



Alliance Bank Bangsar Branch Campaign Terms and Conditions

General Terms and Conditions

1. The “Alliance Bank Bangsar Branch Campaign” (“**Campaign**”) organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) shall run from **8 June 2026 to 31 August 2026** inclusive of both dates, unless stated otherwise (“**Campaign Period**”).
2. By participating in this Campaign, the Eligible Customer (as defined hereunder) is reminded to thoroughly read and fully understand all the terms and conditions of this Campaign (“**Terms and Conditions**”) herein before agreeing to be fully bound by and accept all the Terms and Conditions.
3. New and existing customers who meet the conditions as set out hereinafter shall be collectively referred to as (“**Eligible Customers**”). Notwithstanding the abovementioned, 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; or
 - b) Customers whose account(s) with the Bank are, as per the Bank’s internal policies, unsatisfactorily conducted; or
 - c) Any other persons as determined by the Bank to be excluded according to its internal policy(ies).
4. This Campaign is only available at Alliance Bank Bangsar branch (“**Event Branch**”). Eligible Customers are required to complete their registrations and application(s) at the Event Branch during the Campaign Period.
5. To be eligible for the reward outlined in **Offer 1/2/3** below (“**Campaign Reward**”), Eligible Customers must sign up for the participating product(s) defined below during the Campaign Period with the minimal requirements (“**Campaign Criteria**”) and (“**Reward Capping**”) outlined in the tables below:

Offer 1: New to Bank / New to Product offer

Participating product	Campaign Criteria	Campaign Reward	Reward Capping
CASA/-i except SaveLink/FlexLink Account, Share Margin Account and Foreign Currencies Account/Xchange Account (“ Eligible Account ”)	Apply and activate any Eligible Account with a minimum month end balance of RM500 in the account opening month	Touch ‘n Go eWallet Reload PIN worth RM20	Limited to the first 200 successful Eligible Customers

6. Eligible Customers are required to fulfill all of the following criteria and meet the Campaign Criteria as stated in Offer 1 to be eligible for the Campaign Reward:
 - a) Individuals who have attained the age of eighteen (18) and above; and
 - b) Do not hold any Current/Savings Account/-i (“CASA/-i”) including SaveLink/FlexLink Account, Share Trading, Share Margin Financing (SMF) Accounts and Foreign Currencies Account/XChange with the Bank for the past 12 months prior to the Campaign Period; and
 - c) Successfully opened and activated an Eligible Account during the Campaign Period, otherwise, the Bank reserves the right to forfeit the Campaign Reward.
7. The following persons are **NOT eligible** to participate in the New to Bank / New to Product offer:
 - a) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies); or
 - b) Payroll customers of Alliance@Work.
8. The Eligible Customers must maintain the required balance in the Eligible Account as per Campaign Criteria specified in Offer 1 until the end of the account opening month to qualify for the Campaign Reward in Offer 1.
9. 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 Campaign Reward shall be given to the primary account holder only. The Eligible Customers must be the primary holder of the participating product signed up and

match the name of their Eligible Accounts' primary name holder in order to be eligible for the Campaign Reward.

- The Eligible Account must be valid and active (not closed or terminated) as determined by the Bank as per the Bank's internal policies, to be eligible for participation during and after the Campaign Period to qualify for the Campaign Reward. If during the Campaign Period and fulfilment period the Eligible Customers close the Eligible Account for any reason, their participation in the Campaign will be null and voided with an immediate effect.

