



Alliance Islamic Bank Berhad FWD Takaful x Halal in One (HiO) Campaign

Terms and Conditions

Terms and Conditions (“T&C”)

FWD Takaful x Halal in One (HiO) Campaign

1. The “FWD Takaful x Halal in One (HiO) Campaign” (“the Contest”) is organized by Alliance Islamic Bank Berhad (“AIS”) shall commence from 1 September 2025 until 31 March 2026 (both dates inclusive) (“Campaign Period”).
2. The Bank reserves the right to extend or terminate this campaign earlier in whole by 14 days giving prior notice via the Bank’s website ([https://www.alliancebank.com.my /About-Us/Media-Centre/Latest News-Announcements](https://www.alliancebank.com.my/About-Us/Media-Centre/Latest-News-Announcements)).
3. By participating in this Campaign, the Eligible Customers (as defined hereunder) are deemed to have read and fully understood all the Terms and Conditions herein and agree to be bound by and accept all the Terms and Conditions including any amendments or variations to it and accept the same in its entirety.

ELIGIBILITY

1. The Campaign is open to a new and existing Alliance Bank Malaysia Berhad & Alliance Islamic Bank Business Banking customers (“Eligible Customer”)
2. Notwithstanding the above mentioned, the following customer(s) **are NOT** eligible to participate in this Campaign:
 - a. Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank; or
 - b. Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted; or
 - c. Businesses who are financially insolvent or who have been adjudicated a bankrupt; or
 - d. The Bank’s Eligible 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; or
 - e. Any other Eligible Customers as determined by the Bank to be excluded according to its internal policy(ies); or
 - f. Government entities including but not limited to state agencies, statutory bodies, Government-link-company(s) (GLC), Multi-National companies (MNC).
3. To enter the Contest and be eligible for a chance to win, the Participants are required to meet at least two or more of the following criteria:

	Criteria	Description/conditions
1	Minimum Financing Amount	<ul style="list-style-type: none">• Minimum Islamic financing amount of RM500,000.00• Each qualifying financing earns 1 contest entry
2	Credit Takaful Solution Sign-Up with FWD Takaful	<ul style="list-style-type: none">• Each successful sign-up earns 1 contest entry
3	Non-Credit Takaful Sign-Up with FWD Takaful	<ul style="list-style-type: none">• Each successful sign-up earns 1 contest entry

4	Alliance Islamic Bank Business Current Account-i (CA-i) Sign-Up & deposit	<ul style="list-style-type: none"> With a total deposit amount of RM10,000.00 in the same month. Each account opening with fresh fund deposit earns 2 contest entry
5	Alliance Islamic Bank Business Current/ Saving Account-i (CASA-i) with at least 5 staffs/worker payroll account Sign-Up & deposit	<ul style="list-style-type: none"> Open a business account with a total deposit amount of RM10,000.00 in the same month. Each business account opening with fresh fund deposit earns 2 contest entry 5 staffs /worker open payroll accounts and credit first salary into the account Each account opening and credit salary with fresh fund deposit earns 5 contest entry

Illustration of Contest Entries

Customer	Minimum Financing Amount (>RM500,000)	Credit Takaful Solution Sign-Up	Non-Credit Takaful Sign-Up	CASA-i Sign-Up (min RM10,000)	<u>Total Entries</u>
A	RM500,000	/	/	RM10,000	4
B	RM500,000	/	/	RM5,000	3
C	RM200,000	/	X	X	1
D	RM1,000,000	X	X	RM50,000	2

- Entries that do not comply with the above criterion will not be considered unless subsequently resubmitted in accordance with the above set criteria and is accepted by AIS.
- Each Eligible Customer(s) is eligible to stand a chance to win ONE (1) unit of **prize** throughout the Campaign Period.
- The Islamic Financing must be Approved and Accepted with a minimum financing amount of RM500,000 is entitled to the winning pool.
- The Eligible Customers must deposit Fresh Fund.

“Fresh Funds” are defined as new funds placements which are not derived from any existing account(s) with the Bank or its subsidiaries. It must not be funds transferred from any existing Savings/Current/Term Deposit-i 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 Campaign.

