

# **Current Account/Savings Account (CASA) and Fixed Deposit (FD) Bundle Promotion – Alliance Bank East Malaysia Region only**

## **Terms & Conditions**

1. The “Current Account/Savings Account (CASA) and Fixed Deposit (FD) Bundle Promotion – Alliance Bank East Malaysia Region only” (“Promotion”) is organised by Alliance Bank Malaysia Berhad (“Bank”) and shall run from **1 June 2026 to 31 August 2026** (“Promotion Period”) for branches in East Malaysia region only; inclusive of both dates, unless as stated otherwise.
2. The Promotion shall end when either the Bank has achieved the threshold allocated as per **Table A** or at the end of the Promotion Period, whichever comes first.
3. By participating in this Promotion, the Eligible Customer(s) (as defined hereunder) shall have thoroughly read and fully understood the Terms and Conditions herein and fully agree to be bound by and accept all of the Terms and Conditions.

#### **PROMOTION ELIGIBILITY**

4. This Promotion is open to all New-to-Bank and/or Existing-To-Bank customer(s) who hold a selected valid and active Current Account and/or Savings Account (“Eligible CASA”) with the Bank (“Eligible Customers”). The Eligible CASA for this Promotion are as follows:
  - Alliance SavePlus Account ; or
  - Alliance Hybrid Account; or
  - Alliance Premium Hybrid Account; or
  - Alliance My eSaving Account; or
  - Basic Savings Account; or
  - Alliance Senior Savers; or
  - Savings Account; or
  - AllianceSave; or
  - Basic Current Account; or
  - Current Account

For the avoidance of doubt, any other CASA not specified above such as SaveLink/FlexLink Account, Share Trading, Foreign Currencies Account, Share Margin Financing Account and Alliance Buddy/ AllianceSave Pendidikan/ AllianceSave Pendidikan School Adoption Programme/Junior Smart Saver Account-i shall not be eligible for this Promotion.

5. Notwithstanding the above mentioned, the following individual(s) **are NOT** eligible to participate in this Promotion:
  - a) Customers below the aged of 18 years; or
  - b) Customers whose Eligible Account(s) with the Bank are dormant, closed or inactive or who have breached any agreements with the Bank; or
  - c) Customers whose account(s) with the Bank are, as per the Bank’s internal policies, unsatisfactorily conducted; or
  - d) Any other persons as determined by the Bank to be excluded according to the Bank’s internal policy(ies); or
  - e) Permanent and/or contract employees of ABMB (including its subsidiaries and related companies); or
  - f) Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted; or
  - g) Individuals who are financially insolvent or who have been adjudicated a bankrupt; or
  - h) 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 Promotion Period; or
  - i) Any other persons as determined by the Bank to be excluded according to its internal policy(ies); or
  - j) 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.

## **PROMOTION MECHANICS**

6. In order to enjoy the Promotional FD Rate as stated in Table A, the Eligible Customer must fulfil the requirements below:
  - a) To place a 70% deposit placement amount into the FD account and 30% of placement amount into Eligible CASA and earmarked for a period of six (6) months (“Earmark Period”) equivalent to the FD tenure; and
  - b) Minimum amount for the total FD and CASA bundle placement amount is RM50,000 and maximum amount for the total FD and CASA bundle placement amount is RM1,000,000 per customer; and
  - c) The participating FD must be opened by the same Primary CASA Accountholder. 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.

**Table A: FD CASA Bundle Promotional Rate Requirement and Placement Ratio**

|  |   |
|--|---|
| FD Promotional Rate                      | 4.28% p.a.  |
| FD tenure and CASA Earmark Period        | 6 months  |
| FD: CASA Placement Ratio                 | 7: 3  |
| Minimum Bundle Amount<br>(per placement) | RM50,000<br>(RM35,000 into FD and RM15,000 into Eligible CASA)      |
| Maximum Bundle Amount<br>(per customer)  | RM1,000,000<br>(RM700,000 into FD and RM300,000 into Eligible CASA) |
| Minimum Effective Interest Rate*         | 3.00% p.a.  |
| Maximum Effective Interest Rate*         | 3.82% p.a.  |
| Total Bundle Promotion Threshold         | RM200,000,000   |
| Placement Mode                           | Over-the-counter<br>(branches in East Malaysia Region only)         |

\*The Effective Rate varies according to the type of Eligible CASA and FD Placement and CASA placement Amount. Should there be an OPR change, the promotional and effective rates may be revised.

7. Fresh Funds must be transferred into an account with the Bank not more than seven (7) calendar days prior to the placement of the FD and Eligible CASA to enjoy the Promotional FD Interest Rate as shown in Table A.