Offer 2: New to Segment offer

Membership	Membership Criteria	Campaign Reward	Reward Capping
Alliance Privilege ("PB")	<p>Eligible Customers must be a Primary New PB customer:</p> <ul style="list-style-type: none"> With a minimum Net Investable Assets Under Management ("NIA AUM") of RM300,000 in Deposits (<i>excluding SaveLink Account</i>) and/or Investments (<i>excluding Bancassurance Regular Premium ("RP") and Bancatakaful Regular Contribution ("RC")</i>); and Open at least one of the following account(s) with a minimum deposit of RM10,000: <ol style="list-style-type: none"> Alliance Hybrid Account/-i or Alliance SavePlus Account/-i 	One (1) unit 0.1g Gold Coin	Limited to the first 100 successful Eligible Customers
Alliance Personal ("AP")	<p>Eligible Customers must be a Primary New AP customer:</p> <ul style="list-style-type: none"> With minimum Net Investable Assets Under Management ("NIA AUM") of RM100,000 in Deposits (<i>excluding SaveLink Account</i>) and/or Investments (<i>excluding Bancassurance Regular Premium ("RP") and Bancatakaful Regular Contribution ("RC")</i>); and Open at least one of the following account(s) with a minimum deposit of RM10,000: <ol style="list-style-type: none"> Alliance Hybrid Account/-i or Alliance SavePlus Account/-i 	One (1) unit Gold-Plated Coin	Limited to the first 100 successful Eligible Customers

- New to Segment offer is open to all new and existing Eligible Customers.
- Eligible Customers are required to sign up for the PB/AP Membership at the Event Branch and meet the Membership Criteria as stated in Offer 2 to be eligible for the Campaign Reward.
- Eligible Customers must fulfill the Membership Criteria and remain valid to be eligible for the Campaign Reward.
- Each Eligible Customers will be entitled to one (1) Campaign Reward per Membership as specified in Offer 2.
- For details on privileges, benefits, locations, contacts, and the general terms and conditions of the Membership, Eligible Customers may refer to the respective website as follows:

Membership	Website
Alliance Privilege ("PB")	https://www.alliancebank.com.my/alliance-privilege
Alliance Personal ("AP")	https://www.alliancebank.com.my/alliancepersonal

Offer 3: Wealth offer

Campaign Criteria	Minimum Investment Amount	Minimum BANCA Annualised Premium/Contribution	Campaign Reward	Reward Capping
Eligible Customers who invest in selected Eligible Investment Products and/or purchase selected Eligible Bancassurance Regular Premium/Bancatakaful Regular Contribution (" BANCA ") Products	RM500,000	RM100,000	Harman Kardon - Luna 2	Limited to the first 30 successful Eligible Customers
	RM1,000,000	RM200,000	Harman Kardon - Soundsticks 5	Limited to the first 15 successful Eligible Customers
	RM3,000,000	RM500,000	Apple MacBook Air (13")	Limited to the first 7 successful Eligible Customers

Participating Products	
Eligible Investment Products	
Unit Trust ("UT")	Selected Unit Trust funds with a minimum 2.00% sales charge
Retail Securities/Retail Sukuk ("RS")	Selected Retail Securities/Retail Sukuk with a minimum 2.00% sales margin/spread
Structured Investment ("SI")	Selected Structured Investment with a minimum 2.00% sales spread
Eligible BANCA Products	
EliteLife Signature Legacy Elite Income 88 EliteLife Signature Saver EliteLife Signature Treasure EliteLife Signature Heritage i-Wealth Gain i-Wealth Flex	

16. Wealth offer is open to all new and existing Eligible Customers.
17. Eligible Customers are required to meet the eligibility and the Campaign Criteria as stated in Offer 3 to be eligible for the Campaign Reward.
18. Each Eligible Customer will be entitled to one (1) time Campaign Reward for Investment and one (1) time Campaign Reward for BANCA even though the Eligible Customer has fulfilled the Campaign Criteria multiple times.
19. Eligible Customers are required to invest in selected Eligible Investment Products and/or purchase selected Eligible BANCA Products with the minimum accumulated investment amount and/or BANCA Annualised Premium/Contribution as stated in Offer 2 during the Campaign Period to be eligible for the Campaign Reward.
20. The Investment Amount and/or BANCA Annualised Premium/Contribution must be fresh fund. Fresh Funds must be transferred into an account with the Bank not more than seven (7) calendar days prior to the investment.

"Fresh Funds" are defined as new fund investment which are not derived from any existing account(s) with the Bank or its subsidiaries which inclusive of funds that transferred out from the Bank within seven (7) days. It must not be funds transferred from any existing Savings/Current/Fixed Deposit/Foreign Currency Account(s) of the Bank or in the forms of cheques, cashier's orders or demand drafts issued by the Bank. All amounts that are not Fresh Funds would not be eligible for Offer 2.

