



**Alliance Bank
KM TO RM Challenge 2026
Terms and Conditions**

1. The “Alliance Bank KM TO RM Challenge 2026” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) and is supported by Neupulse Sdn Bhd (BiiB). The Campaign shall run from **1 August 2026 to 31 October 2026**, inclusive of both dates, unless as stated otherwise (“**Campaign Period**”).
2. By participating in this Campaign, Eligible Customer(s) (as defined hereunder) are reminded to thoroughly read and fully understand all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.
3. New and Existing to Alliance Bank Customers who meet the conditions as set out hereinafter 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 unsatisfactorily conducted, as per the Bank’s internal policies; or
 - c) Any other persons as determined by the Bank to be excluded according to the Bank’s internal policy(ies).

Campaign Mechanics

4. To be entitled for the Bonus Rate and Rewards as specified in **Table A (“Bonus Rate”)** and/or **Table B (Prize Draw Rewards)**, the Eligible Customer(s) must meet the eligible criteria set out therein and ensure that the following conditions are met:
 - a) Hold or open an **Alliance Bank Basic Savings Account/-i (“Eligible Account”)** during the Campaign Period; and
 - i. For New to Alliance Bank Customers or Existing Alliance Bank Customers without any current account/-i or savings account/-i (CASA/-i), account opening can be completed via eKYC with the **invitation code “kmtorm”** or at any Bank’s branches.
 - ii. For Existing Alliance Bank Customers with any CASA/-i except Basic Savings Account/-i, account opening can be completed via the Bank’s branches only.
 - b) Successfully register for the Campaign here (<https://getbiib.com/events/1700>) during the Campaign Period and provide the Eligible Account number as required during registration; and
 - i. This Campaign is limited to the first 1,200 eligible registrations only, on a first-come, first-served basis.
 - c) Download BiiB mobile application to sync your running activity from a tracking app supported by BiiB, or submit it manually before the Campaign ends.

4.1 Table A: Bonus Rate

Month	Challenge	Bonus Rate (% p.a.)	Board Rate (% p.a.)	Promo Rate (% p.a.)	Eligible Criteria
Aug 2026	Tier 1: 15 days × 3KM	1.75%	0.75%	2.50%	<ul style="list-style-type: none"> • Successfully complete the applicable monthly running challenge tier, as recorded, verified and accepted via the BiiB platform; and • Maintain a minimum Monthly
Sep 2026	Tier 2: 12 days × 5KM	2.55%	0.75%	3.30%	

Oct 2026	Tier 3: 10 days × 10KM	3.35%	0.75%	4.10%	Average Balance (“MAB”) of RM500 in the Eligible Account for the relevant qualifying month(s).
----------	------------------------------	-------	-------	-------	--

4.2.1 Bonus Rate shall be awarded only for the month(s) in which the Eligible Customer(s) completes the applicable running challenge.

4.2.2 The Bonus Rate applied shall be determined based on the highest tier achieved throughout the Campaign Period.

The illustration below sets out the examples on how the Bonus Rate and Month are determined:

Month	Aug'26	Sep'26	Oct26		
Challenge	Tier 1	Tier 2	Tier 3		
Bonus Rate (%p.a.)	1.75%	2.55%	3.35%	Highest Tier Achieved	Bonus Rate Applied on Net Incremental MAB*
Customer A	✗	✗	✓	Tier 3	3.35% p.a. applied in October only
Customer B	✓	✗	✓	Tier 3	3.35% p.a. applied in August & October only
Customer C	✓	✓	✓	Tier 3	3.35% p.a. applied in all 3 months
Customer D	✓	✗	✗	Tier 1	1.75% p.a. applied in August only
Customer E	✗	✓	✗	Tier 2	2.55% p.a. applied in September only

*Subject to a minimum MAB of RM500 in the Eligible Account.

4.2.3 Bonus Rate shall be applicable on up to RM300,000 of Net Incremental MAB, calculated at customer level, where the baseline MAB shall be for the month of July (“Baseline Month”).

