

Trade Finance Utilisation Campaign 1 December 2021 - 31 March 2022 Frequently Asked Questions

- Q: Who is eligible to participate in this Campaign?
- A: This Campaign is open to new and existing trade customers by invitation, who are utilising the Trade Finance products during Campaign Period.
- Q: Which Trade Finance product is applicable in this Campaign?
- A: All Trade Finance products offered by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad. For more details, may refer to may refer to Alliance Bank <u>Trade Financing</u> and <u>Trade Financing-i</u> website.
 - Banker Acceptance/Accepted Bills-i (BA/AB-i)
 - Trust Receipt/-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)
- Q: What is this Campaign about and how can my company be entitled to receive the Campaign Reward?
- A: There'll be 2 Reward Season throughout the Campaign Period for calculation of trade utilisation growth:

l	Season	Baseline	Trade Assets Utilisation
I	1	Average of Sep'21 – Nov'21	Average of Dec'21 & Jan'22
ĺ	2	Average of Nov'21 – Jan'22	Average of Feb'22 & Mar'22

The Bank will calculate the Trade Assets Growth which is the difference between the Trade Assets Utilisation and Baseline in respective Reward Season.

Campaign Reward:

For Corporate & Commercial segment

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

For SME segment

Reward	Trade Assets	Campaign Reward	Winners per	
Tier	Growth		Season	
1	RM150,000	Petronas Voucher worth RM200	50	
2	RM300,000	1x Samsung Galaxy A32 5G 128GB	10	
3	RM500,000	1x Samsung Galaxy A52s 256GB	5	
4	4 RM1,000,000 1x Apple iPhone 13 Pro 128GB		3	
	Grand Total			

Note: The Bank may substitute the actual Campaign Reward with other goods with the same value, depends on the availability.

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

Q: When and how do I receive my Campaign Reward?

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.

Q: How do you calculate the Trade Assets Growth?

A:

		Customer	
	Α	В	С
Segment	SME	Corp/Comm	Corp Comm
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 <i>(e)</i>	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	Tier 2	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	Tier 1	N/A	Tier 1