

# **Alliance Privilege Investment AUM Campaign Terms and Conditions**

1. The “Alliance Privilege Investment AUM” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) and shall run from 1 April 2025 to 31 March 2026 (both dates inclusive) or such other period as may be notified by the Bank from time to time (“**Campaign Period**”).
2. By participating in this Campaign, the Eligible Customers (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

### Eligibility

3. This Campaign is open to all new and existing Alliance Privilege Customers (“**Eligible Customers**”) with the following offers stipulated below:

Offer(s)	Eligible Customers
Offer 1 – Quarterly Investment Asset Under Management (“ <b>AUM</b> ”) Incremental	Open to Eligible Customers who fulfil the following criteria: <ul style="list-style-type: none"> <li>• Have a minimum Investment AUM equivalent and/or above RM1,000,000 at the end of the respective quarter of the Campaign Period as per Table 2;</li> <li>• Have a minimum quarterly Investment AUM incremental of RM1,000,000 during the Campaign Period; and</li> <li>• Have at least one (1) new Investment transaction; and</li> <li>• Maintain a minimum Net Investable Assets Under Management (“<b>NIA_AUM</b>”) of RM300,000.</li> </ul>
Offer 2 – Annual Investment Asset Under Management (“ <b>AUM</b> ”) Incremental	Open to Eligible Customers who fulfil the following criteria: <ul style="list-style-type: none"> <li>• Have a minimum Investment AUM equivalent and/or above RM1,000,000 at the end of the Campaign Period; and</li> <li>• Have a minimum annual Investment AUM incremental of RM20,000,000 during the Campaign Period; and</li> <li>• Have at least one (1) new Investment transaction; and</li> <li>• Maintain the minimum Net Investable Assets Under Management (“<b>NIA_AUM</b>”) of RM300,000.</li> </ul>

4. The participating investments accounts are Unit Trust Accounts, Structured Investment Accounts, Dual Currency Investment Accounts and Retail Securities/Retail Sukuk Accounts (“**Participating Investment Accounts**”). Amanah Saham Nasional Berhad (“**ASNB**”) is excluded from this Campaign.
5. NIA\_AUM refers to deposits (excluding Savelink Account/-i) and/or Investments (excluding Amanah Saham Nasional Berhad (“**ASNB**”) and Bancassurance Regular Premium (“**RP**”)).
6. Notwithstanding the foregoing, the following person(s) shall, however, not be eligible to participate in this Campaign:
  - a. Permanent and/or contract employees of the Bank;
  - b. Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank;
  - c. Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted;
  - d. Individuals who are financially insolvent or who have been adjudicated bankrupt;
  - e. The Bank’s customers who are in default of any facilities granted by the Bank (including its subsidiaries and related companies) at any time before or during the Campaign Period;
  - f. Any other persons as determined by the Bank to be excluded according to its internal policy(ies);
  - g. 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.

## Campaign Mechanics

### 7. Offer 1 – Quarterly Investment AUM Incremental

- a. Eligible Customers are entitled to the Quarterly Reward stipulated in **Table 1** below upon meeting the Minimum Quarterly Investment AUM Incremental:

**Table 1**

Tier	Minimum Quarterly Investment AUM Incremental	Quarterly Reward	Capping per Quarter
1	RM1,000,000 - < RM3,000,000	RM1,000	60 Eligible Customers
2	RM3,000,000 - < RM5,000,000	RM2,500	15 Eligible Customers
3	≥ RM5,000,000	RM4,000	15 Eligible Customers

- b. Investment AUM refers to the total sum balances in the Participating Investments Accounts as defined in Clause 4.
- c. The Campaign's respective Quarter Period and Quarter End Position Date are defined in the **Table 2** below:

**Table 2**

Campaign Quarter	Campaign Quarter Period	Quarter End Position Date
Quarter 1	1 April 2025 – 30 June 2025	30 June 2025
Quarter 2	1 July 2025 – 30 September 2025	30 September 2025
Quarter 3	1 October 2025 – 31 December 2025	31 December 2025
Quarter 4	1 January 2026 – 31 March 2026	31 March 2026

- d. Eligible Customers who have yet to be eligible for any Quarterly Reward, the Quarterly Reward will be calculated by comparing the Investment AUM in Quarter End position to the Investment AUM position as of 31 March 2025.

