



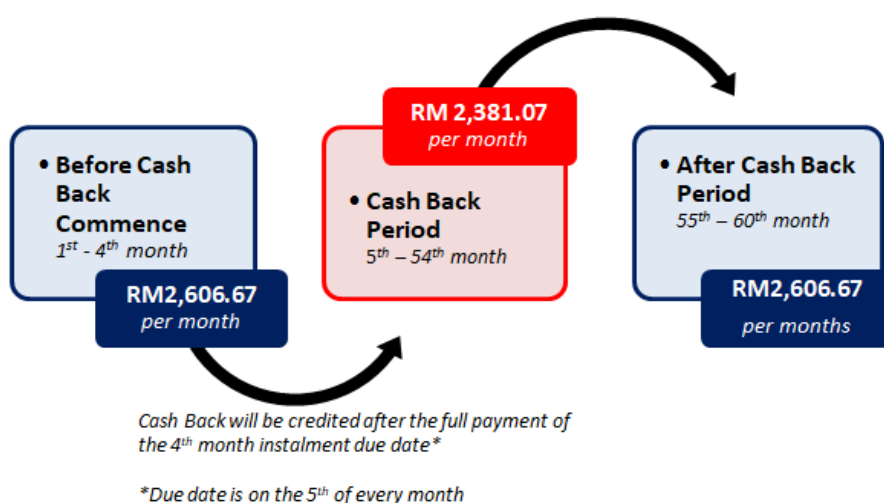
ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Alliance Personal Financing 20% Cash Back Campaign

Terms and Conditions

1. "Alliance Personal Financing 20% Cash Back Campaign" ("Campaign") is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (both collectively known as "the Bank") and shall run from **1 November 2022 to 31 December 2022**; inclusive of both dates, unless stated otherwise ("Campaign Period").
2. By participating in this Campaign, the Eligible Customers (as defined hereunder) have read and fully understood all the Terms and Conditions herein and agree to be bound by and accept all the Terms and Conditions.
3. This Campaign is open to all individual customers who fulfil the following eligibility criteria ("Eligible Customers"):
 - a) apply a new Personal Loan or Personal Financing-i (both collectively known as "Facility") through the Bank's website and Sales channel;
 - b) the Facility must be approved and disbursed during the Campaign Period
 - c) must have gross monthly income of RM3,000 for salaried customers, or RM5,000 for self employed customers.
4. Notwithstanding the foregoing, the following individuals **are not** eligible to participate in this Campaign:
 - a) Customers who have participated in other promotional offers on preferential rates for the Facility during the Campaign Period.
 - b) Customers whose account(s) with the Bank are unsatisfactorily conducted; and
 - c) Any other persons that the Bank may exclude according to its internal policies.
5. Eligible Customers who participate in this Campaign will be charged an interest/profit rate ranging from 4.99% per annum ("p.a.") to 15.28%p.a. (final interest/profit rate is subject to the Bank's approving criteria.)
6. To be entitled for the 20% Cash rebate on the total interest/profit payable ("Cash Back"), the Eligible Customers must pay the Facility's monthly instalment amount **before the due date during the entire tenure of the Facility** ("Qualified Customers").
7. The first Cash Back will be paid one day after the 4th instalment due date and the last Cash Back will be paid one day after the instalment of T-8months (eight (8) months before the end of the contractual tenure of the Facility) is known as the "Cash Back Period". Below illustration is based on the financing amount of RM100,000 for five (5) years tenure at interest/profit rate of 11.28% p.a. and the monthly due date is on the 5th of every month throughout the financing period. The Cash Back will reflect in the personal financing account on the next day if account is found to be prompt.



