



Alliance Bank Hari Gawai and Hari Kaamatan Campaign

Terms and Conditions

General Terms and Conditions

1. The "Hari Gawai and Hari Kaamatan Campaign" ("**Campaign**") organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad ("**Bank**") shall run from **1 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 all East Malaysia Alliance Bank 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** below ("**Campaign Reward**"), Eligible Customers must sign up for the participating product(s) defined below during the Campaign Period with the minimum requirements ("**Campaign Criteria**"), ("**Total Reward Capping**") and ("**Reward Capping per Customer**") outlined in the tables below:

Offer : New Investment offer

Campaign Criteria	Investment Amount	Campaign Reward	Total Reward Capping	Reward Capping per Customer
Eligible Customers who invest in Selected Unit Trust ("UT") with a minimum 3.00% sales charge	A minimum investment of RM200,000 and for every additional RM200,000 of investment in a single transaction	One (1) unit 0.2g Gold Coin	100 units	Maximum 5 units per customer
Eligible Customers who invest in Selected Retail Securities / Retail Sukuk ("RS") with a minimum margin of 2.00%	A minimum investment of RM500,000 and for every additional RM500,000 of investment in a single transaction	One (1) unit 0.2g Gold Coin	100 units	Maximum 2 units per customer

6. New Investment offer is open to all new and existing Eligible Customers.
7. Eligible Customers are required to meet the eligibility and the Campaign Criteria as stated in Offer above to be eligible for the Campaign Reward.
8. Eligible Customers are required to invest in the Selected UT and/or Selected RS during the Campaign Period. Eligible Customers will be entitled to the Campaign Reward based on the investment amount per reward entitlement set out in the Offer above (i.e. one (1) gold coin for every qualifying investment amount), subject to the Reward Capping per Customer stated herein.

Example :

- i) Customer A invested RM200,000 in a UT with a 3% sales charge in a single transaction and is entitled to the Campaign Reward. Therefore, Customer A will receive **ONE** Gold Coin.
 - ii) Customer B invested RM500,000 in a UT with a 3% sales charge in a single transaction and is entitled to the Campaign Reward. Therefore, Customer B will receive **TWO** Gold Coins.
 - iii) Customer C invested RM1,000,000 in an RS with a 2% margin in a single transaction and is entitled to the Campaign Reward. Therefore, Customer C will receive **TWO** Gold Coin
 - iv) Customer D invested RM250,000 in an RS with a 2% margin in the first transaction and subsequently invested another RM300,000 in an RS with a 2% margin in the second transaction. Customer D is **NOT** entitled to the Campaign Reward.
9. In the event the investment in UT 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 to the Campaign Reward.
10. The list of Selected UT and Selected RS is available at the Event Branch and/or by contacting the relationship manager(s).

Other 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 via the Bank's official website.
12. The fulfilment of the Campaign Reward will commence within the Campaign Period or latest within ninety (90) days after Campaign Period ended, whatsoever dispute will not be entertained afterwards.
13. 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.
14. The Bank reserves the right to substitute the Campaign Reward with any other item/Cashback of similar value.
15. 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.
16. The Campaign Reward is 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.
17. 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.
18. 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.
19. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.
20. 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.

21. 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.
22. 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.
23. 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.
24. Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
25. 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.
26. 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.
27. 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.
28. 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.
29. 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.
30. 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.
31. 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.
32. 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.

33. 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.
34. 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.
35. 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/ Islamic Financial Services Act 2013. Depending on the Eligible Customers' resident status and whether the Eligible Customers have Domestic Ringgit Borrowing/Financing¹, 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.
36. 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

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

38. 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

39. 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.
40. 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.
41. 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 or 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.
42. 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.

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

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 are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).