



Alliance Bank Saradise Event Offers Campaign Terms and Conditions

General Terms and Conditions

1. The “Alliance Bank Saradise Event Offers Campaign” (“**Campaign**”) organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) shall run from **15 January 2024 to 30 June 2024**; 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 Customer(s)**”. 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 Saradise branch (“**Event Branch**”). Customers who are interested in completing their registration(s) and application(s) must go to the Event Branch during the Campaign Period.
5. To be eligible for the reward outlined in **Table A/B/C/D** below (“**Campaign Reward**”), Eligible Customer must sign up for the participating product(s) during the Campaign Period and meet the minimal requirements outlined in **Table A/B/C/D**.

**Table A:
FOR NEW TO PRODUCT (SavePlus Account/-i Acquisition)**

Participating Product	Campaign Criteria	Account Balance of Eligible Account	Campaign Reward*	Reward Capping
Alliance SavePlus Account/-i (“ Eligible Account ”)	Apply for and activate the Eligible Account via eKYC invitation code “ SARADISE ”	RM250 to RM2,499.99	Cashback RM60	Limited to the first 850 successful customers
	OR	RM2,500 to RM9,999.99	Cashback RM100	Limited to the first 300 successful customers
	Account opening at Event Branch	RM10,000 and above	Cashback RM150	Limited to the first 700 successful customers

Note*:

Cashback will be credited into the Eligible Customer’s Eligible Account.

**Table B:
FOR NEW TO SEGMENT CUSTOMERS (PB/AP Membership)**

Alliance Membership	Membership Criteria	Campaign Reward	Reward Capping
Alliance Privilege Banking (“PB”)	Eligible Customer must be a Primary New PB customer with minimum Net Investable Assets Under Management (“NIA AUM”) of RM300,000 in Deposits (<i>excluding SaveLink Account</i>) and/or Investments (<i>excluding Amanah Saham Nasional Berhad (“ASNB”) and Bancassurance Regular Premium (“RP”)</i>) and open at least one of the following account(s) with a minimum deposit of RM10,000: a. Alliance Hybrid Account/-i or b. Alliance SavePlus Account/-i	1 unit of Gintell G-Turbox Plus Massage Gun worth RM498	Limited to the first 300 successful customers
Alliance Personal (“AP”)	Eligible Customer must be a Primary New AP customer with minimum Net Investable Assets Under Management (“NIA AUM”) of RM100,000 in Deposits (<i>excluding SaveLink Account</i>) and/or Investments (<i>excluding Amanah Saham Nasional Berhad (“ASNB”) and Bancassurance Regular Premium (“RP”)</i>) and open at least one of the following account(s) with a minimum deposit of RM10,000: a. Alliance Hybrid Account/-i or b. Alliance SavePlus Account/-i	1 unit of Xiaomi Band 8 active worth RM129	Limited to the first 300 successful customers

**Table C:
FOR NEW TO JUNIOR SEGMENT CUSTOMERS (Alliance Buddy™/Alliance Junior Smart Saver-i Account)**

Participating Product	Campaign Criteria	Campaign Reward	Reward Capping
<ul style="list-style-type: none"> Alliance Buddy™ Account Alliance Junior Smart Saver-i Account (“Eligible Junior Account”)	Apply for and activate the Eligible Junior Account with a minimum account balance of RM500	Cashback RM50	Limited to the first 500 successful customers

Note*:

Cashback will be credited into the Eligible Customer’s Eligible Junior Account.

**Table D:
FOR NEW AND EXISTING CUSTOMERS (Earmark/Bancassurance/Unit Trust)**

Participating Product	Campaign Criteria	Campaign Reward	Reward Capping				
Category 1: Earmark Alliance SavePlus Account/-i (“Eligible Account”)	Earmark in the Eligible Account as follows: <table border="1"> <tr> <td>Earmark Amount</td> <td>RM100,000</td> </tr> <tr> <td>Earmark Period</td> <td>3 months</td> </tr> </table>	Earmark Amount	RM100,000	Earmark Period	3 months	1 unit of Gold-plated Dragon worth RM300	Limited to the first 15 successful customers
Earmark Amount	RM100,000						
Earmark Period	3 months						
Category 2: Bancassurance <ul style="list-style-type: none"> Elite Life Guard 2 Elite Life Guard Plus 2 EliteLife Signature Legacy Elite Smart Invest Elite Max 88 Elite Income 88 EliteLife Signature Saver (“Eligible Banca Product(s)”)	Purchase the Eligible Banca Product with minimum annualized premium of RM50,000 (“Minimum APE Banca Amount”)						
Category 3: Unit Trust Selected conventional Unit Trust funds with minimum 2.50% sales charge (“Eligible UT”)	Invest in selected Eligible UT with minimum investment amount of RM200,000 (“Minimum UT Amount”)						