*Example:*

*Customer A is currently participating in the Quarter 3 (1 October 2025 – 31 December 2025) reward but has yet to be eligible for his/her 1<sup>st</sup> Quarterly Reward in the previous quarter(s). Customer A's Quarterly Investment AUM Incremental will be calculated by comparing to his/her Investment AUM as of 31 March 2025 i.e.*

$$\text{Investment AUM Incremental} = \text{Investment AUM}_{\text{as of 31 Dec 25}} - \text{Investment AUM}_{\text{as of 31 Mar 25}}$$

*Customer A:*

Campaign Quarter	Campaign Quarter Period	Quarter End Position Date	Investment AUM in Quarter-End Position	Investment AUM in Previous Eligible Quarter End or 31 March 2025	Investment AUM Incremental	Eligible for Campaign Quarter Reward
Quarter 1	1 April 2025 – 30 June 2025	30 June 2025	RM1,500,000	RM1,300,000 (as at 31 Mar'25)	RM200,000	No
Quarter 2	1 July 2025 – 30 September 2025	30 September 2025	RM1,500,000	RM1,300,000 (as at 31 Mar'25)	RM200,000	No
Quarter 3	1 October 2025 – 31 December 2025	31 December 2025	RM2,500,000	RM1,300,000 (as at 31 Mar'25)	RM1,200,000	Yes
Quarter 4	1 January 2026 – 31 March 2026	31 March 2026	RM2,500,000	RM2,500,000 (as at 31 Dec'25)	-	No

- e. Eligible Customers who are eligible for at least one (1) Quarterly Reward, the subsequent Quarterly Reward will be calculated by comparing the Investment AUM in Quarter End position to the Investment AUM of the previous eligible quarter's end date position.

*Example:*

*Customer B is currently participating in the Quarter 3 (1 October 2025 – 31 December 2025) reward and was eligible for the Quarterly Reward in Quarter 1 (1 April 2025 – 30 June 2025). Customer B's Quarterly Investment AUM Incremental will be calculated by comparing to his/her Investment AUM as of 30 June 2025 i.e.*

$$\text{Investment AUM Incremental} = \text{Investment AUM}_{\text{as of 31 Dec 25}} - \text{Investment AUM}_{\text{as of 30 Jun 25}}$$

*Customer B:*

Campaign Quarter	Campaign Quarter Period	Quarter End Position Date	Investment AUM in Quarter End Position	Investment AUM in Previous Eligible Quarter End or 31 March 2025	Investment AUM Incremental	Eligible for Campaign Quarter Reward
Quarter 1	1 April 2025 – 30 June 2025	30 June 2025	RM2,500,000	RM300,000 (as at 31 Mar'25)	RM2,200,000	Yes
Quarter 2	1 July 2025 – 30 September 2025	30 September 2025	RM2,700,000	RM2,500,000 (as at 30 Jun'25)	RM200,000	No
Quarter 3	1 October 2025 – 31 December 2025	31 December 2025	RM3,700,000	RM2,500,000 (as at 30 Jun'25)	RM1,200,000	Yes
Quarter 4	1 January 2026 – 31 March 2026	31 March 2026	RM3,700,000	RM3,700,000 (as at 31 Dec'25)	-	No

- f. In the event the Eligible Customers have a Quarterly Investment AUM Incremental of more than RM1,000,000 but the total Investment AUM by the Quarter end position date is less than RM1,000,000, the Eligible Customers is not eligible for Offer 1.
- g. The Investment AUM amount is calculated based on the daily market pricing of respective investment products.
- h. The Quarterly Reward is based on a first-come, first-served basis according to the investment's transaction trade date. The Campaign shall end when either the Bank has achieved the Quarterly Reward capping as stated in Table 1 or at the end of the Campaign Period, whichever comes first.
- i. Eligible customers who do not have an existing Investment account/profile/record in our banking system as of 31 March 2025 and meet the Minimum Quarterly Investment AUM Incremental are entitled to Special Reward stipulated in **Table 3** below:

**Table 3**

Tier	Minimum Quarterly Investment AUM Incremental	Special Reward	Capping
1	RM1,000,000 - < RM3,000,000	RM500	40 Eligible Customers
2	RM3,000,000 - < RM5,000,000		
3	≥ RM5,000,000		

- j. Each Eligible Customer is entitled to a one (1) time Special Reward only throughout the Campaign Period.
- k. The Special Reward is based on first-come-first-served basis according to the investment's transaction trade date. The Campaign shall end when either the Bank has achieved the Special Reward capping as stated in Table 3 or at the end of the Campaign Period, whichever comes first.
- l. The Quarterly Reward and Special Reward will be credited to the Current or Savings Account ("**CASA-i**") (excluding Share Margin Financing, SaveLink, Foreign Currency Account) maintained by

the Eligible Customers within 90 days after the fulfilment of Clause 3 and Clause 7(i) in respective Quarter End Position Date as defined in Table 2.