*“Fresh Funds” are defined as new funds placements 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 7 day. 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 the Promotion.*

8. Upon maturity of the initial FD placement, the FD will be automatically renewed at the prevailing board rate. The prevailing FD board rate is available at the website at <https://www.alliancebank.com.my/banking/personal/fixed-deposits/fixed-deposit.aspx>
9. Partial withdrawal of the FD placement is not allowed during the tenure of the FD. If the FD is withdrawn before its maturity date, then the interest payable, if any, will be subject to the Bank’s policy on premature withdrawals. For details on premature withdrawal clause, please refer below:

[https://alliancebank.com.my/Alliance/media/Documents/Banking/Deposits\\_Terms\\_Conditions\\_ENG.pdf](https://alliancebank.com.my/Alliance/media/Documents/Banking/Deposits_Terms_Conditions_ENG.pdf)

10. The FD Promotional and Effective Rate is subject to revision and should there be a change in the Overnight Policy Rate (“OPR”) a notice will be published on the Bank’s website at [www.alliancebank.com.my](http://www.alliancebank.com.my) or by other means of communication as the Bank may determine later.
11. The Eligible Customers are required to complete the Earmark form assigned for this Promotion at the

respective branch in East Malaysia Region where the Eligible Customers have performed their Earmark, which must be duly submitted to the Bank before the placement of FD otherwise the Bank reserves the right to forfeit the Promotional Rate.

12. The amount placed in the Eligible CASA shall be earmarked by the Bank for a period of time as stipulated in Table A from the date of placement ("Earmark Period"). The Eligible Customers shall, by virtue of their participation in this Promotion, have given their full consent to the Bank for the said earmarking and the Bank shall be fully authorised to earmark the said funds without any further reference to the Eligible Customers and without any liability to the Eligible Customers or other party for any consequences that may arise or result there from.
13. Eligible Customers will nevertheless be allowed to uplift the earmarked funds from the Eligible CASA (whether in whole or in part) before the expiry of the Earmark Period. If they wish to do so a written request by the Eligible Customers shall be provided in respect thereof must first be received by the Bank. The Promotional Rate will be forfeit immediately and the board rates of respective FD tenure shall apply to the monies in the FD upon Earmark uplifted.
14. The FD placement made under this Promotion shall not be pledged as security for any overdraft, cash line facility-i or any other facility or financing.

#### **GENERAL TERMS AND CONDITIONS**

15. This Terms and Conditions shall be supplemental to and not be an 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 accounts or otherwise.
16. The Eligible Customer(s) further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Promotion. The Bank shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Eligible Customer(s) resulting directly or indirectly from this Promotion due to Customer(s) own action. The Bank shall not be liable or held responsible to the Eligible Customer(s) in any manner whatsoever if Bank is unable to perform any of its obligations under this Promotion 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.
17. All decisions made by the Bank in respect of this Promotion shall be final and conclusive and no appeals, correspondences or protests shall be entertained.
18. 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 given to the Eligible Customer(s) via the Bank's official website, and the Eligible Customer(s) shall by virtue of their participation in this Promotion to have fully read, understand, agreed and accepted the said additions, deletions, variations and/or amendments. For the updated version of this Terms and Conditions, please visit [www.alliancebank.com.my](http://www.alliancebank.com.my) from time to time. In the event of any inconsistency or repugnancy 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 the Promotion Period, the Eligible Customer(s) shall not be entitled to any claims or compensations against the Bank for any losses, damages, costs or expenses and Eligible Customer(s) shall be notified.
20. The Bank shall not be responsible nor shall accept any liabilities whatsoever (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) howsoever

arising or suffered by the Eligible Customer(s) or other parties, resulting directly or indirectly from this Promotion due to the Eligible Customer(s)' own negligence.

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 and unless as agreed otherwise by the Bank, the parties hereby agree to submit to the exclusive jurisdiction of the competent Courts of Malaysia.
22. The Eligible Customer(s) hereby understands and consents to the collection of personal data, processing, storing, usage and disclosure of the Eligible Customer(s) personal data (which includes but is not limited to contact details), by the Bank to its affiliates, service providers as required and necessary, for the purposes of effecting and discharging the services of this Promotion. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data you had disclosed.
23. By participating in this Promotion, the Eligible Customer(s) agrees that they have read the Notice and Choice Principle Statement available at the Bank's website <https://www.alliancebank.com.my/personal-data-protection-act-2010.aspx> and hereby gives their consent and authorises the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Promotion.
24. 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 Cash 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.
25. By virtue of participating in this Promotion, the Eligible Customer(s) 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.

### **Prevention and Mitigation of Banking Fraud and Scam**

26. The Bank may from time to time provide the latest update or content to educate the Eligible Customer(s) and create awareness that helps prevent or mitigate fraud and scam risk. These may include but not be limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
27. The Eligible Customer(s) shall keep in safe custody 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 Customer(s) shall notify the Bank immediately when the Eligible Customer(s) becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customer(s) shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Customer(s) had notified the Bank in accordance with these Terms and Conditions that the Eligible Customer(s)'s banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
28. Where any loss or damage suffered by the Eligible Customer(s) 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 Customer(s) 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.

29. Upon being notified by the Eligible Customer(s) of such incident, the Bank shall conduct an investigation and the Eligible Customer(s) is 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 Eligible Customer(s)) 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 Customer(s)'s internet or mobile banking access; and/or
  - iii. Revoke the validity of banking instruments;
- and the Eligible Customer(s) will be notified once the above has been operated.

**Note:**

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