6. In terms of Reward Capping, Eligible Customer will be rewarded on a first-come, first-served basis, based on their successful account opening date, and subject to Campaign Reward availability. If the Reward has been fully redeemed, the Bank has no obligation to notify the Eligible Customer.

Terms and Conditions for New to Product (SavePlus/-i Account Acquisition)

7. Eligible Customer is required to fulfill all of the following criteria and meet the Campaign Criteria as stated in Table A to be eligible for the Campaign Reward:
 - a) Individuals who have attained the age of eighteen (18) and above; and
 - b) Does not hold any Current/Savings Account/-i ("CASA/-i") including SaveLink Account, Share Trading and Share Margin Financing (SMF) Accounts with the Bank for the past 12 months prior to the Campaign Period; and
 - c) Apply Eligible Account at the Event Branch or via eKYC invitation code, "SARADISE" during the Campaign Period, successfully open and activate the Eligible Account within thirty (30) days from the account application month otherwise; the Bank reserves the right to forfeit the Campaign Reward.
8. The following persons are **NOT eligible** to participate under New to Product:
 - a) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies); or
 - b) Payroll customers under Alliance@Work.
9. Eligible Customer must initiate the Eligible Account opening with the invitation code, "**SARADISE**" using the allianceonline mobile app, electronic Know Your Customer ("eKYC") process within the Campaign Period. Eligible Customer's NRIC and mobile number must be captured in the Bank's system using the One Time Password (OTP) process OR Eligible Customer must complete the Eligible Account opening process at the Event Branch.
10. Only the first Eligible Customer will be eligible for the Campaign Reward if multiple customer uses the same mobile number throughout the Campaign Period.
11. In the event if the Eligible Customer fails to open an Eligible Account via eKYC, the Eligible Customer will be invited to continue and complete the account opening at their preferred branch. The minimum amount to open an Eligible Account is RM20 via allianceonline mobile app and RM250 for in-branch account opening. The criteria for opening the Eligible Account via eKYC (but is not limited to) are:
 - a) Malaysians aged 18 and above with the latest MyKad (that has a large and a small picture of yours on the MyKad);
 - b) Have a personal CASA/-i with internet banking in another bank in Malaysia (to perform DuitNow / Instant Transfer);
 - c) New or Existing Alliance Bank customer without a CASA/-i and allianceonline.
12. The Eligible Customer must maintain the required balance in the Eligible Account as per criteria specified in Table A until the end of the account opening month to qualify for the Campaign Reward in Table A. The Campaign Reward to be fulfilled via courier, bank system and/or partner.
13. For Eligible Customer who holds 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 Customer 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 enjoy the Campaign Reward.
14. 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 Customer close the Eligible Account for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

Terms and Conditions for New To Segment Customers (PB/AP Membership)

15. Eligible Customer is required to sign up for the PB/AP membership at the Event Branch and meet the Membership Criteria as stated in Table B to be eligible for the Campaign Reward.

16. The Membership Criteria must be fulfilled AND remain valid during fulfilment period to be eligible for the Campaign Reward.
17. Each Eligible Customer will be entitled to one (1) Campaign Reward type per Alliance Membership as specified in Table B.
18. For the details on privileges, benefits, locations, contacts, and the general terms and conditions of the Alliance Membership, Eligible Customer may refer to the respective website as follows:

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

Terms and Conditions for New To Junior Segment Customers (Alliance Buddy™/Alliance Junior Smart Saver-i Account)