8. Offer 2 – Annual Investment AUM Incremental

- a. Eligible Customers are entitled for the Annual Reward as stipulated in **Table 4** below upon meeting the Minimum Annual Investment AUM Incremental:

**Table 4**

Minimum Annual Investment AUM Incremental	Annual Reward	Capping
RM20,000,000	RM10,000	5 Eligible Customers

- b. Investment AUM refers to the total sum balances in the Participating Investments Accounts as defined in Clause 4.
- c. The Investment AUM incremental will be calculated by comparing the Eligible Customer's Investment AUM position as of 31 March 2026 to the Eligible Customer's Investment AUM position as of 31 March 2025. i.e.

$$\text{Investment AUM Incremental} = \text{Investment AUM}_{\text{as of 31 Mar 26}} - \text{Investment AUM}_{\text{as of 31 Mar 25}}$$

*Example:*  
*Customer C:*

Campaign Period	Investment AUM Position as of 31 March 2025	Investment AUM Position as of 31 March 2026	Investment AUM Incremental	Eligible for Campaign Annual Reward
1 April 2025 – 31 March 2026	<b>RM500,000</b>	RM50,000,000	<b>RM49,500,000</b> (RM50,000,000 – RM500,000)	<b>Yes</b>

- d. In the event the Eligible Customers have an Annual Investment AUM Incremental of more than RM20,000,000 but the total Investment AUM by 31 March 2026 is less than RM1,000,000, the Eligible Customers are not eligible for Offer 2.
- e. The Investment AUM amount is calculated based on daily market pricing of respective investment products.
- f. The Annual Reward is based on first-come-first-served basis according to the investment's transaction trade date. The Campaign shall end when either the Bank has achieved the Annual Reward capping as stated in Table 4 or at the end of the Campaign Period, whichever comes first.
- g. The Annual Reward will be credited into the CASA/-i (excluding Share Margin Financing, SaveLink, Foreign Currency Account) maintained by the Eligible Customers within 90 days from 31 March 2026 after the fulfilment of Clause 3.
9. The Eligible Customers must maintain an active and valid CASA/-i with the Bank, failing which the Quarterly Reward, Special Reward and Annual Reward shall be forfeited.
10. In the event the Eligible Customers have more than one (1) CASA/-i, the CASA/-i with the highest End of Period ("**EOP**") balance at the point of data will be credited with the Quarterly Reward, Special Reward and Annual Reward. For the avoidance of doubt, EOP balance refer to end of day balance at the point of crediting the Quarterly Reward, Special Reward and Annual Reward into CASA/-i.
11. For Eligible Customers who hold accounts jointly with other parties, all such accounts shall be considered as one single account only based on the name of the primary account holder. In the event of joint account holders, the Quarterly Reward, Special Reward and Annual Reward shall be given to the primary account holder only.
12. The Eligible Customers will be notified by their respective Relationship Manager for the successful crediting of the Quarterly Reward, Special Reward and Annual Reward.

13. The Quarterly Reward, Special Reward and/or Annual Reward are not transferrable and non-exchangeable in any kind. The Bank shall not entertain any request from any of the Eligible Customers or any other persons whomsoever to give away or change the Quarterly Reward, Special Reward and/or Annual Reward to any third (3<sup>rd</sup>) party.

## General

14. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the campaign reward under one of the participating campaigns or promotions. The Bank reserves the right to decide which campaigns or promotions are applicable to the relevant Eligible Customers.
15. The Bank reserves the right to disqualify any Eligible Customer or forfeit the Quarterly Reward, Special Reward and/or Annual Reward in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of this Campaign's Terms and Conditions as per the Bank's internal policies. All records of the Bank on the transaction(s) made shall be conclusive and final.
16. The Terms and Conditions 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 operation and/or maintenance of the accounts or otherwise.
17. 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.
18. The Bank reserves the right to add, delete, vary and/or amend the Terms and Conditions, either wholly or in part, with notification to be published at the Bank's website at [www.alliancebank.com.my](http://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 but only to the extent of such inconsistency thereof.
19. For any cancellation, termination, suspension or extension of this Campaign Period shall not entitle the Eligible Customers to any claims or compensations against the Bank or 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.
20. The Bank shall not be responsible nor shall accept any liabilities for any default (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.
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.
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/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.
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, 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.
24. By virtue of participating in this Campaign, Eligible Customers hereby acknowledge 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> and further

covenant/undertake 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.