21. In the event the investment is using withdrawals from the Employees Provident Fund (EPF) and/or exercise cooling-off within the cooling-off period, the Eligible Customers will not be entitled for the Campaign Reward.
22. The purchase of the Eligible BANCA Products must be submitted to and received by Manulife Insurance Berhad or FWD Takaful Berhad within the Campaign Period and accepted and/or issued on or before 15 September 2026.
23. In the event the insurance/Family Takaful applications or policies/certificates are declined, terminated, cancelled, cooled-off or lapsed within the Campaign Period, the Eligible Customers will not be entitled to the Campaign Reward.
24. The list of Eligible Investment Product(s) is available at the Event Branch and/or by contacting the relationship manager(s).
25. To the fullest extent permitted by law, the Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to Campaign Reward. In particular, the Bank gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warranty of satisfactory quality of Campaign Reward.
26. The Bank does not warrant nor liable for any damage or bodily injury occasioned by the use of the Campaign Reward and neither represents its quality or fitness for any purpose of the Campaign Reward.
27. For the avoidance of doubt, the Bank gives no representation or warranty with respect to suitability of the Campaign Reward (including but not limited to the validity and/or usage of the Campaign Reward and shall not be responsible for replacing any forfeited Campaign Reward).

Other Terms and Conditions

28. 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.
29. The fulfilment of the Campaign Reward will commence within the Campaign Period or latest within hundred and twenty (120) days after Campaign Period ended, whatsoever dispute will not be entertained afterwards.
30. For the avoidance of doubt, it is essentially the obligation of Eligible Customers to provide their latest and accurate telephone numbers and addresses to the Bank. The Bank will not be held responsible/liable in the event that the Bank is unable to send/deliver to the Eligible Customers notification due to the inaccurate/invalid telephone number and/or address provided by the Customer, or the notification is unable to be sent/delivered due to service provider network coverage or service disruptions.
31. The Bank reserves the right to substitute the Campaign Reward with any other item/Cashback of similar value.
32. In terms of Reward Capping, Eligible Customers will be rewarded on a first-come, first-served basis, based on the date of successful account opening/transaction, and subject to Campaign Reward availability. If the Campaign Rewards have been fully redeemed, the Bank has no obligation to notify the Eligible Customers.
33. The Campaign Reward are non-transferable to any 3rd party and non-exchangeable for cash, cheque, credit and/or in kind. The Bank's decision on all matters relating to this Campaign shall be final and binding and no correspondences, appeal or attempt to dispute the same would be entertained.
34. The Bank shall not accept any responsibility for claims not credited within the fulfilment period due to incorrect or incomplete details provided by the Eligible Customers. It is the Eligible Customers'

responsibility to ensure that the correct details are provided for the Campaign Reward to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.

35. 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 Campaign Reward without liability incurred by the Bank.
36. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.
37. 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.
38. Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Campaign Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Campaign Reward and/or non-fulfilment by any of its agents/suppliers/distributors.
39. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when an unauthorised use of the Campaign Reward by any person(s) that was not approved by the Eligible Customers.
40. 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 Eligible Accounts or otherwise.
41. Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
42. The Bank reserves the right to disqualify any Eligible Customer or forfeit the Campaign 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.
43. 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.
44. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, as per the Bank's internal policies, with prior notice to the Eligible Customers. For the updated version of the Terms and Conditions, please visit 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.
45. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customer 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 as a direct or indirect result of the said cancellation, termination, suspension or extension due to the Eligible Customers' own act.
46. The Bank shall not be responsible nor 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 Customers' own act resulting directly or indirectly from this Campaign.
47. 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.