MAB = Sum of each day-end balance for the Participating Month ÷ Number of days in the Participating Month
--

For the avoidance of doubt:

- For New-to-Bank and New-to-CASA customers, the Basic Savings Account/-i MAB shall be taken as the net incremental MAB.
- For Existing-to-Bank customers:
 - If incremental MAB of all CASA/-i (excluding Basic Savings Account/-i, SaveLink/FlexLink Account, Share Trading, Foreign Currencies Account and Share Margin Financing Account) is positive or zero, the Basic Savings Account/-i MAB shall be taken as the net incremental MAB.
 - If incremental MAB of all CASA/-i (excluding Basic Savings Account/-i, SaveLink/FlexLink Account, Share Trading, Foreign Currencies Account and Share Margin Financing Account) is negative, net incremental MAB shall be calculated as:

Net Incremental MAB = Basic Savings Account/-i MAB - absolute decrease in other CASA/-i MAB
--

The illustration below sets out the examples on how the Net Incremental MAB is calculated:

Scenario	Other CASA/i MAB	Increment vs Baseline Month	Basic Savings Account/i MAB	Increment vs Baseline Month	Net Incremental MAB for Bonus Rate
1	Jul: RM0 Aug: RM5,000	+RM5,000	Jul: RM0 Aug: RM15,000	+RM15,000	RM15,000
2	Jul: RM10,000 Aug: RM10,000	RM0	Jul: RM0 Aug: RM15,000	+RM15,000	RM15,000
3	Jul: RM10,000 Aug: RM8,000	-RM2,000	Jul: RM20,000 Aug: RM15,000	-RM5,000	-RM7,000 (No Bonus Rate)
4	Jul: RM10,000 Aug: RM5,000	-RM5,000	Jul: RM5,000 Aug: RM15,000	+RM10,000	RM5,000

4.2.4 For the avoidance of doubt, the Bonus Rate will be credited into the Eligible Account within eight (8) weeks from the Campaign end date as described below:

$$\text{Bonus Rate} = \text{Eligible Amount} \times \text{Rate (R)} \times \text{Time (T)}$$

Note:

Eligible Amount = Net Incremental MAB in the Eligible Account

Rate (R) = Bonus Rate as stated in Table A above

Time (T) = Number of days divided by a 365-day year

The illustration below sets out the examples on how the Bonus Rate is calculated:

- i. Customer C: Completed all 3-tiers challenges in August, September and October as stated in Table A above.

Month	Net Incremental MAB	Bonus Rate Computation
Aug'26	RM10,000	$RM10,000 \times 3.35\% \times 31/365 = RM28.45$
Sep'26	RM100,000	$RM100,000 \times 3.35\% \times 30/365 = RM275.34$
Oct'26	RM400,000	$RM300,000 \times 3.35\% \times 31/365 = RM853.56$
Total Bonus Rate for 3 Months		RM1,157.36

- ii. Customer E: Only completed Tier 2 challenge in September as stated in Table A above.

Month	Net Incremental MAB	Bonus Rate Computation
Aug'26	RM10,000	N/A
Sep'26	RM100,000	$RM100,000 \times 2.55\% \times 30/365 = RM209.59$

Oct'26	RM400,000	N/A
Total Bonus Rate for 3 Months		RM209.59

Notes:

- In the absence of successful challenge completion and/or the minimum MAB is not met, the Eligible Customer(s) shall earn the prevailing board rate only for any given month during the Campaign Period.
- The Board Rate applicable to the Eligible Account is 0.75% p.a. (as at 1 July 2026) and shall be paid semi-annually on the last day of June and December, in accordance with the General Terms and Conditions for Deposit Accounts available on the Bank's website (https://www.alliancebank.com.my/Alliance/media/Documents/Banking/Deposits_Terms_Conditions_ENG.pdf).
- The Board Rate is subject to change, and if the Overnight Policy Rate ("OPR") changes, a notice will be published on the Bank's website at www.alliancebank.com.my. For details on the applicable board rate and other specific terms and conditions of the product, please refer to the Alliance Bank official website.

