YOUR DREAM HOME CAMPAIGN
TERMS AND CONDITIONS

ALLIANCE BANK X SOFAX

1 September 2026 to 31 August 2027

TERMS & CONDITIONS FOR "YOUR DREAM HOME CAMPAIGN"

These Terms and Conditions ("**Terms**") govern the Your Dream Home Campaign ("**Campaign**"), a joint promotion organised by Alliance Bank Malaysia Berhad ("**ABMB**" or "**Bank**"), Alliance Islamic Bank Berhad ("**AIS**" or "**Bank**") and SofaX Sdn Bhd (Registration Number: 201901002270 (1311596-P)) ("**SofaX**") (collectively referred to a "**Parties**"). Under this Campaign, Eligible Customers (as defined herein) shall be entitled to receive reward points equivalent to Ringgit Malaysia Fifteen Thousand (RM15,000) in **SofaX Furnishing Credits** ("Reward") subject to the Terms set out herein.

By participating in this Campaign, the Eligible Customers are reminded to read thoroughly and fully understand all the Terms of this Campaign before agreeing to be fully bound by and accept all the Terms.

1. Campaign Period

1.1. This Campaign shall run for a period of twelve (12) months, commencing from 1 September 2026 and ending on 31 August 2027, both dates inclusive ("**Campaign Period**"), unless extended or terminated earlier at the discretion of the Parties.

1.2. The Parties reserve the right to vary, postpone, reschedule, or terminate the Campaign Period at any time, with prior notice and without incurring any liability.

2. Eligibility

2.1. The following individuals are NOT eligible to participate in this Campaign: -

2.1.1. Non-Individual customers.

2.1.2. Customers who obtained the loan/financing before/after the Campaign Period.

2.1.3. Persons who are of unsound mind, minors, or bankrupt.

2.1.4. Any other person(s) as may be determined by the Bank to exclude according to the Bank's internal policy(ies).

2.2. To be eligible to participate in this Campaign and receive the SofaX Furnishing Credits, each Eligible Customer must satisfy all the following conditions:

2.2.1. Submit a mortgage loan/financing application to the Bank and obtain approval during the Campaign Period.

2.2.2. The mortgage loan/financing must be of a minimum of Ringgit Malaysia Three Hundred Thousand (RM300,000) and come with Mortgage Reducing Term Assurance ("MRTA"), Mortgage Level Term Assurance ("MLTA"), Mortgage Reducing Term Takaful ("MRTT"), or Mortgage Level Term Takaful ("MLTT").

2.2.3. Accept and sign the Letter of Offer ("LO") issued by the Bank within fourteen (14) calendar days from the date of issuance.

Scenario	Details	Eligibility
1	Loan/Financing application date: 20 September 2026 LO issuance date: 25 September 2026 LO acceptance date: 30 September 2026	Eligible
2	Loan/Financing application date: 2 February 2027 LO issuance date: 4 February 2027 LO acceptance date: 22 February 2027	Not Eligible
3	Loan/Financing application date: 31 March 2027 LO issuance date: 5 April 2027 LO acceptance date: 18 April 2027	Eligible

2.3. Each approved mortgage loan/financing is entitled to a **one-time Reward allocation** of SofaX Furnishing Credits, irrespective **of the number of applicants**

2.4. The Reward redemption code will be sent via SMS to the mobile number registered with the Bank of the mortgage loan/financing primary accountholder within sixty (60) days from the date of execution of the mortgage loan/financing documents.

2.5. For the purpose of this Campaign:

2.5.1. **Participating Partners** means merchants and/or service providers who participate and accept Points (as defined hereinafter). The list of Participating Partners is listed in the SofaX App and will be updated from time to time;

2.5.2. **Qualified Transaction** means any purchase of selected products and/or services, including interior design, from any Participating Partners by the Eligible Customers through the SofaX App;

2.5.3. **Bill Amount** means the amount in the billing for any Qualified Transaction issued by Participating Partners and payable by Eligible Customers;

2.5.4. **Points** refer to the reward points from SofaX Furnishing Credits awarded by SofaX to Eligible Customers through the SofaX App. The Points may be redeemed for a discount at the rate of 8% on the Bill Amount. SofaX reserves the right to revise the discount rate at its discretion by giving prior notice to the Eligible Customers.

