



ALLIANCE BANK

# Alliance eKYC SavePlus Campaign Terms and Conditions

1. The “Alliance eKYC SavePlus Campaign” (“Campaign”) is organised by Alliance Bank Malaysia Berhad (“Bank”) shall run from **15 April 2021 to 31 July 2021**; inclusive of both dates, unless stated otherwise (“Campaign Period”).
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.
3. New Customers and Existing Customers who meet the conditions as set out hereinafter be collectively referred to as “Eligible Customers”
  - a) Individuals who have attained the age of eighteen (18) or above; and
  - b) New to Bank customer or Existing to Bank customer without Current/Savings Account (“CASA”) as determined by the Bank prior to the Campaign Period only.
4. Notwithstanding the abovementioned, the following individuals **are not** eligible to participate in this Campaign:
  - a) Customers whose account(s) with the Bank are dormant or inactive or who have breached any agreements with the Bank;
  - b) Customers whose account(s) with the Bank are, at the Bank’s discretion, unsatisfactorily conducted; and
  - c) Any other persons as determined by the Bank to exclude according to its internal policy (ies).
  - d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate.
5. To be entitled for the respective Cashback as stipulated in **Table A** below (“Reward”), the Eligible Customers must initiate Alliance SavePlus Account opening (“Eligible Account”) through allianceonline mobile application, Electronic Know Your Customer process (“eKYC”). Eligible Customer’s hand phone number has to be captured in the Bank’s system via OTP process. The completion of account opening including performing a minimum of one (1) **DuitNow / Instant Transfer** to the account shall not be later than Campaign Period otherwise the Bank reserves the right to forfeit the Reward.

**Table A:**

Monthly Total Spend / Payment by split tier	Cashback %	Maximum Cashback	Cashback % if <b>Have</b> Eligible Payment to credit card / loan	Maximum Cashback if <b>Have</b> Eligible Payment to credit card / loan (RM)
RM40 - RM200	5%	10	5%	10
Above RM200 - RM400	10%	20	10%	20
Above RM400	15%	30	30%	90
<b>Maximum Cashback per Eligible Customer</b>		<b>RM60</b>		<b>RM120</b>

6. The Eligible Customers who hold a valid Alliance Bank Credit Card (“Card”) or Personal Loan (“Loan”) will earn Reward up to 30% by paying the Card or Loan that under the same primary holder as Eligible Account. Eligible Customers will earn up to 30% Reward for the month of Eligible Payment only, beginning from the successful opening of the Eligible Account.
7. Eligible Customers will enjoy the Reward for first three (3) months (“Reward Period”) beginning from the account opening month. The Maximum Cashback stated in Table A is accumulated throughout the three (3) months; the calculation of the Spend/Payment split tier will be refreshed monthly.

Account Opening Month	Monthly Reward Period
In the month of April 2021	April 2021 to 30 June 2021
In the month of May 2021	May 2021 to 31 July 2021
In the month of June 2021	June 2021 to 31 August 2021
In the month of July 2021	July 2021 to 30 September 2021

**Example 1:** When the Eligible Customers opens the Eligible Account during May 2021, the Reward Period is May 2021 to July 2021. If the Eligible Customers have earned RM20 Reward in May 2021 and RM10 Reward in June 2021; the Eligible Customers will earn the maximum Reward of RM30 in the month of July 2021.

8. The Reward will be determined based on the monthly split tier spending or payment performed by Eligible Customer via the Eligible Account only.

**Example 2:** When the Eligible Customers spends or pay a total of RM600 (**NO** eligible payment to Card or Loan) via the Eligible Account, the first RM200 will earn a 5% Reward which is **RM10**; the following RM200 will earn a 10% Reward which equals to **RM20**; the last RM200 will earn a 15% Reward which equals to **RM30**. The Eligible Customer will then earn a **total Reward of RM60**.

**Example 3:** When the Eligible Customers spends or pay a total RM700 (**Have** a eligible payment to Card or Loan) via Eligible Account, the first RM200 will earn 5% Reward which equals to **RM10**; the following RM200 will earn 10% Reward which equals to **RM20**; the last RM300 will earn 30% Reward which equals to **RM90**. The Eligible Customer will earn a **total Reward of RM120**.

9. Eligible Customers will be able to earn the Reward as stipulated in Table A by performing any of the transactions below (“Qualified Transactions”):
- a. **FPX for Online Shopping, Spend and/or e-Wallet Top Up**
    - i. FPX payments to Online Merchants during the Campaign Period.
    - ii. FPX to top up e-wallets
    - iii. **Excludes** FPX to other financial institutions or investment share trading related.
  - b. **JomPay or Intrabank Transactions**
    - i. Perform any of the following transactions via allianceonline Internet Banking or allianceonline Mobile Banking (“Online Banking”) within the Campaign Period. This includes payment via standing instruction to your Alliance Bank loan/financing facility and/or retail payment channel of Online Banking for:
      - (a) Intrabank Transfers to your Alliance Bank Loans (Pay Loan); or
      - (b) Intrabank Transfers to your Alliance Bank Credit Cards (Pay Card);
      - or
      - (c) JomPAY to any participating billing organisations
  - c. **DuitNow QR**
    - i. DuitNow QR payment to Merchants such as payments for groceries, dining, food and beverages during the Campaign Period.
    - ii. **Excluding** Duitnow QR scans to transfer funds to individual accounts.