25. For Investment products:

- a) For investment in foreign currency, the Investment Amount will be based on the local currency equivalent.
- b) The Eligible Customers acknowledge that foreign currency-denominated investment is subject to the prevailing Foreign Exchange Policy Notices under the Financial Services Act 2013. Depending on the Eligible Customers' resident status and whether the Eligible Customers have Domestic Ringgit Borrowing/Financing, the undertaking of investment in foreign currency may have limits imposed.
  - i. The Resident Eligible Customers without Domestic Ringgit Borrowing/Financing<sup>1</sup> are allowed to undertake any amount in foreign currency assets onshore and abroad; or
  - ii. The Resident Eligible Customers with Domestic Ringgit Borrowing/Financing<sup>1</sup> are allowed to undertake of:
    - Any amount using available foreign currency funds; or
    - Up to RM1 million equivalent in aggregate per calendar year on an individual basis using:
      - Foreign currency funds sourced from the conversion of Ringgit;
      - Any transfer from a Trade Foreign Currency Account (TFCA) to an Investment Foreign Currency Account (IFCA);
      - Through swapping of financial assets;
    - Up to RM10 million equivalent in the aggregate of foreign currency borrowing/financing obtained by a resident from a Licensed Onshore Bank ("LOB") or a non-resident.
- c) The Eligible Customers agree that if the Investment Amount exceeds any limit prescribed by the Foreign Exchange Policy Notices, ABMB may debit the account, convert the excess into Ringgit at the relevant Bank's prevailing buying rate and credit the Eligible Customers' Ringgit account with ABMB.

26. Eligible Customers must sign all relevant standard documents and comply with all terms and conditions applicable to their Participating Investment Accounts under the Campaign, which are separate from the terms and conditions set out herein. By participating in this Campaign, the Eligible Customers acknowledge that they have fully understood, accepted and agreed to be bound by all the Terms and Conditions.

<sup>1</sup>Domestic Ringgit Borrowing/Financing refers to:

- i. Any utilised or unutilised Ringgit credit facility or financing facility, trade financing facility, including but not limited to, trade guarantee or guarantee for payment of goods, redeemable preference share, Islamic redeemable preference share, Corporate Bond or Sukuk obtained by a Resident from another Resident **excluding**:
  - a) Trade credit term extended by a supplier for any goods or services;
  - b) A credit limit that a Licensed Onshore Banks (LOB) apportions for its client to undertake a Forward Basis transaction, excluding a transaction that involves exchanging or swapping of Ringgit or Foreign Currency debt for another Foreign Currency debt or exchanging of Foreign Currency debt for a Ringgit debt;
  - c) A Financial Guarantee or Non-Financial Guarantee;
  - d) An operational leasing facility;
  - e) A factoring facility without recourse;
  - f) A credit facility or financing facility obtained by a Resident Individual from a Resident to purchase one (1) residential property and one (1) vehicle; or
  - g) A credit card and charge card facility obtained by a Resident Individual from a Resident and used for payment for retail goods or services only
- ii. any obligation considered or deemed as Domestic Ringgit Borrowing/Financing under any of the Foreign Exchange Policy Notices

## Prevention and Mitigation of Banking Fraud and Scam

27. 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 scam 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.
28. 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 shall notify the Bank immediately when the Eligible Customers aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customers shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Customer had notified the Bank in accordance with these Terms and Conditions that the Eligible Customer's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.

29. Where any loss or damage suffered by the Eligible Customers 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 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.
30. 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.

Deposit products are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

CASA-i and eligible Islamic Deposits accounted for the computation of Net Investable Asset Under Management (NIA\_AUM) are based on Shariah contract of Tawarruq.

#### **DISCLAIMER FOR INVESTMENT PRODUCTS**

- The information provided herein is for reference and general information purposes only and should not be construed as an offer to sell, a solicitation to buy, or a subscription to any investment products.
- Investment Products are not obligations of, guaranteed or insured by the Bank and are subject to investment risks (e.g. market risk, currency risk and issuer credit risk) including the possible loss of the principal amount invested.
- Investors are advised to read, understand and carefully study the risk factors set out in the content of the relevant documents of the respective investment products including but not limited to the Prospectus or Information Memorandum and Product Highlights Sheet before investing. For more information and to obtain copies of the Prospectus or Information Memorandum or Product Highlights Sheet, please visit the nearest branch or consult our Relationship Manager / Sales Personnel.
- Investors should also consider all fees and charges involved before investing. Past performance of the investment product is not an indication of future performance.
- Investors should carefully consider whether any investment views or investment products are appropriate in view of their own investment experience, objectives, financial resources and relevant circumstances. If in doubt, investors should seek independent professional advice.
- Investment Products is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).