

Business Partnership STAR Campaign ("Campaign") Terms and Conditions

The Campaign is organised by Alliance Bank Malaysia Berhad (Company Registration No. 198201008390 (88103-W) and Alliance Islamic Bank Berhad (Company Registration No. 200701018870 (776882-V) ("collectively referred to as "Bank").

Eligibility to Participate

1. The Campaign is open to approved Business Partners under the Bank's Business Partnership Programme.
2. The Campaign shall run for the respective Campaign Period indicated below, unless stated otherwise. The Bank reserves the right to extend or terminate the Campaign earlier in whole by giving prior notice via Business Partner Referral Platform.
3. By participating in the Campaign, Business Partners are deemed to have read and fully understood all the Terms and Conditions herein and agree to be bound by and accept all the Terms and Conditions including any amendments or variations to it and accept the same in its entirety.
4. The following Business Partners shall not be eligible to participate in the Campaign:
 - a) Business Partner whose account/facilities with the Bank are delinquent or unsatisfactory conducted as determined by the Bank; or
 - b) Business Partner who is or has become mentally unsound, deceased, adjudicated bankrupt (for individuals), wound up (for company), insolvent (for company) or has legal proceedings of any nature instituted against them; or
 - c) Business Partner whose account/facilities with the Bank are suspended, terminated or closed during the Campaign; or
 - d) Business Partner who is not an approved Business Partner or no longer an approved Business Partner; or
 - e) Business Partner as determined by the Bank to be not eligible from time to time.

Qualifying Criteria, Campaign Mechanics & Rewards

5. The Campaign comprises of the following:
 - i. 3STAR Business Current Account Campaign
 - ii. 3STAR Business Loan/Financing Campaign
 - iii. PartnerSTAR Recognition Campaign
6. Business Partners may participate in one or more Campaign during the respective Campaign Period by referring eligible customers ("Referee") to the Bank for Business Current Account/-i (collectively known as "BCA") opening and/or Business Loan/Financing via the Bank's Business Partner Referral Platform, a secure webpage dedicated for referral purpose (www.alliancebank.com.my/bizreferrals).
7. Referee shall be new-to-bank customers that falls under the Bank's SME and Commercial Banking segment criteria and does not have any existing BCA and Loan/Financing ("Facility(ies)") with the Bank nor hold/maintain any Facility with the Bank prior to the starting date of the Campaign Period. For the avoidance of doubt, a customer shall not be an eligible Referee if within 12 months prior to the starting date of the Campaign Period the customer closed a BCA with the Bank or cancelled/terminated/repaid a loan/financing with the Bank.
8. Business Partner are not allowed to refer themselves as Referee for the Campaign.
9. There is no limit or restriction on the number of Referee that can be referred by a Business Partner throughout the respective Campaign Period.
10. If the Referee have been referred by other Business Partner in any of the Campaign or other referral campaigns within the Bank, such referral will not be qualified in this Campaign.
11. If more than one Business Partner successfully refers the same Referee during the same Campaign Period, the Business Partner who first submits a completed referral via the Business Partner Referral Platform shall be recognised as valid referral.
12. A Referee referral shall be submitted via the Business Partner Referral Platform at www.alliancebank.com.my/bizreferrals prior to BCA opening or Business Loan/Financing

acceptance/disbursement by Referee. Any BCA opening or Business Loan/Financing acceptance prior to the submission of referral shall not be accepted as a successful referral for the purpose of the Campaign.

