



ALLIANCE ISLAMIC BANK

Alliance Islamic Bank Berhad Halal in One Programme Terms & Conditions

1. The Alliance Islamic Bank Berhad **Halal in One Programme** (“Programme”) shall commence from **19 November 2019 to 31 December 2020** (“Programme Period”) unless terminated earlier or extended (as the case may be) in accordance with the provisions herein.
2. This Programme is organised by Alliance Islamic Bank Berhad (“the Bank”) and its strategic partner (Halalan Quality Consultancy PLT) (“HQC”).
3. The Bank reserves the right at any time with prior notice to extend the Programme Period for a further duration as may be determined by the Bank.
4. This Programme is open to all customers whose business fulfills the following conditions (“Eligible Customers”):
 - a. the business is registered with Suruhanjaya Syarikat Malaysia (SSM) or Suruhanjaya Koperasi Malaysia or any other Malaysian Government Agency;
 - b. the business is registered with respective local authority (Pihak Berkuasa Tempatan) (“PBT”);
 - c. the business is involved only in producing or handling of halal products or services as determined by Jabatan Kemajuan Islam Malaysia’s (“JAKIM”) Halal standards.
5. The Eligible Customers as described in Clause 4 above is entitled to subscribe to the following Halal in One Packages (“Package”) offered by the Bank:

Package	Package 1	Package 2	Package 3
Services Offered	Halal Certification Advisory <ul style="list-style-type: none"> ✓ Gap Analysis and Site Advisory ✓ Document Review ✓ Pre-Audit ✓ Mock Audit ✓ My e-halal Registration and Application 		
	Market Access <ul style="list-style-type: none"> ✓ Retail Listing at HQC Halal Marts ✓ Listing at www.halalqolbalmart.com ✓ Product Review at HQC Social Media 		
Package Fee	RM3,500	RM5,500	RM7,500
<u>Eligibility</u>			
Package	Package 1	Package 2	Package 3
Sales Turnover	< RM200k	RM200k – RM800k	>RM800k
Non-eligible Sectors	<ul style="list-style-type: none"> • Logistics • Slaughterhouse • Pharmaceutical <p><i>*Custom pricing applicable for non-eligible sectors</i></p>		
Maximum no. of Stock Keeping Unit	100	100	100

Note: HQC Halal Mart is a retail platform service provided by HQC, a strategic partner of the Bank.

How to subscribe

- The Eligible Customers are required to complete the online screening form via Halal in One webpage available at the Bank's corporate website (www.allianceislamicbank.com.my);
- The Bank and HQC will evaluate the information received and will propose the most suitable Package for the Eligible Customers to subscribe via email;
- The site visit will be conducted by the HQC; and
- The Bank and HQC will inform the Eligible Customers accordingly upon confirmation on their enrollment in the Programme via email.

Payment terms by the Customer

- First payment of RM 2,000 for Package 1, RM 3,000 for Package 2 and RM 4,000 for package 3 after agreeing to subscribe to the selected Package in accordance with the Shariah principle of urbun;
- Final payment (balance of Package Fee) to be made upon receiving Halal certificate from JAKIM within 7 working days failing which the Halal certificate will not be released to the Eligible Customers; and
- The first and final payment for the selected Package shall be made via bank transfer or cheque to the following:

Account Holder : HQC Commerce Sdn Bhd
 Bank : Alliance Islamic Bank
 Account number : 620380010037141

6. Prior to the site visit by HQC, the Eligible Customers will be contacted by the Bank to schedule an appointment for the site visit. Any expenses incurred such as transportation and/ or accommodation by HQC will be borne by the Eligible Customers as per the table below:

Area of premise	Charges
Below 30 KM	Free of charge
31 KM - 90 KM	RM100
91 KM - 150 KM	RM300
151 KM - 200 KM	RM400
Above 200 KM	RM1,000 inclusive accommodation
Perlis, Kelantan, Sabah and Sarawak	Flight ticket to be borne by the Eligible Customers plus RM500 for accommodation and transportation from office to airport and local transportation.

Payment terms

- The above charges shall be paid within two (2) working days upon confirmation of the site visit date; and
- The payment for charges shall be made via bank transfer to the following:

Account Holder : HQC Commerce Sdn Bhd
 Bank : Alliance Islamic Bank
 Account number : 620380010037141

- Appointment will be cancelled if the Eligible Customer does not proceed with payment of the transportation / accommodation charge.

