



ALLIANCE BANK

**Alliance Bank
Children Account & Fixed Deposit
Campaign
Terms and Conditions**

Eligible for protection by PIDM**

1. The “Alliance Bank Children Account & Fixed Deposit Campaign (“Campaign”) is organised by Alliance Bank Malaysia Berhad (referred to as “The Bank”) shall run from **1 December 2020 to 30 May 2021** (“Campaign Period”); inclusive of both dates, unless as stated otherwise.
2. The Campaign shall end when either the Bank has achieved the threshold of RM10,000,000 allocated as or at the end of the Campaign Period whichever comes first.
3. By participating in this Campaign, the Eligible Customers (as defined hereunder) shall have thoroughly read and fully understood the Terms and Conditions herein and fully agree to be bound by and accept all of the Terms and Conditions.
4. Eligible Customers who are eligible to participate in this Campaign refers to individual customers only (new customers of the Bank only).
5. Notwithstanding the foregoing, the following individuals are **NOT** eligible to participate in this Campaign:
 - 5.1. Customers who have breached any agreements with the Bank;
 - 5.2. Customers whose account(s) are unsatisfactorily conducted, invalid or cancelled and/or;
 - 5.3. Any other persons as determined by the Bank to exclude according to its internal policies.
 - 5.4. Permanent and/or contract employees of Alliance Bank Malaysia Berhad (including its subsidiaries and related companies) are NOT eligible to participate.
6. The Eligible Products(s) under the Campaign are as follows:

Type of Product	Eligible Products
Deposits Account	Alliance Buddy Account
	Fixed Deposit (“FD”)

7. To be entitled for the FD Preferential Rate, Eligible Customers must place Fresh Funds into the Eligible Deposits Account within seven (7) calendar days prior to the placement in FD as stipulated. The placements made cannot be split, whether by way of placement date(s) and/or account(s).

“Fresh Funds” are defined as funds that are not derived from any existing account(s) with the Bank or its subsidiaries. It must not be funds transferred from any existing Savings/Current/Fixed Deposit/Foreign Currency Account(s) of the Bank or in the form of cheques, cashier’s orders or demand drafts issued by the Bank. All amounts that are not Fresh Funds would not be eligible for this Campaign.
8. 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.
9. Eligible Customers are entitled to the following FD Preferential Rate:

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3 months FD

Minimum Placement for FD (RM)	Maximum Placement for FD (RM)	Tenure	FD Rate (p.a.)	Total Threshold for this Campaign
5, 000	100,000	3 months	2.35%	RM10million for FD

10. To be entitled for the 3 months tenure FD as stipulated, the Eligible Customers must fulfill the following Campaign's prerequisites:
 - a.) Open a new Alliance Buddy account during the Campaign Period; AND.
 - b.) Place Fresh Funds into FD with the minimum placement for each Eligible Customers and per transaction is RM5,000 and the maximum placement is RM100,000 per Eligible Customer; AND
11. Upon maturity of the initial FD placement, the FD will be automatically renewed at the 3 months prevailing board rate unless requested by customer for withdrawal of FD.
12. Partial withdrawal of the FD placement shall not be allowed during the initial 3 months tenure of the FD. If the FD is withdrawn before its maturity date, then the interest payable, if any, will be subjected to the Bank's policy on premature withdrawal.
13. The placement(s) of FD, Current Account/ Saving Account ("CASA") shall be placed under the primary account holder/Policyholder should the Eligible Customers hold a joint name accounts with other parties
14. This Campaign is not valid in conjunction with other Fixed Deposit offers and promotions (if any) offered by the Bank.
15. The Preferential FD Rate 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 and by other means of communication as the Bank may determine later.
16. This Terms and Conditions shall be supplemental to and not be in exemption of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the accounts or otherwise.
17. The Eligible Customers further agree to co-operate and comply with the requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
18. 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.
19. 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 given to the Eligible Customers via the bank's official website, and the Eligible Customers shall by virtue of their participation in this Campaign to have fully read, understand, agreed and accepted the said additions, deletions, variations and/or amendments. For the updated version of this Terms and Conditions, please visit www.alliancebank.com.my from time to time. In the event of any inconsistency between the Terms and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.

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20. 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 and Eligible Customers shall be notified.
21. The Bank 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 the Eligible Customers' own negligence.
22. 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.
23. The Eligible Customers understands and consents to the collection, usage and disclosure of personal data (which includes but is not limited to contact details), by the Bank to its affiliates and service providers as required for the purposes of this program.
24. The Eligible Customers further acknowledges that he/she has read and understood the terms of the Privacy Policy/ Notice of Choice & Principle Statement of the Bank.
25. The Eligible Customers hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Eligible Customers 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.
26. 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.
27. **FD, CASA are protected by Perbadanan Insurance Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.