4.2 Table B: Prize Draw Rewards ("Rewards")

Prize Category	Rewards	Eligible Criteria
Grand Prize (1 Winner)	Garmin Forerunner 970 worth RM3,269	<ul style="list-style-type: none"> • Successfully complete all three (3) monthly running challenge tiers, as recorded, verified and accepted via the BiiB platform; and • Maintain a minimum Monthly Average Balance ("MAB") of RM500 in the Eligible Account for all 3 months throughout the Campaign Period.
Second Prize (2 Winners)	Garmin Forerunner 570 worth RM2,399	
Third Prize (3 Winners)	Garmin Forerunner 265 worth RM2,220	
Consolation Prizes (10 Winners)	RM300 JD Sports Gift Cards	<ul style="list-style-type: none"> • Successfully complete at least one (1) monthly running challenge tier, as recorded, verified and accepted via the BiiB platform; and • Maintain a minimum Monthly Average Balance ("MAB") of RM500 in the Eligible Account for the relevant qualifying month(s).

Fulfillment

5. The Eligible Account must be valid and active as determined by the Bank, as per the Bank's internal policies to qualify for the Bonus Rate and Prize Draw Rewards. Should the Eligible Customer(s) close the Eligible Account for any reason during the Fulfilment Period, the Bonus Rate and Prize Draw Rewards will be void with immediate effect.
6. The fulfilment of Bonus Rate in Table A will be credited into the Eligible Account within eight (8) weeks from the Campaign end date ("**Fulfilment Period**").

7. In the event of any dispute or required adjustment related to the payout of the Bonus Rate, the Bank reserves the right to make the necessary adjustments within ninety (90) days from the payout month. This includes any additional Bonus Rate that may have been credited to the customer's account in error or requires reversal. In such cases, the Bank reserves the right to debit the corresponding amount from the customer's account.
8. The Campaign Winners of Table B will be notified by 15 January 2027. The fulfilment of Grand Prize, Second Prize, Third Prize and Consolation Prize will be completed within eight (8) weeks from 15 January 2027, any subsequent disputes after the mentioned period will not be entertained.
9. The Grand, Second, Third and Consolation Prizes of Prize Draw Rewards will be sent to the said mailing to the Campaign Winners. The Campaign Winners are responsible to make the necessary arrangements to redeem the Rewards. The registered courier service company/vendor shall capture proof of delivery and receipt acknowledgement for the Bank's record purpose. The Bank will not bear any fulfilment and/or transportation and/or other costs that the Campaign Winners may incur in the course of redeeming and/or using the prize.
10. The winner selection process of Grand, Second & Third Prizes is as follows:
 - a) Upon fulfilment of eligibility, Eligible Customers will be shortlisted internally via a computer generated 'Random Selection' draws which assigns a random number to the qualifying list of Eligible Customers.
 - b) The shortlisted Eligible Customers of the Grand, Second & Third Prizes will be contacted by the Bank at any time during office hours and they will be required to perform identity verification and then answer a simple question relate to the Campaign to receive the Reward. The shortlisted Eligible Customers of the Grand, Second & Third Prizes will be deemed as winners if they are able to verify their identity and answer the question correctly ("Winner").
 - c) Eligible Customers of the Grand, Second & Third Prizes who fail to answer the question correctly or do not respond to the Bank will be disqualified, and the Bank will draw on the next winner.
11. All Winner(s) will be notified by the Bank, either through written notices, phone call(s) or by posting the list of winners on the Bank website.
12. 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, without any monetary payment.
13. The Bank may disclose or publish the winners' names and the last 4 digits of mobile numbers/account numbers in media, marketing or advertising materials for the purposes of this Campaign.
14. The Bank reserves the right at its absolute discretion to substitute any of the Rewards with that of similar value, at any time without prior notice. The Rewards are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.
15. All Winners shall be responsible to ensure that their telephone numbers and/or email address and/or mailing address are current and updated with the Bank. The fulfilment and/or notification and/or delivery of the Rewards will be based on each Winner's' telephone number and mailing address maintained with the Bank. The fulfilment of the Rewards is only valid for mailing addresses that are based within Malaysia and will not be valid for mailing address that is based outside Malaysia and/or Post Office Box (PO box) address. Winners with mailing address that are based outside of Malaysia and/or PO box address are required to contact the Bank and provide a non-PO box mailing address that is based in Malaysia within the Campaign Period.
16. The Bank will not entertain any requests to deliver the Rewards to any overseas address, a third party and/or Post Office Box address.