- The Eligible Customers for Credit Takaful Solution & Non -Credit Takaful Sign-Up
 - Credit Takaful' referring to Business Financing Reducing Term Takaful (BFRTT) & Business Financing Level Term Takaful (BFLTT)
Entry Ticket perimeter based on disbursement & in forced takaful cases with any contribution amount. (1 contest entry)

- b) Employee Benefits Takaful (EB) Scheme
Entry Ticket perimeter based on any contribution amount that paid or in forced. (1 contest entry)
- c) Micro Takaful referring to Takaful Big 3 & Takaful Kasih
Entry Ticket perimeter based on any contribution amount and minimum 50% of the company employees sign up. (1 contest entry)

CAMPAIGN MECHANISM

1. The tables below show the Campaign Reward with the maximum unit allocated for the Campaign and its respective reward criteria:

Reward Type	Unit	Reward Criteria
Grand Prize	1	<ul style="list-style-type: none"> • The Grand Prize consist of a total prize value up to RM100,000 (which includes RM75,000 in cash and RM25,000 in media advertising package)
Consolation Prize	1	<ul style="list-style-type: none"> • One (1) winner will receive a media advertising package worth up to RM25,000
Qualifying Prizes	5	<ul style="list-style-type: none"> • Five (5) winners will each receive a Term Deposit-i Certificate worth RM5,000 with a six-month tenure at a profit rate of 2.40%

2. The winner selection process is as follows:
 - a. Upon fulfilment of eligibility, Eligible Customers of the Campaign Prizes will be shortlisted internally via a computer generated 'Random Pick' draws which applies a random number to the qualifying list of Eligible Customers.
 - b. The shortlisted Eligible Customers of the Grand, Consolation and Qualifying Prizes will be contacted by the Bank at any time during office hours and they are required to perform identity verification in order to receive the Reward. The shortlisted Eligible Customers of the Grand, Consolation and Qualifying Prizes are deemed as winners if they are able to verify the identity ("Winner").
 - c. In any event if the shortlisted Eligible Customers of the Grand and Consolation Prizes fail or do not respond to the Bank, they will be disqualified from this Campaign, and the Bank will draw for the next winner.
3. All Winner(s) will be notified by the Bank either in writing, by phone or by posting the list of winners on the Bank's website and social media account.
4. By participating in this Campaign, the Winner(s) has agreed to share their personal details with the fulfilment vendor (if any) to collect, use, disclose and process for the purposes of this Campaign.
5. The Bank may disclose or publish the winners' names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign.

6. The Campaign Prizes are non-transferable and non-exchangeable with other kinds, whether in part or in full, and Campaign Prize Winners are not allowed to change or replace or upgrade the Campaign Prizes with another item.
7. The Bank shall not accept any responsibility for Reward not fulfilled within the Fulfilment Period due to incorrect or incomplete details provided by the Winner(s). It is the Winners' responsibility to ensure that correct details are provided for claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
8. Eligible Customer(s) acknowledges and accepts 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 Winner(s) to lose the right to receive the Reward without liability incurred by the Bank
9. By participating in this Campaign, the Eligible Customer(s) shall have read, understood and accepted the Campaign Terms and Conditions and agreed to receive direct marketing communications or call pertaining to this Campaign.
10. The Eligible Customer(s) shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Reward and/or non-fulfilment by any of its agents/suppliers/distributors.
11. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customer(s) when unauthorised use of the Reward by any person(s) that was not approved by the Eligible Customer(s).
12. The Campaign 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 the Eligible Accounts or otherwise.
13. The Eligible Customer(s) further agrees to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
14. The Bank reserves the right to disqualify any Eligible Customer(s) or forfeit the Reward in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of this Campaign 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.
15. 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.
16. The Bank reserves the right at any time to add, delete, vary and/or amend the Campaign Terms and Conditions, wholly or in part, as per the bank's internal policies with prior notice. For the updated version of the Campaign 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.
17. In the event of any cancellation, termination, suspension or extension of the Campaign Period, the Eligible Customer(s) shall not be entitled 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(s) as a direct or indirect result of the said cancellation, termination, suspension or extension due to the Eligible Customer(s)' own act.

18. The Bank shall not be responsible nor shall not 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 Customer(s) or other parties due to the Eligible Customer(s)' own act resulting directly or indirectly from this Campaign.
19. All the Campaign 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 Customer(s) hereby agrees to submit to the exclusive jurisdiction of the competent courts of Malaysia.
20. Eligible Customers hereby give their unequivocal and irrevocable consent and authorise the Bank 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 Customer(s).
21. 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>)) 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.
22. 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 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.
23. By virtue of participating in this campaign, 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](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

PREVENTION AND MITIGATION OF BANKING FRAUD AND SCAM

24. 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.
25. 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.

26. 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.
27. 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)) 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.

Notes:

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

CASA-i/ATD-i is based on Shariah concept of Commodity Murabahah via Tawarruq.