



ALLIANCE BANK

Z-Alliance Cyber Protect Campaign Terms and Conditions

30 October 2020 - 30 June 2021

1. The “Cyber Protect Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**ABMB**”) and shall run from 30 October 2020 to 30 June 2021 (both dates inclusive) or such other time period as may be notified by ABMB from time to time (“**Campaign Period**”); inclusive of both dates, unless as stated otherwise.
2. This Campaign is open to All New-to-Bank and Existing-to-Bank ABMB Customers (“**Eligible Customers**”).
3. By participating in this Campaign, the Eligible Customers shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bounded by and accept all the Terms and Conditions.

ABMB reserves the right at any time to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.

4. Notwithstanding the foregoing, the following person(s) shall, however, not be eligible to participate in this Campaign:
 - I. Customers whose account(s) are held with ABMB that are dormant or inactive or who have breached any agreements with ABMB;
 - II. Customers whose account(s) held with ABMB are delinquent or unsatisfactorily conducted;
 - III. Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - IV. The Bank’s customers who are in default of any facilities granted by ABMB (including its subsidiaries and related companies) at any time before or during the Campaign Period;
 - V. 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;
 - VI. Any other person(s) as determined by ABMB to exclude according to its internal policy(ies).
5. Eligible Customers who purchase the Z-Alliance Cyber Protect during the Campaign Period are eligible to enjoy gifts as per Table 1 below, subject to the Terms and Conditions herein:

Table 1:

Insurance Premium Payment Mode	Customers	Campaign Gifts (“ Gift ”)		
		Additional One (1) Month Cyber Protect Cover	Trials CTOS Secure ID (“ Complimentary Secure ID Trials ”)	Shopping Voucher worth RM 10 (“ AEON Shopping Voucher ”)
Alliance Bank VISA Infinite or VISA Platinum Credit Card	First 100	Yes	<i>Complimentary Twelve (12) months</i>	Yes
	101 st to 500 th	Yes	<i>Complimentary Two (2) months</i>	Yes
	Above 500	Yes	<i>Complimentary Two (2) months</i>	No
Other Credit Card or Debit Card	All	Yes	No	No

6. The Campaign as set in Table 1 are subject to change from time to time by ABMB at its discretion upon giving prior adequate notice.
7. The Eligible Customers are required to purchase Z-Alliance Cyber Protect and the premium payment for Z-Alliance Cyber Protect is successfully debited from the Eligible Customers Credit or Debit Card **on or before 30 June 2021**, failing which the Bank reserves the right to forfeit the Gift(s).
8. The Twelve (12) months Complimentary Secure ID Trials fulfilment will only be applicable to First One Hundred (100) Eligible Customers who pay Z-Alliance Cyber Protect premium using The Bank's VISA Infinite or VISA Platinum Credit Card only.
9. Subsequent Eligible customers who pay Z-Alliance Cyber Protect premium using The Bank's VISA Infinite or VISA Platinum Credit Card will be entitled to Two (2) months Complimentary Secure ID Trials and not eligible for individuals who has enjoyed complimentary Secure ID Trials offered by CTOS or any other organisations before.
10. Complimentary Secure ID Trials is consisting of fraud protection & credit monitoring services, facilitated by CTOS. By using the services, you may be subjected to any posted guidelines, rules, product requirements or sometimes additional terms applicable to such services.
11. The fulfilment of applicable eligible Complimentary Secure ID as stated in clause 9 and 10 will be via a SMS or email notification from CTOS to the Eligible Customers upon successful premium payment. Eligible customers are required to register online at CTOS website as stated in the SMS or email with a unique promo code as stated in the SMS or email. All Complimentary Secure ID Trials shall be effected upon the date of successful CTOS activation. Eligible Customers are advised to ensure the latest phone numbers and email address are provided for this fulfilment, failing which the Bank will not entertain any fulfilment after the campaign period.
12. The first 500 Eligible customers who pay Z-Alliance Cyber Protect premium using The Bank's VISA Infinite or VISA Platinum Credit, will receive RM 10 shopping vouchers by mail to the mailing address provided during Z-Alliance Cyber Protect purchase within 30 days from policy issuance.
13. Notwithstanding clause 9 to 12, all Eligible Customers are entitled to one (1) month additional coverage of Z-Alliance Cyber Protect upon successful premium payment. The Eligible Customer will receive an endorsement email for the additional cover.
14. In the event the insurance policy is cool-off before the fulfilment of Gift(s) or cancel during the campaign period, the Gift as set in Table 1 shall be forfeited.
15. The Campaign is not valid in conjunction with other offers and promotions (if any) offered by ABMB in relation to Z-Alliance Cyber Protect.
16. No cash/credit alternative will be offered in exchange of the Gift(s)
17. The Bank shall not accept any responsibility for Gift(s) claims due to non-submission of the campaign opt in form, incorrect or incomplete details provided. It is the Eligible Customers' responsibility to ensure that correct details are provided for claims to be processed
18. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Gift(s) 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

