



ALLIANCE BANK

**Alliance Bank - The Bank In Your Pocket
First 200 Customers
Terms and Conditions**

1. The “Alliance Bank – The Bank In Your Pocket First 200 Customers” (“Campaign”) organised by Alliance Bank Malaysia Berhad (“the Bank”) shall available for first 200 applicants only based on first come first served basis or such other time period as may be notified by the Bank from time to time (“Campaign Period”).
2. This Campaign is applicable for the Eligible Products applied through Electronic Know Your Customer Process (“eKYC”) only as stipulated in **Table A**:

Table A

Product (s)	Eligible Product(s)
Deposit	<ul style="list-style-type: none"> • Alliance SavePlus Account (SPA)
Personal Loan/Financing	<ul style="list-style-type: none"> • Alliance CashVantage Financing-i • Alliance CashFirst Personal Loan
Credit Card	<ul style="list-style-type: none"> • Alliance Visa Platinum • Alliance Visa Infinite

3. This Campaign is open for first 200 applicants who have successfully registered interest and completed application(s) (“Applicant”) for any of the Eligible Product(s) via allianceonline mobile application. Should the quota is met, a notice will be published on the Bank’s website at www.alliancebank.com.my or by other means of communication as the Bank may determine later.
4. The Applicants will receive a call from the Bank’s Digital Ambassador to guide the Applicants to open/apply for the Eligible Product(s) through eKYC at the Applicants’ preferred time.

Alliance SavePlus Account Campaign Terms and Conditions

5. By participating in this Campaign, the Eligible Customers (as defined hereunder) have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and unequivocally accept all of the Terms and Conditions.
6. This Campaign is open to the following customers (“Eligible Customers”):
 - 6.1. Malaysian citizen with the latest MyKad; and
 - 6.2. Individuals who have attained the age of eighteen (18) or above and staying in Malaysia; and
 - 6.3. New to Bank customer or existing customer without Current/ Savings Account (“CASA”) and allianceonline access with the Bank prior to the Campaign Period; and
 - 6.4. have a CASA with another bank under his/her sole name with internet banking.
7. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Campaign:
 - 7.1. Customers whose account(s) with the Bank are dormant or inactive or who have breached any agreements with the Bank; or
 - 7.2. Customers whose account(s) with the Bank are, at the Bank’s discretion, unsatisfactorily conducted; or
 - 7.3. Any other persons as determined by the Bank to exclude according to its internal policy (ies); or
 - 7.4. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies).

8. The Eligible Customers who fulfil the Qualified Criteria during the Campaign Period will be entitled to receive the Rewards as stipulated in **Table B**:

Table B

Qualified Criteria	Rewards
Successfully open a SPA via eKYC and maintain balances of RM2,000 until the last day of the account opening month	RM40 Cash Back
Maintain SPA daily balances above RM50,000	Promotional Rate for 6 months from the month of account opening as stipulated in Table C

9. All the Eligible Customers who have successfully opened a SPA via eKYC and maintain balances of RM2,000 in the SPA until the last day of the account opening month will be entitled to receive the Rewards of RM40 Cash Back.
10. The Eligible Customers will receive their Cash Back within thirty (30) days after the month of account opening.
11. All the Eligible Customers will enjoy Promotional Rate for six (6) months from the month of SPA opening if they maintain daily balances above RM50,000 in their SPA as stipulated in **Table C**:

Table C

Alliance SavePlus Account Balances	Year Round Board Rates*	Promotional Rate for six (6) months from month of the account opening
RM 0 – 20,000	0%	0%
RM20,001 – 50,000	0.20% p.a.	0.20% p.a.
RM50,001 – 100,000	0.80% p.a.	2.00% p.a.
RM100,001 – 200,000	0.80% p.a.	2.25% p.a.
RM200,001 – 350,000	2.00% p.a.	2.25% p.a.
Above RM350,000	2.25% p.a.	2.25% p.a.

*The rates displayed may vary from time to time. For the latest Board Rates, please refer to our official website at www.alliancebank.com.my

12. Board rates will be computed daily and credited into the SPA at the end of each calendar month as described below:

$$\text{Board Rates} = \frac{\text{Day 1 x Board Rates}}{\text{number of days for the year}} + \frac{\text{Day 2 x Board Rates}}{\text{number of days for the year}} + \dots + \frac{\text{Day 31 x Board Rates}}{\text{number of days for the year}}$$

13. The Promotional Rate for six (6) months from the month of the account opening will be calculated at the end of the calendar month based on the daily account balance above RM50,000 for that calendar month and will be credited into the Eligible Customers' SPA within thirty (30) days of the next calendar month.