2.6. Eligible Customers must download and register the SofaX App to receive the Reward. The Reward will be provided in a form of SofaX points with a utilisation rate of 8%, which customers can use for their purchase through the Participating Partners as per the Scenario below: -

Participating Merchants	Opening Balance SofaX Furnishing Credit (RM)	Bill Amount at Participating Merchants (RM)	Utilization/Discount Rate of 8% (RM)	Balance Payment to be paid by Eligible Customer (RM)	Balance SofaX Furnishing Credit (RM)
	A	B	C = (B) x 8%	(B) - (C)	(A) - (C)
CasaMorris	15,000	100,000	8,000	92,000	7,000
Lorenzo	7,000	30,000	2,400	27,600	4,600
TBM	4,600	20,000	1,600	18,400	3,000
Curtain Brothers	3,000	20,000	1,600	18,400	1,400
Packers Xpress	1,400	12,000	960	11,040	440
Fukuro Kitchenware	440	5,500	440	5,060	-

2.7. The validity period of the Points shall be such period as specified in the SofaX App. Thereafter, all unutilised Points shall be automatically cancelled without prior notification.

2.8. SofaX shall reinstate the Points that have been deducted for any Qualified Transaction upon a successful refund request by the Eligible Customer, made through the Participating Partners ("**Reversed Points**"). The validity period of the Reversed Points shall be such period as specified in the SofaX App.

2.9. The Points are non-transferable and non-assignable to any other party or parties and not exchangeable for other goods, rewards, cash or any other credit, whether in part or in full, in any circumstances. Points awarded to Eligible Customers have no monetary value and do not constitute the Eligible Customers' property.

2.10. Please refer to https:www.sofax.com/cashbackmerchants.html for full list of SofaX's home furnishing and interior design participating merchants.

3. General Terms & Conditions

3.1. By participating in this Campaign, the Eligible Customers shall have read, understood, and accepted the Terms.

3.2. The Terms shall be supplemental to and not be in derogation of any one or more of the existing Terms and Conditions and/or guidelines governing and/or regulating the operations and/or maintenance of the loan/financing accounts or otherwise.

3.3. All decisions made by the Bank in relation to this Campaign shall be final and binding on the Eligible Customers. No correspondences, appeals or disputes in respect of the same shall be entertained.

3.4. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, with notification to be published at the Bank's website at www.alliancebank.com.my prior to the changes. In the event of any inconsistency between the Terms and Conditions hereunder and the updated version(s), the latter shall prevail to the extent of such inconsistency.

3.5. For any cancellations, terminations, suspension or extension of this 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 due to the Eligible Customers own act.

3.6. 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.

3.7. 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.

3.8. 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/Notice-and-Choice-Principle-Statement-Personal-Data-Protection-Act-2010 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.

3.9. 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 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.

3.10. By virtue of participating in this Campaign, the Eligible Customers hereby acknowledge that it has been made aware of the Bank's anti-bribery and corruption summary of the certificate available at https://www.alliancebank.com.my/Anti-Bribery-and-Corruption-Summary-of-Policy 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.

3.11. The Bank gives no representation or warranty with respect to any goods or services provided by SofaX. In particular, the Bank gives no warranty with respect to the quality of goods or services redeemed or their redeemability and suitability for any purpose. For any dispute concerning the quality of goods or services received from SofaX, customers are encouraged to call SofaX at 017-394 1763 or email SofaX at marketing@sofax.com or call the Bank Customer Contact Centre at 03-5516 9988.

3.12. These Terms and Conditions are to be read together with the terms and conditions provided by SofaX at http://cashback.sofax.com.my.

Prevention and Mitigation of Banking Fraud and Scam

3.13. The Bank may from time to time provide the latest update or content to educate the Eligible Customers and create awareness that helps prevent or mitigate fraud and ascam risk. These may include but are not limited to security tips, software/operating system/application/version updates, and regulation requirements from any relevant governing bodies.

3.14. The Eligible Customers shall keep in the safe custody of all banking instruments, for example, cheque books/cheque leaves, security tokens, debit cards, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code ("**TAC**"). The Eligible Customers aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customers are 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 Customers 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.

3.15. Where any loss or damage suffered by the Eligible Customers are 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 Customers 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.

3.16. Upon being notified by the Eligible Customers of such incident, the Bank shall conduct an investigation and the Eligible Customers are 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 customer) 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 Customers' internet or mobile banking access; and/or
iii. Revoke the validity of banking instruments;

and the Eligible Customers will be notified once the above has been operated.