

# **Alliance Bank Safe Deposit Box Complimentary Insurance Campaign Terms and Conditions**

1. The “Safe Deposit Box Complimentary Insurance Campaign” (“Campaign”) is organised by Alliance Bank Malaysia Berhad (“the Bank or “ABMB”) with Zurich General Insurance Malaysia Berhad (ZGIMB) shall run from **1 July 2025 to 30 June 2026**; inclusive of both dates, unless as stated otherwise (“Campaign Period”).
2. By participating in this Campaign, the Eligible Customers (as defined hereunder) are reminded to thoroughly read and fully understand all the Terms and Conditions herein before agreeing to be fully bound by and accept all the Terms and Conditions.
3. This Campaign is open to all new-to-bank and existing-to-bank ABMB customers who signed up, paying rental or renewed Safe Deposit Box (“SDB”) with ABMB (“Eligible Customers”) during the Campaign Period.
4. New customers and existing customers who meet the conditions as set out hereinafter be collectively referred to as “Eligible Customers”. Not with standing the above mentioned, 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;
  - c) Any other persons as determined by the Bank to exclude according to its internal policy (ies);
  - d) The Bank’s customers who are in default of any facilities granted by ABMB (including its subsidiaries and related companies) at any time before or during the Campaign Period;
  - e) Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives;
  - f) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate; or
  - g) Payroll customers under Alliance@Work.
5. To be entitled for the complimentary of Z-Alliance Safe Deposit Box (“Z-Alliance SDB”) insurance top up campaign for Safe Deposit Box as stipulated in **Table A** below (“Complimentary”), the Eligible Customer must meet the minimum criteria stated in **Table A**.
6. Eligible Customers will be automatically granted with Z-Alliance SDB when they sign up / renew Safe Deposit Box that meet the Campaign Terms and Conditions.

**Table A:**

Eligible Customer	Complimentary
a) New SDB customers who open a SDB of any size during the Campaign period.	Complimentary 1 year coverage* of up to RM20,000 Z-Alliance SDB which underwritten by ZGIMB.
b) Existing SDB customers who renew SDB by paying rental during the Campaign Period.	

*Note: \*Complimentary period starting from the renewal or purchase date of the SDB upon successful payment.*

### Other Terms and Conditions

7. Safe Deposit Box is subject to availability and on first come first serve basis
8. Eligible Customers can refer to <https://www.alliancebank.com.my/Personal/Banking/Safe-Deposit-Box> for more information on SDB and

<https://www.alliancebank.com.my/Personal/Insurance/General-Insurance/Z-Alliance-Safe-Deposit-Box-Insurance> for more information on Z-Alliance SDB.

9. The main terms and conditions governing SDB shall continue to apply. Eligible Customer may refer to [https://www.alliancebank.com.my/Alliance/media/documents/banking/safe\\_deposit\\_box\\_tnc\\_en.pdf](https://www.alliancebank.com.my/Alliance/media/documents/banking/safe_deposit_box_tnc_en.pdf) for SDB Terms and Conditions.
10. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.
11. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice.
12. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, with prior notice. 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 s official website.
13. No cash/credit alternative will be provided in exchange for the Complimentary.
14. The Bank shall not accept any responsibility in the event the Complimentary is not issued within the fulfillment period due to incorrect or incomplete details provided by the Eligible Customers. 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.
15. 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 Complimentary without liability incurred by the Bank.
16. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Complimentary 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
17. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Complimentary. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Complimentary and/or non-fulfillment by any of its agents/suppliers/distributors.
18. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers for unauthorised use of the Complimentary by any person(s) that was not approved by the Bank.
19. 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.
20. 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.
21. . The Bank reserves the right to disqualify any Eligible Customer or forfeit the Complimentary benefit in cases involving fraud, unauthorised or reversed transactions, or material breach of these Terms and Conditions. Such decisions will be based on the Bank's internal records and assessment, which shall be deemed final unless otherwise required by law.

22. Decisions made by the Bank in relation to this Campaign will be final. However, customers may contact the Bank for clarification or assistance through our official customer support channels
23. 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 Eligible Customers as a direct or indirect result of the said cancellation, termination, suspension or extension due to the Eligible Customers own act.
24. 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.
25. 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.
26. By participating in this Campaign, Eligible Customers agree that ABMB may use, publish and/or display their names, photographs, or videos taken for the purpose of this Campaign's advertising and promotional activities. Such use shall be limited to this Campaign only. Eligible Customers who do not wish to have their details used for this purpose may contact the Bank to opt out, without affecting their eligibility to participate in the Campaign. ABMB will ensure that all personal data used for promotional purpose shall be handled in accordance with the Personal Data Protection Act 2010 and the Bank's Notice & Choice Statement
27. 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.
28. 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 Protection 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.
29. 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**

Banca products are eligible for protection by PIDM except for Investment Products. The insurance benefits are protected up to RM500,000 under the Takaful and Insurance

Protection System ("TIPS") as prescribed under PIDM guideline available at [www.pidm.gov.my](http://www.pidm.gov.my)

Zurich General Insurance Malaysia Berhad is a member of PIDM.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") brochure or contact Zurich General Insurance Malaysia or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

**DISCLAIMER FOR BANCASSURANCE PRODUCTS**

By virtue of receiving the complimentary insurance coverage, you are advised to refer to the terms and conditions in the Product Brochure and Product Disclosure Sheet for details of the important features and major exclusions of the insurance plan.

This insurance product(s) is/are underwritten by Zurich General Insurance Malaysia Berhad (201701035345 (1249516-V)), a licensed insurance company regulated by Bank Negara Malaysia and is distributed by Alliance Bank Malaysia Berhad ("Bank") (198201008390 (88103-W)). Zurich General Insurance Malaysia Berhad shall take full responsibility or liability for the plan or the products and services offered.