

**Alliance Bank**  
**AEIOU Seeds for Life - RM1 Alliance Buddy® Account**  
**Opening**

**Terms and Conditions**

1. The “AEIOU Seeds for Life - RM1 Alliance Buddy® Account Opening” is offered by Alliance Bank Malaysia Berhad (“Bank”) available from **16 June 2026 to 18 December 2026**; inclusive of both dates, unless as stated otherwise (“**Campaign Period**”).
2. By participating in this Campaign, the Eligible Customer(s) (as defined hereunder) are reminded to thoroughly read and fully understand all the Campaign Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.
3. To be eligible for the RM1 Alliance Buddy® Account Opening, Eligible Customer(s) must meet all of the following criteria:
  - 3.1 Must be Malaysian citizens, permanent residents, or foreign nationals who are parents or legal guardians of children aged below eighteen (18) years; and
  - 3.2 The child(ren) for whom the Alliance Buddy® Account is opened must be a Malaysian citizen.
  - 3.3 Fulfil either one (1) of the following:
    - a. AEIOU Seeds for Life Season 8 Comic Challenge Winner  
Present the official winner notification letter issued by Alliance Bank to the branch staff for prize redemption and verification to be entitled to the RM1 account opening; or
    - b. Registered Interest via AEIOU Campaign Page  
Successfully register interest for the RM1 Alliance Buddy® Account promotion via the AEIOU campaign page and present a screenshot of the confirmation message to the branch staff; or
    - c. Presentation of AEIOU Campaign Flyer / Promotional Cut Out  
Present an official AEIOU campaign flyer or promotional cut out from the flyer to the branch staff to be eligible for the RM1 account opening; or
    - d. Account Opening at AEIOU Events  
Open an account instantly with the assistance of Alliance Bank's Deposit Relationship Managers at any AEIOU school activation or on-ground event, as determined by Alliance Bank.
4. All other product features, requirements, and conditions applicable to the Alliance Buddy® Account (“Eligible Account”) shall remain unchanged. Customers may refer to the full product terms and conditions available on the Bank’s website ([https://www.alliancebank.com.my/Alliance/media/Documents/Banking/Deposits\\_Terms\\_Conditions\\_ENG.pdf](https://www.alliancebank.com.my/Alliance/media/Documents/Banking/Deposits_Terms_Conditions_ENG.pdf)).

#### **Other Terms and Conditions**

5. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice via the Bank’s official website.
6. The Campaign 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.

7. The Eligible Customer(s) further agrees to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
8. The Bank may disqualify any Eligible Customer(s) who breach these Terms and Conditions. All disqualification decisions shall be based on documented criteria and subject to internal review to ensure consistency and fairness.
9. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests shall be considered.
10. The Bank reserves the right at any time to add, delete, vary and/or amend the Campaign Terms and Conditions, wholly or in part, as per the bank's internal policies with prior notice. For the updated version of the Campaign 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.
11. In the event of any cancellation, termination, suspension or extension of the Campaign Period, the Eligible Customer(s) shall not be entitled 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 Customer(s) as a direct or indirect result of the said cancellation, termination, suspension or extension due to the Eligible Customer(s)' own act.
12. 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 Customer(s) or other parties due to the Eligible Customer(s)' own act resulting directly or indirectly from this Campaign.
13. All the Campaign 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 Customer(s) hereby agrees to submit to the exclusive jurisdiction of the competent courts of Malaysia.
14. Eligible Customers hereby give their unequivocal and irrevocable consent and authorise the Bank to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Customer(s).
15. 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](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.
16. 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, authorise, ratify or Reward 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.
17. By virtue of participating in this campaign, the Eligible Customer(s) 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](http://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.

### **Prevention and Mitigation of Banking Fraud and Scam**

18. The Bank may from time to time provide the latest update or content to educate the Eligible Customer(s) and create awareness that helps prevent or mitigate fraud and scam risk. These may include but not be limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
19. The Eligible Customer(s) shall keep in safe custody all banking instruments, for example cheque books/cheque leaves, security tokens, debit card telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Eligible Customer(s) shall notify the Bank immediately when the Eligible Customer(s) becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customer(s) shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Customer(s) had notified the Bank in accordance with these Terms and Conditions that the Eligible Customer(s)'s banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
20. Where any loss or damage suffered by the Eligible Customer(s) is solely attributed to the wilful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Eligible Customer(s) in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable for any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.
21. Upon being notified by the Eligible Customer(s) of such incident, the Bank shall conduct an investigation and the Eligible Customer(s) is required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measures upon detection (with/without prior consent from Eligible Customer(s)) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
  - i. Suspend or freeze the affected account;
  - ii. Revoke or reset the Eligible Customer(s)'s internet or mobile banking access; and/or
  - iii. Revoke the validity of banking instruments;and the Eligible Customer(s) will be notified once the above has been operated.

#### **Note:**

Protected by PIDM up to RM250,000 for each depositor.