19. 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 Gift(s) without liability incurred by the Bank
20. By participating in this Campaign, the Eligible Customers shall have fully understood, accepted and agreed to be bound by all the Terms and Conditions herein.
21. The Terms and Conditions shall be supplemental to and not be in derogation of any one or more of the existing Terms and Conditions and/or guidelines governing and/or regulating the operations and/or maintenance of the Eligible Accounts or otherwise.
22. The Eligible Customers further agree to co-operate and comply with requests from ABMB for the purpose of organising, promoting and conducting this Campaign.
23. All decisions made by ABMB in relation to this Campaign shall be final and binding on the Eligible Customers. No correspondences, appeal or disputes in respect of the same shall be entertained.
24. ABMB 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.
25. Please visit www.alliancebank.com.my for the updated version of the Terms and Conditions from time to time. In the event of any inconsistencies between the Terms and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.
26. For any cancellations, terminations, suspension or extension of this Campaign Period shall not entitle the Eligible Customers to any claims or compensations whatsoever against ABMB or for any and all losses or damages suffered or incurred by the Eligible Customers as a direct or indirect result of the act of cancellation, termination, suspension or extension.
27. ABMB shall **NOT** be responsible nor shall 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, resulting directly or indirectly from this Campaign due to Eligible Customers own act.
28. Eligible Customers hereby give their consent and authorise ABMB to disclose their particulars to any third party service provider engaged by ABMB for the purpose of this Campaign.
29. ABMB reserve the right at its discretion to cancel, terminate or suspend this Campaign in whole or part, at any time and with prior notice. ABMB reserve the right to end this Campaign earlier or extend it further at its discretion with prior notice via our corporate website.
30. All the Terms 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 ABMB.
31. 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 ABMB 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.

32. 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 authorise the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
33. 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.
34. 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.

Note

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

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 General Insurance Malaysia Berhad (1249515-V) and Zurich General Takaful Malaysia Berhad (126157-U). All claims and liabilities arising from the policies should be made with Zurich General Insurance Malaysia Berhad (1249515-V) and Zurich General Takaful Malaysia Berhad (126157-U). Zurich General Insurance Malaysia Berhad (1249515-V) and Zurich General Takaful Malaysia Berhad (126157-U) are licensed insurance company regulated by Bank Negara Malaysia and responsible for the products and benefits offered by them, as well as any representations made in any of their marketing materials including Alliance Bank Malaysia Berhad's marketing materials for the products offered by Zurich General Insurance Malaysia Berhad (1249515-V) and Zurich General Takaful Malaysia Berhad (126157-U). CTOS is Malaysia's leading Credit Reporting Agency (CRA) regulated by the Registrar of Credit Reporting Agencies under the ambit of the Credit Reporting Agencies Act 2010. CTOS SecureID is a fraud protection and credit monitoring service with dark web monitoring. Alliance Bank Malaysia Berhad 198201008390 (88103-W).