*Note: All Qualified Transactions must bear posting dates within the same calendar month to be aggregated for the month. Any retail transaction amount which is not posted within the same month of the transaction will not be aggregated for the month (e.g. if the transaction was made on 31 May 2021 but the posting date of the transaction amount was on 1 June 2021, the transaction*

*will be aggregated for the month of June instead of May). The Approved Transactions made during the Campaign Period must be captured and posted in the Bank's system within the Campaign Period in order to qualify for the Reward. All Approved Transactions as recorded by the Bank is final, conclusive and binding on all the Eligible Customers.*

10. Eligible Customers may enjoy an additional RM50 Cashback as part of the Eligible Account sign up Reward, as detailed in the Alliance Bank Step Up Cash Back Campaign Terms and Conditions at <https://www.alliancebank.com.my/promotions/banking/step-up-cashback-campaign.aspx>
11. The Reward according to the calendar month will be credited into the Eligible Customers' Eligible Account within six (6) weeks after the calendar month ("Fulfillment Period").
12. The Reward shall be calculated based on the Qualified Transactions and will be rounded down to nearest Ringgit for a minimum total of RM2 and above.
13. Each Eligible Customer is entitled for a one (1) time reward only. If for any reason, the Eligible Customers have multiple Eligible Accounts, which are eligible for the Reward(s), only ONE (1) account will be rewarded.
14. The Qualified Transactions will be determined based on the Transaction Codes and Merchant information maintained with the Bank. The Bank reserves the right to decide on the Qualified Transactions from time to time. In the event the Reward is not credited to the Eligible Account due to an incorrect assignment of Merchant or information maintained by the Merchant, please take note that the Bank is not responsible for such discrepancies which are beyond the Bank's control.
15. The Reward is non-transferable and non-exchangeable for cash, cheque, and credit or in any kind. The Bank's decision on all matters relating to this Campaign shall be final and binding and no correspondences, appeal or attempt to dispute the same would be entertained.
16. For Eligible Customers who hold accounts jointly with other parties, all such accounts shall be considered as one single account only based on the name of the primary account holder. In the event of joint account holders, the Rewards shall be given to the primary account holder only.
17. The Eligible Account must be valid and active (not closed or terminated) as determined by the Bank at its discretion, to be eligible for participation during and/or after the Campaign Period to qualify for the Rewards. If during the Campaign Period and Fulfillment Period, the Eligible Customers closes the Eligible Account for any reason, his/her participation in the Campaign becomes null and void with immediate effect.
18. For any transactions or payments that are subsequently cancelled, voided or reversed within the same calendar month, the relevant adjustment(s) will be made. In the event that adjustments are not made, Alliance Bank reserves the right to claw back the amount of Reward credited.

### **General Terms**

19. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.
20. The Bank shall not accept any responsibility for claims not credited within the fulfillment period due to incorrect or incomplete details provided. It is the Eligible Customers' responsibility to ensure that correct details are provided for claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.

21. 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 Rewards without liability incurred by the Bank.
22. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Reward(s) under one of the participating campaigns or promotions. The Bank reserves the right to decide which campaigns or promotions is applicable to the relevant Eligible Customers.
23. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Rewards. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Rewards
24. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when unauthorised use of the Rewards by any person(s) that was not approved by the Eligible Customers.
25. The Terms and Conditions shall be supplemental to and not be in derogation of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the Eligible Accounts or otherwise.
26. The Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
27. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Rewards 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.
28. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests shall be entertained.
29. The Bank 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 and the Eligible Customers shall by virtue of their participation in this Campaign to have fully agreed and accepted the said additions, deletions, variations and/or amendments. For the updated version of the Terms and Conditions, please visit [www.alliancebank.com.my](http://www.alliancebank.com.my) from time to time. In the event of any inconsistency between the Terms hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.
30. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customers to any claims or compensations against the Bank for any losses, damages, costs or expenses as may be sustained, suffered or incurred by the Eligible Customers as a direct or indirect result of the said cancellation, termination, suspension or extension.
31. The Bank shall not be responsible nor shall not 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 due to Eligible Customer's own act resulting directly or indirectly from this Campaign.

32. All the Terms and Conditions 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 the Bank, the Eligible Customers hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
33. 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 the Bank 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.
34. 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.
35. 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.
36. 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:**

Alliance SavePlus Account is protected by PIDM up to RM250,000 for each depositor.