



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Trade Finance Utilisation Campaign for Corporate & Commercial

1 December 2021 – 31 March 2022

Terms & Conditions

1. This “Trade Finance Utilisation Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad, (both collectively referred to as “the Bank”).
2. This Campaign is only valid from 1 December 2021 to 31 March 2022, both dates inclusive unless notified otherwise by the Bank (“**Campaign Period**”).
3. This Campaign is open to new and existing trade customers in **Group Corporate & Commercial Banking** by invitation, who are utilising the Trade Finance products offered by the Bank during Campaign Period (“**Eligible Customer**”). The eligible Trade Finance products may refer to Alliance Bank [Trade Financing](#) and [Trade Financing-i](#) website.
 - Bankers Acceptance/Accepted Bills-i (BA/AB-i)
 - Trust Receipts/-i (TR)
 - Promissory Note (PN)
 - Foreign Currency Trade Loan (FCTL)
 - Working Capital Financing-i
 - Export Bills Discounted/Purchased/-i
 - Contract Financing
 - Export Credit Refinancing/-i (ECR) (Pre & Post-shipment)
4. Notwithstanding the foregoing, customers whose account(s) with the Bank are, at the Bank’s discretion, to be unsatisfactorily conducted shall not be eligible for this Campaign.
5. There’ll be 2 Reward Season throughout the Campaign Period for calculation of trade utilisation growth:

Season	Baseline	Trade Assets Utilisation
1	Average of Sep’21 – Nov’21	Average of Dec’21 & Jan’22
2	Average of Nov’21 – Jan’22	Average of Feb’22 & Mar’22

6. The Bank will calculate the Trade Assets Growth which is the difference between the Trade Assets Utilisation and Baseline in respective Reward Season.
7. The Eligible Customers will receive **Campaign Reward** based on the Trade Assets Growth stated below:

Reward Tier	Trade Assets Growth	Campaign Reward	Winners per Season
1	RM500,000	Petronas Voucher worth RM500	20
2	RM1,000,000	1x OPPO Reno6 Z 5G 128GB	10
3	RM2,000,000	2x Samsung Galaxy A52s 256GB	5
4	RM5,000,000	2x Apple iPhone 13 Pro 128GB	3
Grand Total			38

8. Limited Campaign Reward is allocated for each Reward Tier in each Reward Season as stated above. In the event, the total winners have exceeded the available Campaign Reward, the Bank will reward the customers based on the hierarchy stated below, and the remaining of the Eligible Winners shall receive the reward from the subsequent tier or up to the maximum reward allocated:
 - The highest Trade Assets Growth
 - eTrade user
 - The highest trade submission count during the Reward Season
 - The first successful trade submission date during the Reward Season

9. The Bank will courier the Campaign Reward to the registered company address with the bank and/or email the Campaign Reward to one of the Alliance BizSmart® Payment Authoriser(s) with their email address registered with the Bank not later than 90 business days from the end of Campaign Period.

10. Illustration:

	Customer		
	A	B	C
Sep'21 -- (a)	RM250,000	RM550,000	RM2,000,000
Oct'21 -- (b)	RM400,000	RM800,000	RM5,000,000
Nov'21 -- (c)	RM300,000	RM680,000	RM6,500,000
Season 1 Baseline -- (w) Average of (a) (b) (c)	RM317,000	RM677,000	RM4,500,000
Dec'21 -- (d)	RM700,000	RM2,000,000	RM12,000,000
Jan'22 -- (e)	RM650,000	RM1,800,000	RM7,000,000
Season 1 Utilisation -- (x) Average of (d) (e)	RM675,000	RM1,900,000	RM9,500,000
Season 1 Trade Assets Growth (x) minus (w)	RM358,000	RM1,200,000	RM5,000,000
Season 1 Reward Tier	N/A	Tier 2	Tier 4
Season 2 Baseline -- (y) Average of (c) (d) (e)	RM550,000	RM1,500,000	RM8,500,000
Feb'22 -- (f)	RM650,000	RM1,800,000	RM6,000,000
Mar'22 -- (g)	RM800,000	RM1,800,000	RM12,000,000
Season 2 Utilisation -- (z) Average of (f) (g)	RM725,000	RM1,800,000	RM9,000,000
Season 2 Trade Assets Growth (z) minus (y)	RM175,000	RM300,000	RM500,000
Season 2 Reward Tier	N/A	N/A	Tier 1

11. The Campaign winner must not close or have his/her company's Business Current Account and Trade Account closed or terminated by the Bank. Any customer whose company's Business Current Account and Trade Account has been closed or terminated before the announcement of winners will not be entitled to receive any Campaign Reward under this Campaign.
12. Eligible Customers are not entitled to any payment or compensation from the Bank should their Campaign Reward be forfeited for whatever reason as the Bank may determine.
13. The Bank reserves the right to change or substitute the Campaign Reward at any time, at its own discretion with other items of similar value with prior notice.
14. 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 Customers for any losses, costs or damages of any kind suffered or incurred by the Eligible Customers or any other person(s), resulting from the use of the Campaign 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.
15. By participating in this Campaign, the Eligible Customers are to have read, understood and accepted and agreed to be bound by this Campaign Terms and

Conditions. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Eligible Customers and no correspondences and/or appeal in respect thereof shall be entertained.

16. This Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Customers' product and banking accounts maintained with the Bank ("**Existing Terms**").
17. By participating in this Campaign, the Eligible Customers hereby give their 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.
18. The Bank shall not be responsible for any technical failures of any kind, 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 the Eligible Customers' entitlement during the Campaign Period.
19. By participating in this Campaign, Eligible Customers hereby give their 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 limited to this campaign only without any compensation.
20. The accounts of the Eligible Customers must at all times (i) be valid, in good credit standing and not be in breach of any terms of this 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.
21. 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 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 the Eligible Customers as from the date of the notification or from such other date as may be specified by the Bank in the notification. Eligible Customers agree to access the Bank's website at regular intervals to view this Campaign Terms and Conditions and agreed with and be bound by any addition, deletion, suspension or variation to this Campaign Terms and Conditions.
22. The Bank reserves the right to disqualify the participation of any Eligible 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 this Campaign Terms and Conditions at its discretion. All records of the Bank on the transaction(s) made shall be conclusive and final.
23. 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 the Eligible 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.
24. The Bank shall not be responsible nor shall accept any liabilities arising or suffered by the Eligible Customers resulting directly or indirectly from this Campaign due to the customer's own act. The Bank shall not be liable or held responsible to the Eligible Customers in any manner 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.

25. 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.
26. This Campaign Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
27. 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.
28. 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