7. The Eligible Customers, subject to the Terms and Conditions herein, will be entitled to enjoy a cash rebate of RM500 ("Cash Rebate") subject to the following conditions:

- The Eligible Customers are required to subscribe to any of the above Packages (as stated in Clause 5);

- Prior to making the final payment (balance of Package Fee) to HQC, the Eligible Customers are required to subscribe to any of the Bank's products as listed in the table below:-

Halal in One Packages	The Bank's products	Cash Rebate
Package 1	a. Islamic deposit products b. Islamic financing products c. Islamic wealth management products d. Cash management e. Alliance BizSmart	RM500
Package 2	a. Islamic deposit products b. Islamic financing products c. Islamic wealth management products d. Cash management e. Alliance BizSmart	RM500
Package 3	a. Islamic deposit products b. Islamic financing products c. Islamic wealth management products d. Cash management e. Alliance BizSmart	RM500

8. The Cash Rebate entitlement amount under this Programme is final and no further correspondences will be entertained.
9. The Cash Rebate will be deducted from the total Package Fee and no cash payment will be given or credited to the Eligible Customers' account.

For the Eligible Customers to be entitled to the Cash Rebate, the account 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 Programme Terms and Conditions; and (ii) not be terminated or closed or be made subject to any attachments, adverse orders made by Court or any authorities sanctioned by laws, delinquent and/or invalid or cancelled as may be determined by the Bank.

10. By participating in this Programme, the Eligible Customers are deemed to have read, understood and unequivocally accepted and agreed to be bound by this Programme Terms and Conditions including any amendments or variations to it and unequivocally accept the same in its entirety. This Programme Terms and Conditions and the Bank's decision on all matters relating to this Programme shall be final and binding on all the Eligible Customers and no correspondences and/or appeal in respect thereof shall be entertained.
11. Any matter which is not covered under this Programme Terms and Conditions shall be solely determined by the Bank.
12. This Programme Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Customers' product and banking accounts maintained with the Bank.
13. By participating in this Programme, the Eligible Customers hereby give their unequivocal and irrevocable consent and authorise the Bank to disclose their particulars to any third party Halal consultants engaged by the Bank for the purpose of this Programme.
14. The Bank shall not be responsible for any technical failures of any kind, whatsoever intervention, interruption, electronic error and/or any failures or delays in the transmission of evidence by postal or telecommunication authorities or any other parties which may affect the Eligible Customers' entitlement during the Programme Period.

15. By participating in this Programme, the Eligible Customers hereby give their unequivocal and irrevocable consent and authorize 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 promotional purposes in any manner it deem appropriate without any compensation to the Eligible Customers.
16. The Bank reserves the right to withdraw/cancel, terminate, suspend or extend this Programme and to add, delete or vary this Programme Terms and Conditions, in whole 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 notifications 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 dates as may be specified by the Bank in the notification. The Eligible Customers agree to access the Bank's website at regular intervals to view this Programme Terms and Conditions and deemed to have agreed with and be bound by any addition, deletion, suspension or variation to this Programme Terms and Conditions.
17. The Bank reserves the right to disqualify the participation of any Customers or forfeit the Cash Rebate in circumstances where there are fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of this Programme Terms and Conditions at its discretion. All records of the Bank on the transaction(s) made shall be deemed as conclusive and final.
18. For avoidance of doubt, any cancellations, terminations, suspension or extension of this Programme or disqualification of the Eligible Customers or forfeiture of the Cash Rebate shall not entitle the Eligible Customers to any claims or compensations against the Bank 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 cancellations, terminations, suspension, extension, disqualification or forfeiture.
19. The Bank shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by the Eligible Customers resulting directly or indirectly from this Programme. The Bank shall not be liable or held responsible to the Eligible Customers in any manner whatsoever if the Bank is unable to perform any of its obligations under this Programme directly or indirectly due to any force majeure event which include but not limited to any natural disaster, war, strike, riot, industrial dispute, lockout, fire, drought, flood, storm or any events beyond the reasonable control of the Bank.
20. 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 of Malaysia, if any, in relation to the Programme.
21. This Programme 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.