13. All Facility(ies) are to be declared in the referral submission to the Bank by checking the product(s) of interest in the Business Partner Referral Platform. Any additional Facility(ies) taken up by the Referee that are not stated in the referral submitted via the Business Partner Referral Platform shall not be considered as a successful referral.
14. Referrals submitted shall be valid from the date of submission until the end of the next financial year. A financial year runs from 1 April until 31 March of the following year. For example, a referral submitted via the Business Partner Referral Platform on 1 October 2025 shall remain as valid until 31 March 2027. If a referral is not successful by the expiry date, the referral will lapse and may be re-submitted as a new referral by the same Business Partner or different Business Partner in the future.
15. By completing and submitting the referral to the Bank, the Business Partner represents, undertakes and confirms the following for the purpose of the Campaign:
 - (i) that the Business Partner has obtained consent from the Referee or the Referee's person-in-charge/contact person for their name and contact details (as well as other personal data provided therein) to be disclosed to the Bank;
 - (ii) that the Referee or the Referee's person-in-charge/contact person consents to the Bank contacting them;
 - (iii) that the Business Partner has informed the Referee or the Referee's person-in-charge/contact person to read the Privacy Notice at the Bank's website <https://www.alliancebank.com.my/Notice-and-Choice-Principle-Statement-Personal-Data-Protection-Act-2010>; and
 - (iv) that the Business Partner agrees and consents for the Business Partner's name to be disclosed to the Referee.
16. The Bank has the sole right to approve or reject any referral by the Business Partner and any application for Facility(ies) by the Referee. Business Partner shall not be entitled to the Reward for any rejected or unapproved referrals.
17. Upon successful referral in any of the Campaign in accordance with its respective Campaign mechanics and within the respective Campaign Period below, a Business Partner shall be entitled to the respective Reward. Please refer to the following Campaign mechanics and Rewards:

17.1 Business Current Account (BCA) Campaign

Campaign: 3STAR Business Current Account Campaign Period: 1 October 2025 until 31 December 2025 (both dates inclusive)		
Reward		
Monthly	Quarterly	
RM100 Each *Successful Referral	Quarterly Cumulative *Successful Referrals	Reward
	11 to 19	RM500
	20 to 29	RM1,200
	30 & Above	RM2,500
*Definition of successful referral: - The Referee must be a new-to-bank customer and does not have any Facility with the Bank prior to the starting date of the Campaign Period; AND - BCA opened during Campaign Period; AND - The Referee have placed a minimum initial deposit of RM10,000 by next month of BCA opened month; AND - The Referee has activated Alliance BizSmart® Online Banking by next month from the BCA opened month. For clarification, customer shall not be an eligible Referee if within 12 months prior to the starting date of the Campaign Period the customer closed a BCA with the Bank.		

Table 1

- For the avoidance of doubt, BCA here is defined as Malaysia Ringgit (MYR) BCA. In instance where Referee takes up second BCA, only the first BCA is eligible for rewards. Other product take up such as Fixed Deposit or Fixed Deposit-i is NOT eligible for referral rewards.
- Business Partner can continue to receive additional Reward if the Referee take up another Facility with the Bank (i.e. Business Loan/Financing within three (3) months from the first Successful Referral month).

For better clarity, for example, a Referee's Business Current Account is opened in October 2025 (first month) and Referee's Business Loan/Financing is approved and accepted with documentations executed/completed in December 2025 (third month), Business Partner is eligible to receive referral Reward as stipulated in 3STAR Business Current Account and 3STAR Business Loan/Financing providing the referral(s) fulfil the definition of successful referral.

17.2 Business Loan/Financing Campaign

Campaign: 3STAR Business Loan/Financing Campaign Period: 1 October 2025 until 31 December 2025 (both dates inclusive)		
Product	Successful Referral	Reward
Business Loan/Financing	**Successful referral of Business Loan/Financing (with minimum loan/financing amount of RM20,000 and maximum of RM3.0mil) approved by the Bank. - Term Loan/Financing - Overdraft/Cashline - Trade	Zero point one percent (0.1%) of total loan/financing amount
Business Premises Financing (BPF) Only	**Successful referral of Business Premises Financing (with minimum loan/financing amount of RM200,000 and maximum of RM3.0mil) approved by the Bank.	Zero point zero five (0.05%) of total loan/financing amount
**Definition of successful referral: - The Referee is a new-to-bank customer and does not have any Facility with the Bank prior to the starting date of the Campaign Period; AND - The Referee accepted loan/financing with documentations executed/completed during Campaign Period; AND - Loan/financing successfully disbursed. For clarification, customer shall not be an eligible Referee if within 12 months prior to the starting date of the Campaign Period the customer cancelled/terminated/repaid a loan/financing with the Bank.		