8. Eligible customers will not receive any Cash Back one day after the instalment due date for the first 3 months and the final 7 months (total ten months without Cash Back payout). The total number of Cash Back payments will be equivalent to the total number months of the full financing tenure less ten (10) months. In the above illustration, the full financing tenure is sixty (60) months and the total number of Cash Back payments is 50 Cash Back payments (derived from 60 months minus 10 months).
9. The calculation of the Cash Back is as per Illustration below:

Illustration: Based on the loan/financing amount of RM100,000 for 5 years tenure at 11.28% p.a. interest/profit rate.

$$\begin{aligned} \text{Total Interest/} &= \text{Loan/Financing Amount} \times \text{Facility Tenure (years)} \times \text{Interest} \\ \text{Profit Payable} &= \text{Rate Charge/Profit Payable} \\ &= \text{RM100,000} \times 5 \text{ years} \times 11.28\% \text{ p.a.} \\ &= \text{RM56,400.00} \end{aligned}$$

$$\begin{aligned} \text{Monthly Instalment} &= (\text{Loan/Financing Amount} + \text{Total Interest/Profit payable}) / \\ &= \text{Facility Tenure (Months)} \\ &= (\text{RM100,000} + \text{RM56,400}) / 60 \text{ months} \\ &= \text{RM2,606.67 per month} \end{aligned}$$

Cash Back Percentage	Total Cash Back Earned Amount (RM)	Cash Back Earned Amount per month (RM)	Monthly Instalment over Cash Back Period (RM)
20%	= RM56,400 X 20% = RM11,280	= RM11,280 / (60 – 10) months = RM225.60	= RM2,606.67 – RM225.60 = RM2,381.07

11. The Cash Back payment will be credited into the Qualified Customers' active and valid Facility, which will be treated as an Advance Payment in the Facility account and is not available for withdrawal until the point of early or full settlement.
12. It is the Qualified Customers' responsibility to **call Customer Service Centre at 03-55169988 to notify the Bank no later than one (1) month** during the Cash Back Period for non-receipt of Cash Back for any month when due. Failing which, the Qualified Customers shall have received and accepted the Cash Back from the Bank and all unclaimed Cash Back after the one (1) month period will not be entertained and will be forfeited.
13. The Bank reserves the right to terminate the Cash Back and/or disqualify the Qualified Customers from this Campaign upon the occurrence of any of the following events:
- the Qualified Customer fails, neglects or delay any monthly instalment of the Facility by the due date prior to or during the Cash Back Period;
 - the Qualified Customer fails to pay the sum owing under the Facility upon demand by the Bank;
 - the Facility is restructured and/or rescheduled or participates in any payment relief assistance programs of any nature, at any time prior to the maturity of the Facility tenure;
 - the Qualified Customer makes an early settlement prior to the maturity of the Facility tenure.
14. To minimize the risk of late servicing of instalment and for the purpose of courtesy and convenience to the Qualified Customers, the Qualified Customers are strongly advised to make payments via any of the following methods:
- Open a Current Account or Savings Account ("CASA") with the Bank to allow for a Standing Instruction (SI). For example, monthly auto deduction from the Qualified Customers' CASA. Qualified Customers must ensure that there are sufficient funds in the account at least three (3) working days in advance of the instalment due date;
 - If the instalment due date falls on a **Friday, Saturday, Sunday or public holiday** and if the Qualified Customers wishes to make payment on the **same day of the instalment**, the Qualified Customers are strongly advised to pay through Interbank Fund Transfer

("IBFT") on MEPS **no later than 5:00 p.m.** via ATM at any financial institution or via any online banking platform chosen by the Qualified Customers.

- c) If the Qualified Customers wish to make payments via **Interbank GIRO (IBG)**, the Qualified Customers must perform the transaction **at least one (1) working day in advance** of the instalment due date. In the event of any IBG returned, the Cash Back will be terminated **and the Bank will not entertain any appeals.**
- d) If the Qualified Customers wish to make payments on the due date, the Qualified Customers must perform the transaction **before 11.00p.m.** on that day.

Notwithstanding the above, the preceding are non-exhaustive methods of repayment/payment indicated for the Qualified Customers' convenience and for information only. The Qualified Customers shall be responsible at all times to ensure timely and full servicing of the instalment as and when due as per the Notice of Disbursement received from the Bank. Prevailing charges may apply and shall be borne by the Qualified Customers.

- 15. This 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.
- 16. The Eligible Customers further agree to co-operate and comply with all reasonable requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
- 17. 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.
- 18. 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. For the updated version of the 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 or repugnancy thereof.
- 19. 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.
- 20. 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 the Campaign.
- 21. 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.
- 22. 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.
- 23. 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.

24. 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-Summaryof-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.