19. Eligible Customer is required to apply the Eligible Junior Account at the Event Branch and meet the Campaign Criteria as stated in Table C to be eligible for the Campaign Reward.
20. The Eligible Customer must maintain the required balance in the Eligible Junior Account as per criteria stipulated in Table C until the account opening month end to qualify for the Campaign Reward in Table C. The Campaign Reward to be fulfilled via courier, bank system and/or partner.
21. Eligible Junior Account is available to Malaysian citizen, permanent resident and foreigner who is a parent or a guardian with child aged below eighteen (18) years ONLY.
22. The minimum amount to open an Eligible Junior Account is RM50.
23. One (1) child is allowed to open one (1) Eligible Junior Account and is eligible for one (1) Campaign Reward as specified in Table C.
24. The interest rate of Alliance Buddy™ Account is available at <https://www.alliancebank.com.my/banking/personal/savings-accounts/alliance-buddy.aspx>. Should there be a change in the interest rate, a notice will be published on the Bank's website at www.alliancebank.com.my or by other means of communication as the Bank may determine later.
25. The profit rate of Alliance Junior Smart Saver-i Account is available at <https://www.alliancebank.com.my/banking/islamic/savings-accounts-i/alliance-junior-smart-saver-i.aspx>. Should there be a change in the profit rate, a notice will be published on the Bank's website at www.alliancebank.com.my or by other means of communication as the Bank may determine later.
26. The Eligible Junior 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 Customer close the Eligible Junior Account for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

Terms and Conditions for New and Existing Customers (Earmark/Bancassurance/Unit Trust)

27. Eligible Customer is required to meet the eligibility based on the respective Category and meet the Campaign Criteria as stated in Table D to be eligible for the Campaign Reward:

Category	Eligibility
Category 1: Earmark	Open to all Eligible Customer
Category 2: Bancassurance	
Category 3: Unit Trust	Open to all new and existing Eligible Customer without any existing Investment account/profile/record in our banking system as at 14 January 2024.

- 28. To avoid any confusion, Eligible Customer is required to fulfill at least **one** of the categories to be eligible for the Campaign Reward as specified in Table D.
- 29. Each Eligible Customer will be entitled to one (1) Campaign Reward as specified in Table D.

Terms and Conditions specific to Category 1: Earmark

- 30. Eligible customer is required to complete the earmark form at the Event Branch when they perform the earmark, which must be duly signed and submit to the Bank.
- 31. The Earmark Amount in the Eligible Account must be from fresh funds.
- 32. The amount of RM100,000 placed in the Eligible Account (“Earmark Amount”) will be earmarked by the Bank for a period of 3 months (“Earmark Period”). The Eligible Customer shall have given their full consent to the Bank for the said earmarking by virtue of their participation in this campaign, and the Bank shall be fully authorised to earmark the said funds without further reference to the Eligible Customers and without liability to the Eligible Customers or other party for any consequences that may arise or result therefrom.
- 33. The Eligible Customer is not allowed to uplift the Earmark Amount from the Eligible Account (in whole or in part) before the Earmark Period expires. If they wish to do so, the cost of gift claimed (Campaign Reward as specified in Table D) will be deducted from the Earmark Amount upon early uplift AND the Bank must first obtain a written request from the Eligible Customer.
- 34. The earmark code & proposed earmark description is as follows:

Earmark code	Proposed earmark description
37	37 - BranchEvent-RM100k-3M

Terms and Conditions specific to Category 2: Bancassurance

- 35. Eligible Customer is required to purchase Eligible Banca Product with a minimum annualised premium of RM50,000 (“Minimum APE Banca Amount”) and be in-force during the Campaign Period to be eligible for the Campaign Reward.
- 36. The list of Eligible Banca Product is available at the Event branch and/or by contacting the relationship manager(s).
- 37. The purchase of the Eligible Banca Product(s) must be submitted to and received by Manulife Insurance Berhad within the Campaign Period and accepted and/or issued on or before 15 July 2024.
- 38. In the event the insurance applications or policies are declined, terminated, cancelled, cooled-off or lapsed within the Campaign Period, the Eligible Customer will not be entitled for the Campaign Reward.