Illustration on the computation for Interest Rate for 6 months from the month of account opening are as follows:-

Date	Day End Balances	Interest Computation
1 Nov 2020	RM50,000	Year Round Board Rates for Nov $= [9 \text{ days}/366 \text{ days} \times \text{RM}50,000 \times 0.2\%] + [21 \text{ days}/366 \text{ days} \times \text{RM}200,000 \times 0.8\%]$ $= \text{RM}94.25$
10 Nov 2020	RM200,000	Interest Rate for 6 months from Account Opening $= [9 \text{ days}/366 \text{ days} \times \text{RM}50,000 \times 0.20\%] + [21 \text{ days}/366 \text{ days} \times \text{RM}200,000 \times 2.25\%]$ $= \text{RM}260.64$ Difference of Interest for Nov to be credited into Customer SavePlus account $= \text{RM}260.64 - \text{RM}94.25$ $= \text{RM}166.39$

14. The difference of Interest will be credited into the Eligible Customers' SPA.
15. At the seventh (7th) month of account opening, the year round board rates* shall apply to the monies in the SPA of the Eligible Customers.
16. The Promotional Rate for six (6) months from the month of the account opening 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.
17. Eligible Customers shall maintain an active SPA at all times to facilitate the crediting of Interest for 6 months from the month of the account opening. The Bank shall not entertain any Eligible Customers who has closed his/her account intentionally or unintentionally.

Alliance CashVantage Financing-i/Alliance CashFirst Personal Loan Campaign Terms and Conditions

18. By participating in this Campaign, the Eligible Customers (as defined hereunder) would have thoroughly read and fully understood all the Terms and Conditions herein and unequivocally accepted and fully agreed to be bound by all of the Terms and Conditions.
19. Eligible Customers who qualify to participate in this Campaign refers to :
- 19.1. Malaysian citizen with the latest MyKad; and
 - 19.2. Individuals who currently reside in Malaysia and aged between 21-60 years old at the time of application; and
 - 19.3. Malaysian citizen with a minimum monthly gross income of RM3,000 or RM 36,000 per annum.

20. Notwithstanding the foregoing, the following individuals **are NOT** eligible to participate in this Campaign:
- 20.1. Customers whose account(s) are unsatisfactorily conducted, invalid or cancelled; or
 - 20.2. Customers that have accepted their financing offer or whose financing requested was declined by the Bank within the last six (6) months before the Campaign Period; or
 - 20.3. Any other persons as the Bank may decide to exclude at its absolute discretion without furnishing any reason(s) thereof.
21. The Eligible Customers who fulfils the Criteria during the Campaign Period shall receive the Rewards as stipulated in **Table D**:

Table D

Criteria		Rewards
1	Successfully applied for Alliance CashVantage Personal Financing-i/Alliance CashFirst Personal Loan during the Campaign Period through E-KYC	1% cash back on approved financing/loan amount
2	The Alliance CashVantage Personal Financing-i/Alliance CashFirst Personal Loan is approved & disbursed within 30 days from the last day of the Campaign Period	

22. The 1% cash back will be credited into the Eligible Customers' Alliance CashVantage Personal Financing-i/Alliance CashFirst Personal Loan account and it will be treated as advanced payment
23. The 1% cash back will not be utilized in reducing the Personal Loan/Personal Financing amount approved. Interest/profit charge will be based on the loan/financing amount approved, agreed & stated in notice of disbursement.
24. The Reward(s) will be credited after the disbursement of the Personal Loan/Personal Financing amount and not later than 31 December 2020.

Alliance Visa Platinum/Alliance Visa Infinite Credit Card Campaign Terms and Conditions

25. For Customers who applied for Alliance Visa Platinum/Alliance Visa Infinite credit card during the Campaign Period, please refer to below URL for the Credit Card Campaign T&C:
<https://www.alliancebank.com.my/promotions/cards/credit-card-RM188-Cashback.aspx>

General Terms and Conditions

26. No cash/credit alternative will be offered in exchange of the Reward(s).
27. 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.
28. This Terms and Conditions shall be supplemental to and not be in exemption of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the accounts or otherwise.
29. 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.

30. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests whatsoever shall be entertained.
31. 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 to the Eligible Customers. 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 or repugnancy between the Terms and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency or repugnancy thereof.
32. 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, costs or expenses whatsoever 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.
33. 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) howsoever arising or suffered by the Eligible Customers or other parties whosoever, resulting directly or indirectly from this Campaign due to Customers own act.
34. The 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.
35. 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 parties hereby agree to submit to the exclusive jurisdiction of the competent Courts of Malaysia.
36. Alliance SavePlus Account is protected by PIDM up to RM250,000 for each depositor.

The Customer hereby consent and authorize the Bank to verify with any party including but not limited to the Central Credit Unit of Bank Negara, CCRIS, any agency established by the Association of Banks Malaysia (ABM), any information concerning or relating to the Customer whether financial or otherwise, the Customer's account(s) and/or the conduct thereof for any purpose without any notice of the same to the Customer.
37. 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.
38. By participating in this Campaign, the Eligible Customers agree that they have read the Notice & 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 authorize the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.