Table 2

17.3 Partnership Campaign

Campaign: PartnerSTAR Recognition Campaign Period: 1 April 2025 until 31 March 2026 (both dates inclusive)
Pre-Requisite Criteria: At least 1 referral every month throughout the Campaign Period.
Winners: - Business Partner who achieves the below requirements will receive a recognition plaque and Reward as stipulated below. - Business Partner is only entitled to receive one recognition and Reward on first come first served basis (subject to availability) and subject to the terms and conditions herein. - The maximum allocation for each recognition and Reward is up to 3 Business Partners only.

Recognition	Requirements	Reward* (non-cash)
Thriving Star	20 Successful Referrals [^]	RM500 worth of Reward
Endurance Star	40 Successful Referrals [^]	RM2,000 worth of Reward
Pinnacle Star	60 Successful Referrals [^]	RM5,000 worth of Reward

[^]Definition of successful referrals:

1. The Referee is a new-to-bank customer and does not have any Facility with the Bank prior to the starting date of the Campaign Period; AND
2. Successfully opened BCA during Campaign Period, placed a minimum initial deposited RM10,000 by next month of account opened month and activated BizSmart® Online Banking by next month of account opened month; OR
3. Customer accepted loan/financing with documentations executed/completed during Campaign Period and loan/financing is disbursed.

For clarification, customer shall not be an eligible Referee if within 12 months prior to the starting date of the Campaign Period the customer closed a BCA with the Bank or cancelled/terminated/repaid a loan/financing with the Bank.

*Reward shall be in-kind and determined at the sole discretion of the Bank.

Table 3

Reward Fulfilment

18. For cash Reward, the Reward shall only be credited into the Business Partner's BCA maintained with the Bank by way of direct credit and for non-cash Reward, the Reward shall be awarded to the Business Partner upon discussion with the Business Partner, all following the Rewards Schedule below:

Campaign	Reward Schedule	
3STAR Business Current Account	Monthly	Quarterly
	Reward will be credited within two months upon successful referral	Reward will be credited on quarterly basis, within two months from the end of each quarter
3STAR Business Loan/Financing	Reward will be credited within two months after the loan/financing disbursement month	
PartnerSTAR Recognition	Reward will be awarded within two months from the end of the Campaign Period.	

Table 4

19. The Business Partner will be notified by the Bank's Relationship Manager upon fulfilment of the Reward by the Bank.
20. The Bank will not entertain any request to credit the Reward to other accounts maintained with the Bank or with any other bank. Business Partner must not have closed or have had their company's BCA closed or terminated by the Bank. If the Business Partner Company's BCA has been closed or terminated before the Reward has been credited, the Business Partner will not be entitled to receive the Reward under the Campaign.
21. The Reward is provided on an "as is" basis and is not transferrable to any third party, and is not exchangeable for physical cash, credit, cheque or any other items in kind.
22. For non-cash Reward:
- a. The Reward is subject to availability. The Bank reserves the right to change or substitute at any time, at its own discretion, the Reward with other item(s) or reward(s) of similar value with prior notice. The

Reward given for this Campaign shall be at the Bank's sole and absolute choice and any decision made by the Bank in respect thereof shall be deemed as final.