48. Eligible Customers hereby give their unequivocal and irrevocable consent and authorise the Bank to process Eligible Customers' data for the purpose of the application, 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 Customers.
49. 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.
50. 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 Campaign 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.
51. By virtue of participating in this campaign, Eligible Customers hereby acknowledge that they have 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 they shall not indulge in such corrupt practices in whatsoever manner whether directly or indirectly with any directors, officers or employees of the Bank.
52. 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 Eligible Customers without Domestic Ringgit Borrowing/Financing¹ are allowed to undertake any amount in foreign currency assets onshore and abroad; or
 - ii. The Eligible Customers with Domestic Ringgit Borrowing/Financing¹ 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.
53. The Eligible Customers must sign all relevant standard documents and comply with all terms and conditions applicable to their participating products 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.

¹Domestic Ringgit Borrowing/Financing refers to:

- i. Any utilised or unutilised Ringgit credit facility such as share margin facility, overdraft facility, revolving credit facility, as well as credit facility obtained from employer such as staff loan, 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

54. Deposits products are protected by PIDM up to RM250,000 for each depositor.

55. CASA-i and eligible Islamic deposit product are based on the Shariah contract of Murabahah via Tawarruq only.

Prevention and Mitigation of Banking Fraud and Scam

56. 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 not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.

57. The Eligible Customers shall keep in safe custody of 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 Customers shall notify the Bank immediately when the Eligible Customers become 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 Eligible Customers have 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.

58. 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.

59. 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.

Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

Manulife Insurance Berhad is a member of PIDM.

This material has not been reviewed by Securities Commission Malaysia (SC).

Bancassurance Regular Premium Investment-Linked Products

Protection by Perbadanan Insurans Deposit Malaysia (“PIDM”) on benefits payable from the unit portion of this policy is subject to limitations. Please refer to PIDM’s Takaful and Insurance Benefits Protection System (“TIPS”) brochure or contact Manulife Insurance Berhad or PIDM (visit www.pidm.gov.my).

Bancassurance Regular Premium Non-Investment Linked Products

The benefit(s) payable under eligible products are protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to limits. Please refer to PIDM’s Takaful and Insurance Benefits Protection System (“TIPS”) brochure or contact Manulife Insurance Berhad or PIDM (visit www.pidm.gov.my).

FWD Takaful Berhad is a member of PIDM.

Bancatakaful Regular Contribution Investment-Linked Products

Protection by Perbadanan Insurans Deposit Malaysia (“PIDM”) on benefits payable from the unit portion of this product is subject to limitations. Please refer to PIDM’s Takaful and Insurance Benefits Protection System (“TIPS”) brochure or contact FWD Takaful Berhad or PIDM (visit www.pidm.gov.my).

Bancatakaful Regular Contribution Non-Investment Linked Products

The benefit(s) payable under eligible certificates are protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to limits. Please refer to PIDM’s Takaful and Insurance Benefits Protection System (“TIPS”) brochure or contact FWD Takaful Berhad or PIDM (visit www.pidm.gov.my).

DISCLAIMER FOR BANCASSURANCE PRODUCTS

Before purchasing the insurance policy, you are advised to refer to the terms and conditions in the Product Brochure, Product Disclosure Sheet and Product Illustration for details of the important features and major exclusions of the insurance plan.

This insurance product is underwritten by Manulife Insurance Berhad (200801013654 (814942-M)), a licensed insurance company regulated by Bank Negara Malaysia and is distributed by Alliance Bank Malaysia Berhad (“Bank”) (198201008390 (88103-W)). The Bank accepts no responsibility or liability for the plan or the products and services offered by Manulife Insurance Berhad.

DISCLAIMER FOR BANCATAKAFUL PRODUCTS

Before participating in a takaful product, you are advised to refer to the Product Brochure, Product Disclosure Sheet and Benefit Illustration for full details on the key features and major exclusions of the plan.

This takaful product is managed by FWD Takaful Berhad (200601011780 (731530-M)), a licensed takaful operator regulated by Bank Negara Malaysia and is distributed by Alliance Bank Malaysia Berhad (“Bank”) (198201008390 (88103-W)) / Alliance Islamic Bank Berhad (200701018870 (776882-V)) (“Bank”). The Bank accepts no responsibility or liability for the plan or the products and services offered by FWD Takaful Berhad.

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).