17. The Bank shall not accept any responsibility for Rewards not fulfilled within the fulfilment Period should there be incorrect or incomplete details provided by the Eligible Customer(s). It is the Eligible Customer(s)' responsibility to ensure that correct details are provided for fulfilment to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.

Other Terms and Conditions

18. For joint accounts, only the primary account holder shall be eligible to participate in the Campaign. All campaign registrations, activity tracking and reward/benefit calculations will be based solely on the primary account holder, and only the achievements of the primary account holder will be recognised for the purpose of this Campaign.
19. Participation in this Campaign is subject to the rules, requirements and validation criteria prescribed by the BiiB platform, including but not limited to guidelines on eligible running activities, tracking methods, manual uploads, verification processes and exclusions.
20. Eligible Customer(s) are responsible for ensuring that their running activities are recorded, submitted and validated in accordance with BiiB's applicable event rules and terms of use, and the Bank shall not be responsible for any failure to qualify arising from non-compliance with such rules.
21. The Bank reserves the right to rely on records, validations and determinations made via the BiiB platform for the purposes of assessing challenge completion, and such determinations shall be final and conclusive.
22. 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.
23. 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 result in the Eligible Customer(s) losing the right to receive the Bonus Rate and Rewards without liability incurred by the Bank.
24. By participating in this Campaign, the Eligible Customer(s) shall have read, understood and accepted the Terms and Conditions and agreed to receive direct marketing communication or call pertaining to this Campaign.
25. If the Eligible Customer(s) has participated in several Campaigns or promotions at the same time, the Eligible Customer(s) 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 are applicable to the relevant Eligible Customer(s).
26. The Eligible Customer(s) shall be responsible to pay any applicable taxes, incidental costs and/or charges relating to any of the Reward. The Bank shall not be held liable for any taxes, incidental costs, charges and/or damages caused by any of the Reward and/or non-fulfilment by any of its agents/suppliers/distributors.
27. The Bank shall not be responsible or liable for any damage incurred or suffered by the Eligible Customer(s) when unauthorised use of the Reward by any person(s) not approved by the Eligible Customer(s).
28. 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.

29. The Eligible Customer(s) further agrees to co-operate and comply with any requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
30. The Bank reserves the right to disqualify any Eligible Customer(s) or forfeit the Bonus Rate 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.
31. 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.
32. 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. 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.
33. 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.
34. 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 actions, resulting directly or indirectly from this Campaign.
35. All the Terms and Conditions including any 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 agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
36. Eligible Customer(s) hereby gives his/her unequivocal and irrevocable consent and authorises 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).
37. By participating in this Campaign, the Eligible Customer(s) acknowledge that he/she has 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 gives consent to the collection, use, disclosure and processing of their personal data by the Bank and BiiB for the purpose of administering this Campaign. The Eligible Customer(s)' personal data may be shared between the Bank and BiiB, where necessary, and shall be handled in accordance with the Personal Data Protection Act ("PDPA").
38. 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.

39. 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> 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

40. 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.
41. 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.
42. 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.
43. 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:

Protected by PIDM up to RM250,000 for each depositor.

Basic Savings Account-i is based on the Shariah concept of Tawarruq only.