- b. Any risk of loss and damage to the Reward is passed to the Business Partner upon delivery of the Reward to the Business Partner. The Bank or its appointed representatives shall not be liable for or obliged to replace any defective, lost, damaged or stolen Reward.
- c. The Bank will not assume any responsibility nor be liable for whatsoever including but not limited to any support, warranty, defects and malfunction relating to the Reward.
- d. Where applicable, the Reward shall be subjected to the terms and conditions of the supplier, manufacturer and/or merchant of the relevant Reward which the terms and conditions are separated from the Bank's terms and conditions governing this Campaign.
- e. Business Partners hereby agree and authorises the Bank to disclose their personal details (including but not limited to name, NRIC number, phone number(s) and mailing address) to the supplier(s), manufacturer(s), merchant(s), agent(s), service provider(s) and/or distributor(s) appointed to deliver the Reward.
- f. It is the Business Partner's responsibility to ensure that his/her phone number(s) and mailing address provided are current and updated in the Bank's records. Delivery of the Reward will be made to the Business Partner's latest address in the Bank's records within Malaysia. The Bank shall not be responsible to the Business Partner for non-delivery of the Reward or any loss suffered in the event the Business Partner's phone number(s) and/or mailing address in the Bank's record are not current or inaccurate.
- g. Where applicable, Business Partners are advised to examine the Reward upon receipt. If the Reward is found to be faulty or damaged, Business Partners should liaise with the relevant supplier, merchant, manufacturer, agent or service provider directly. The Bank does not provide any warranty or guarantee of any kind for the Reward nor shall the Bank be responsible for the quality, merchantability or fitness whatsoever of the Reward. The Bank does not represent and is not an agent of the supplier(s), manufacturer(s), merchant(s), agent(s) and/or service provider(s) whatsoever participating in this Campaign. The Bank shall not be liable to Business Partners or other persons whatsoever for any losses, costs or damages whatsoever of any kind as may be sustained, suffered or incurred by Business Partners or any person(s) whatsoever, resulting from the use of the Reward or otherwise.
- h. The Bank has not certified the Reward and expressly excludes and disclaims any representations, warranties or endorsements whatsoever, whether express of implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials in respect of this Campaign and the Reward and whatsoever in connection thereof.
- i. The Bank shall not entertain any complaint whatsoever in connection with the Reward. Business Partners shall seek recourse with the relevant supplier, manufacturer, merchant, agent or service provider directly.
- j. The Reward shown in the advertisements and other marketing materials are for illustration purposes only. The actual design may differ.

General Terms & Conditions

- 23. The Campaign Terms and Conditions and Bank's decision on all matters relating to this Campaign shall be final and binding on all Business Partner and no correspondence and/or appeal in respect thereof shall be entertained.
- 24. These Campaign 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 Facility(ies) maintained with the Bank or the Business Partnership Programme Term and Conditions as amended from time to time ("Existing Terms").

25. By participating in this Campaign, Business Partners hereby give their unequivocal and irrevocable consent and authorises the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
26. 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 Business Partner or other parties, resulting directly or indirectly from this Campaign due to the Business Partner's own negligence.
27. By participating in this Campaign, Business Partners 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 current and future advertising and/or promotion purposes in any manner it deems appropriate without any compensation.
28. The accounts of Business Partners must at all times (i) be valid, in good credit standing and not be in breach of any terms of these Campaign Terms and Conditions or the Existing Terms; and (ii) not be terminated or closed or be made subject to any attachment, adverse orders made by Court or any authorities sanctioned by laws, delinquent and/or invalid or cancelled as may be determined by the Bank in order to be entitled for the Reward.
29. The Bank reserves the right to withdraw/cancel, terminate, suspend or extend this Campaign and to add, delete, suspend or vary these Campaign Terms and Conditions, wholly or in part at its absolute discretion with prior notice by way of posting on the Business Partner Referral Platform or by any other means of notification which the Bank may select and such shall be binding on Business Partners as from the date of the notification or from such other date as may be specified by the Bank in the notification. Business Partners agree to access the Bank's website at regular intervals to view these Campaign Terms and Conditions and are deemed to have agreed with and be bound by any addition, deletion, suspension or variation to these Campaign Terms and Conditions. In the event of any inconsistency between the Campaign Terms and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.
30. The Bank reserves the right to disqualify the participation of any Business Partner or forfeit the Reward in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of these Campaign Terms and Conditions at its discretion. All records of the Bank on the transaction(s) made shall be deemed conclusive and final.
31. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of Business Partner or forfeiture of the Reward shall not entitle Business Partner to any claim or compensation against the Bank or for any and all losses or damages suffered or incurred by Business Partner as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
32. The Bank shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Business Partner resulting directly or indirectly from this Campaign. The Bank shall not be liable or held responsible to Business Partner in any manner whatsoever if the Bank is unable to perform any of its obligations under this Campaign directly or indirectly due to any force majeure event which include but not limited to any act of God, war, strike, riot, industrial dispute, lockout, fire, drought, flood, storm or any event beyond the reasonable control of the Bank.
33. Business Partners shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Campaign.
34. These Campaign Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and Business Partners agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
35. Business Current Account-i is based on Shariah contract of Tawarruq.