



ALLIANCE BANK

Alliance Bank Bancassurance and Fixed Deposit Campaign Terms and Conditions

1. The “Alliance Bancassurance and Fixed Deposit Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**ABMB**” or “**Bank**”) and shall run from 1 April 2022 to 30 September 2022 (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. By participating in this Campaign, the Eligible Customers (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

Eligibility

3. This Campaign is open to all New-to-bank and Existing-to-bank ABMB Customers (“**Eligible Customers**”).
4. Notwithstanding the foregoing, the following person(s) shall, however, not be eligible to participate in this Campaign:
 - (a) Permanent and/or contract employees of ABMB (including its subsidiaries and related companies) including their respective immediate family members, meaning parents, spouses, children and siblings;
 - (b) Customers whose account(s) are held with ABMB that are dormant or inactive or who have breached any agreements with ABMB;
 - (c) Customers whose account(s) held with ABMB are delinquent or unsatisfactorily conducted;
 - (d) Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - (e) 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;
 - (f) 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;

Promotion Mechanics

5. Eligible Customers who have participating Bancassurance Regular Premium products (“**Banca RP**”) in-force during the Campaign Period is eligible to enjoy a promotional Fixed Deposit rate (“**Promotional FD Rate**”) as per stipulated in Table 1 below, subject to the Terms and Conditions herein:
 - (a) Eligible Customers who have a minimum annualised premium of RM10,000 (“**Minimum APE Banca Amount**”) of participating Banca RP in-force during Campaign Period is eligible to place a Fixed Deposit (“**FD**”) at 6-month 5.50% p.a. up to one (1) time of annualised premium amount of purchased Banca RP;
 - (b) Eligible Customers who have a Minimum APE Banca Amount of RM50,000 of participating Banca RP in-force during Campaign Period is eligible to place a FD at 6-month 7.50% p.a. up to one (1) time of annualised premium amount of purchased Banca RP; and
 - (c) The minimum FD amount to be placed under the Promotional FD Rates is set at RM1,000 (“**Minimum FD Amount**”).

Table 1:

Banca RP		Fixed Deposit Product	
List of Participating Products*	Minimum APE Banca Amount (per policy)	Promotional FD Rates and Tenure	FD to Banca RP Products Ratio
<ul style="list-style-type: none"> • Elite Life Guard 2 • Elite Life Guard Plus 2 • Elite Legacy Builder • Elite Income Saver • Elite Max Saver • Elite Kids Saver • Elite Prime Saver • Elite Smart Invest 	RM10,000	6-month 5.50% p.a.	Minimum of RM 1,000 and up to one (1) time of annualised premium amount of Banca RP purchased.
	RM50,000	6-month 7.50% p.a.	

* New product launch during Campaign Period will be included as participating products, the updated list of participating products is available at branch and/or to request from relationship manager.

6. The campaign shall end when either the Bank has achieved the allocated Fixed Deposit fund size's threshold as per stipulated in Table 2 below or at the end of the Campaign Period, whichever comes first.

Table 2:

Promotional FD Rates and Tenure	Fixed Deposit Fund Size's Threshold
6-month 5.50% p.a.	RM5,541,000
6-month 7.50% p.a.	RM8,249,000

7. For Banca RP product purchased to be eligible for this campaign, the insurance applications must be submitted to and received by Manulife Insurance Berhad within the Campaign Period and accepted and/or issued on or before 15 October 2022.
8. Combination of multiple policies from the same policyholder to meet the Minimum APE Banca Amount will not be qualified for this Campaign.
9. Eligible Customers must be a Banca RP policyholder to enjoy the Promotional FD Rates.
10. Alliance Term Deposit Account-i ("**ATD-i**") are not the participating accounts in this Campaign.
11. In the event the insurance applications or policies are declined, terminated, cancelled, cool-off or lapsed within the FD tenure period, the Promotional FD Rates shall cease to apply and ABMB's prevailing FD board rate shall be applied with the same period and placement amount.
12. Partial withdrawal of the FD is not allowed during the tenure of the FD. If the FD is withdrawn before its maturity date, the Eligible Customers will not receive any interest on the premature withdrawal.
13. Upon Maturity, the FD will be automatically renewed at the 6-month FD prevailing board rate respectively.
14. The Promotional FD Rates is subject to revision and should there be a change in the Overnight Policy Rate ("**OPR**") a notice will be published on the Bank's website at www.alliancebank.com.my.
15. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her Participating Products under the Campaign, which are separate from the terms and conditions herein. By participating in this Campaign, the Eligible Customers shall have fully understood, accepted and agreed to be bound by all the Terms and Conditions.

General

16. 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.
17. 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.
18. 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.
19. ABMB reserves the right to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, with notification to be published at the Alliance Bank's website at www.alliancebank.com.my twenty-one (21) calendar days prior the changes.
20. 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.

21. 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.
22. The Eligible Customers hereby understand and consent 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.
23. By participating in this Campaign, the Eligible Customers agree that they have read the Notice and 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.
24. 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.
25. By virtue of participating in this Campaign, Eligible Customer 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.

Deposit products are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor per bank except for Investment Products as prescribed under the PIDM guideline available at www.pidm.gov.my

Manulife Insurance Berhad (MIB) is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by MIB are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).

DISCLAIMER FOR BANCASSURANCE PRODUCTS

You are advised to ask for a copy of the product brochure, product disclosure sheet and product illustration 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 insurance product(s) is/are underwritten by Manulife Insurance Berhad (200801013654 (814942-M)) and not a product of Alliance Bank Malaysia Berhad (198201008390 (88103-W)) ("Bank"). The Bank merely acts as a distributor for this insurance product. All claims and liabilities arising from the policies should be made with Manulife Insurance Berhad. Manulife Insurance Berhad is a 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 the Bank's marketing material for the products offered by Manulife Insurance Berhad.