onshore Bank ("LOB") or a non-resident.
 - c) The Eligible Customers agree that if the Investment Amount exceeds any limit prescribed by the Foreign Exchange Notices, the Bank may debit the account, convert
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the excess into Ringgit at the relevant Bank's prevailing buying rate and credit the Eligible Customers' Ringgit account with the Bank.

27. The Eligible Customer(s) is required to sign all relevant standard documents 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.

¹Domestic ringgit borrowing refers to :

- i. any utilised or unutilised Ringgit credit facility or financing facility, borrowing, redeemable preference share, Islamic redeemable preference share, Corporate Bond or Sukuk obtained by a Resident from another Resident **excluding**:
 - a. trade credit term extended by a supplier for any goods or services;
 - b. a credit limit that a Licensed Onshore Banks (LOB) apportions for its client to undertake a Forward Basis transaction, excluding a transaction that involves exchanging or swapping of Ringgit or Foreign Currency debt for another Foreign Currency debt or exchanging of Foreign Currency debt for a Ringgit debt;
 - c. a Financial Guarantee or Non-Financial Guarantee;
 - d. an operational leasing facility;
 - e. a factoring facility without recourse;
 - f. a credit facility or financing facility obtained by a Resident Individual from a Resident to purchase one (1) residential property and one (1) vehicle; or
 - g. a credit card and charge card facility obtained by a Resident Individual from a Resident
 - ii. any obligation considered or deemed as Domestic Ringgit Borrowing under any of the Foreign Exchange Notices
28. Disclaimer: Eligible Customer(s) are advised to read and understand content of the relevant documents including but not limited to prospectus or information memorandum that has been registered with Securities Commission and Product Highlights Sheet before investing. Investors should also consider all fees and charges involved before investing. Prices of units and income distribution, if any, may go down as well as up; where past performance is no guarantee of future performance. Units will be issued upon receipt of the registration form referred to and accompanying the Prospectus.

Bancassurance campaign Terms and Conditions

29. The participating Bancassurance product are listed as follows:

Bancassurance (Manulife)
<ul style="list-style-type: none"> • Elite Life Guard 2 • Elite Life Guard Plus 2 • Elite Legacy Builder • Elite Income Saver • Elite Max Saver • Elite Kids Saver

30. For Manulife Bancassurance, consolidation of multiple policies issued within the same month is allowed and the regular top up premium is capped to 5 times of the basic premium. The applications must be submitted to and received by Manulife Insurance Berhad within the Campaign Period and accepted and/or issued on/or before 15 July 2021. Any submission accepted and/or issued on/or after 15 July 2021 will not be accepted for campaign Campaign Reward.

Other Terms and Conditions

31. 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.

32. The fulfilment of the Cash Back will be effected within ninety (90) days after the Campaign Period has ended.
33. Cash Back will be credited into Eligible Customer's Current or Savings Account (CASA). For Eligible Customer who do not have CASA with the Bank, the Eligible Customer is required to open a CASA within Campaign Period; otherwise the Bank reserves the right to forfeit the Cash Back.
34. In the event if the Eligible Customer has multiple CASA, it will be credited into the account with highest balance as determined by the Bank
35. No cash/credit alternative will be Campaign Rewarded in exchange of the Cash Back.
36. 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 Customers. 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.
37. 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 Cash Back without liability incurred by the Bank.
38. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.
39. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Campaign 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
40. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Cash Back. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Cash Back and/or non-fulfilment by any of its agents/suppliers/distributors.
41. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when unauthorised use of the Cash Back by any person(s) that was not approved by the Eligible Customers.
42. 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.
43. 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.
44. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Cash Back 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.
45. 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.
46. 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. 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.

47. 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 due to the Eligible Customers own act.
48. 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.
49. 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.
50. Eligible Customer 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 Cardholders.
51. By participating in this Campaign, the Eligible Customer 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.
52. 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 Campaign 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.
53. By virtue of participating in this campaign, Eligible Customer 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.
54. Alliance SavePlus Account is protected by PIDM up to RM250,000 for each depositor. Banca RP products are eligible for protection by PIDM except for Investment Products. The insurance benefits are protected up to RM500,000 under the Takaful and Insurance Protection System ("TIPS") as prescribed under PIDM guideline available at www.pidm.gov.my

DISCLAIMER FOR BANCASSURANCE PRODUCTS (LIFE INSURANCE)

You are advised to ask for a copy of the Product Brochure, Product Disclosure Sheet and Product Illustration before purchasing an insurance plan and to refer to the Terms and

Conditions in the insurance policy document for details of the important features and major exclusions of the insurance plan. The above plan(s) is/are underwritten by Manulife Insurance Berhad (814942-M). All claims and liabilities arising from the policies should be made with Manulife Insurance Berhad. Manulife Insurance Berhad is a licensed insurance company regulated by Bank Negara Malaysia and responsible for the products and benefits Campaign Rewarded by them, as well as any representations made in any of their marketing materials including Alliance Bank Malaysia Berhad's marketing material for the products Campaign Rewarded by Manulife Insurance Berhad.

DISCLAIMER FOR BANCASSURANCE PRODUCTS (GENERAL INSURANCE)

You are advised to ask for a copy of the Product Brochure and Product Disclosure Sheet before purchasing an insurance plan and to refer to the Terms and Conditions in the insurance policy document for details of the important features and major exclusions of the insurance plan. The above plan(s) is/are underwritten by Zurich Insurance Malaysia Berhad. All claims and liabilities arising from the policies should be made with Zurich Insurance Malaysia Berhad. Zurich Insurance Malaysia Berhad is a licensed insurance company regulated by Bank Negara Malaysia and responsible for the products and benefits Campaign Rewarded by them, as well as any representations made in any of their marketing materials including Alliance Bank Malaysia Berhad's marketing material for the products Campaign Rewarded by Zurich Insurance Malaysia Berhad

DISCLAIMER FOR INVESTMENT PRODUCTS

Investment products are not obligations of, guaranteed or insured by the Bank and are subject to investment risks (e.g. market risk, currency risk and issuer credit risk) including the possible loss of the principal amount invested. Eligible Customers are advised to read and understand content of the relevant documents of the respective investment products including but not limited to prospectus or information memorandum that has been registered with Securities Commission and Product Highlights Sheet before investing. Eligible Customers should also consider all fees and charges involved before investing. Past performance of the investment product is not an indication of future performance. Eligible Customers should rely on their own evaluation to assess the merits and risks of any investment.