Terms and Conditions specific to Category 3: Unit Trust

- 39. Investment account refers to Unit Trust Account, Structured Investment Account, Dual Currency Investment Account and Retail Securities/Retail Sukuk Account.
- 40. Eligible Customer is required to invest in Eligible UT with a minimum amount of RM200,000 (“Minimum UT Amount”) during the Campaign Period to be eligible for the Campaign Reward.
- 41. In the event the investment in Eligible UT is using withdrawals from the Employees Provident Fund (EPF) and/or exercise cooling-off within the cooling-off period, the Eligible Customer will not be entitled for the Campaign Reward.
- 42. The list of Eligible UT is available at the Event branch and/or by contacting the relationship manager(s).

Other Terms and Conditions

43. 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.
44. The fulfilment of the Campaign Reward will be effected within the Campaign Period or latest within ninety (90) days after Campaign Period ended, whatsoever dispute will not be entertained afterwards.
45. The Campaign Reward cannot be exchanged for cash or other credit alternatives.
46. 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 Customer. It is the Eligible Customer's responsibility to ensure that the correct details are provided for Campaign Reward to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
47. Eligible Customer 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 Eligible Customer to lose the right to receive the Campaign Reward without liability incurred by the Bank.
48. By participating in this Campaign, the Eligible Customer shall have read, understood and accepted the Terms and Conditions.
49. If the Eligible Customer has participated in several campaigns or promotions at the same time, the Eligible Customer is only entitled to receive the reward(s) under one of the participating campaigns or promotions. The Bank reserves the right to decide which campaigns or promotions is applicable to the relevant Eligible Customer.
50. The Eligible Customer 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.
51. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customer when an unauthorised use of the Campaign Reward by any person(s) that was not approved by the Eligible Customer.
52. 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 the Eligible Accounts or otherwise.
53. The Eligible Customer further agrees to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
54. 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.
55. 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.
56. 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 Customer. 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.

57. 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 Customer's own act.
58. 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 Customer or other parties due to Eligible Customer's own act resulting directly or indirectly from this Campaign.
59. 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 Customer hereby agrees to submit to the exclusive jurisdiction of the competent courts of Malaysia.
60. Eligible Customer hereby gives their unequivocal and irrevocable consent and authorise the Bank to process Eligible Customer's 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 Customer.
61. By participating in this Campaign, the Eligible Customer agrees 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.
62. 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.
63. By virtue of participating in this campaign, Eligible Customer hereby acknowledges 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 covenants/undertakes 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.
64. For Investment products:
- (a) For investment in foreign currency, the Investment Amount will be based in the local currency equivalent.
 - (b) The Eligible Customers acknowledges that for 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 has domestic ringgit borrowing/ financing, undertaking of investment in foreign currency may have limit imposed.
 - i. The Resident Eligible Customers without domestic ringgit borrowing¹ are allowed to undertake of any amount in foreign currency assets onshore and abroad; or
 - ii. The Resident Eligible Customers with domestic ringgit borrowing¹ are allowed to undertake of:
 - Any amount using available foreign currency funds; or
 - Up to RM1 million equivalent in aggregate per calendar year on individual basis using:
 - Foreign currency funds sourced from conversion of ringgit;
 - Any transfer from Trade Foreign Currency Account (TFCA) to Investment Foreign Currency Account (IFCA);
 - Through swapping of financial assets;

- Up to RM10 million equivalent in aggregate of foreign currency borrowing obtained by 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.

65. The Eligible Customer(s) must sign all relevant standard documents and comply with all terms and conditions applicable to his/her 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 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 under any of the Foreign Exchange Policy Notices.

66. CASA-i is protected by PIDM up to RM250,000 for each depositor.

67. CASA-i and eligible deposit product for New To Segment Customers (PB/AP Membership) are based on Shariah concept of Tawarruq.

Prevention and Mitigation of Banking Fraud and Scam

68. The Bank may from time to time provide the latest update or content to educate the Eligible Customer 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.

69. The Eligible Customer 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 Customer shall notify the Bank immediately when the Eligible Customer becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customer shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible 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.

70. Where any loss or damage suffered by the Eligible Customer 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 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.

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

Deposit products are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor per bank except for Investment Products as prescribed under the PIDM guideline available at www.pidm.gov.my

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).

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 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 and understand content of the relevant documents of the respective investment products including but not limited to the prospectus or information memorandum and product highlight sheet before investing. 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.

Investment products is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).