Alliance Bank
18.8 Flash Cash Reward Campaign
Terms and Conditions

1. The "**Alliance Bank 18.8 Flash Cash Reward Campaign**" ("**Campaign**") organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad ("**Bank**") shall run on **18 August 2026 between 1:00 p.m. and 3:00 p.m.** ("**Flash Period**"), unless stated otherwise.

2. By participating in this Campaign, the Eligible Customer(s) (as defined hereunder) are reminded to thoroughly read and fully understand all the Campaign Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.

3. New and existing 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, as per the Bank's internal policies, unsatisfactorily conducted; or
   c) Any other persons as determined by the Bank to be excluded according to the Bank's internal policy (ies); or
   d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate; or
   e) Payroll customers of Alliance@Work.

4. To be entitled for the Campaign Reward as stipulated in **Table A** below, Eligible Customers must meet the eligible criteria as specified in **Table A** and ensure that the following conditions are met:
   a) New-to-Bank and/or Existing-To-Bank customer(s) aged 18 years old and above; and
   b) Does not hold any Current/Savings Account/-i ("**CASA/-i**") including SaveLink/FlexLink Account, Share Trading, Foreign Currencies Account and Share Margin Financing Account with the Bank **for the past 12 months prior to the Flash Period**; and
   c) Open and activate a new **Alliance Basic Savings Account/-i** or **Alliance SavePlus Account/-i** ("**Eligible Account**") via the allianceonline mobile app; and
   d) Enter the campaign invitation code "**flash**" during the account application.

Table A: Campaign Reward

Campaign Reward	Campaign Criteria	Capping
RM88 Cash Reward	• Open an Eligible Account via the allianceonline mobile app and enter the invitation code "**flash**". • Successfully complete and activate account between **1:00 p.m. and 3:00 p.m. on 18 August 2026** ("**Flash Period**"). • Reward entitlement is determined based on the Bank's system completion timestamp.	Limited to the first 188 eligible customers
RM38 Cash Reward	• Initiate account opening during the Flash Period and enter the invitation code "**flash**". • Successfully complete and activate account within three (3) calendar days from the Flash Period; or complete during the Flash Period after the RM88 quota is exhausted.	Limited to 188 eligible customers

5. Table B below illustrates the Campaign Reward entitlement applicable under various scenarios:

Table B: Illustration of Campaign Reward

Customer	Application Initiated during Flash Period	Account Successfully Activated During Flash Period	Among First 188 Eligible Customers	Account Successfully Activated Within Three (3) Calendar Days from Flash Period	Campaign Reward	Explanation
Customer A	Yes	Yes	Yes	N/A	**RM88 Cash Reward**	Customer A successfully completed account activation during the Flash Period and was among the first 188 eligible customers.
Customer B	Yes	Yes	No	N/A	**RM38 Cash Reward**	Customer B successfully completed account activation during the Flash Period after the RM88 reward quota had been fully utilised.
Customer C	Yes	No	N/A	Yes	**RM38 Cash Reward**	Customer C initiated the application during the Flash Period and successfully completed account activation within 3 days.
Customer D	Yes	No	N/A	No	**Not eligible**	Customer D initiated the application during the Flash Period but did not successfully complete account activation within 3 days.

6. Eligible Customers must initiate the Eligible Account opening via the allianceonline mobile app using the electronic Know Your Customer ("**eKYC**") process and enter the invitation code "**flash**" during the Flash Period. The Eligible Customer's NRIC and mobile number must be captured in the Bank's system via the one-time password ("OTP") verification process.

7. For the avoidance of doubt, applications submitted without the invitation code "**flash**" will not be eligible for the Campaign Reward.

8. Reward entitlement shall be determined based on the successful account-opening completion timestamp recorded in the Bank's system. In situations where account opening requires additional verification, manual review or other operational processing, the successful account-opening activation timestamp recorded in the Bank's system shall be used to determine reward entitlement.

9. The Bank shall not be obliged to notify customers when the Campaign Reward quota has been fully utilised.

10. Each Eligible Customer is entitled to receive only one (1) Campaign Reward throughout the Campaign.

If for any reason, the Eligible Customers have multiple Eligible Accounts, which are eligible for the Campaign Reward(s), only ONE (1) account will be rewarded.

11. In the event of multiple customers using the same mobile number during the application, only the first Eligible Customer who successfully opens an Eligible Account will be entitled for the Campaign Reward.

12. For Eligible Customers who hold accounts jointly with other parties, all such accounts shall be considered as one single account based on the name of the primary account holder. In the event of joint account holders, the Campaign Reward shall only be given to the primary account holder. The Eligible Customers must be the primary holder of the participating product signed up and matches the name of their Eligible Accounts primary name holder in order to enjoy the Campaign Reward.

13. The Eligible Accounts must be valid and active (not closed or terminated) as determined by the Bank 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 Customers close the Eligible Accounts for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

Other Terms and Conditions

14. 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.

15. The fulfilment of the Campaign Reward in **Table A** will be fulfilled within eight (8) weeks from the account opening month end, any subsequent disputes after the mentioned period will not be entertained.

16. The Campaign Reward cannot be exchanged for other credit alternatives.

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 correct details are provided for claims 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 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 Customers.

21. The Eligible Customers shall be responsible for paying 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 damage incurred or suffered by the Eligible Customers when 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 the Eligible Accounts or otherwise.

24. The 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 Customers 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 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. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customers 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 Customers 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 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 Customers or other parties due to Eligible Customer's 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, 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, the Eligible Customers 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 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.

35. The Bank may from time to time provide the latest update or content to educate the Eligible Customers and create awareness that help 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.

36. 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 becomes 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 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.

37. 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.

38. 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:
    a) Suspend or freeze the affected account;
    b) Revoke or reset the Eligible Customer's internet or mobile banking access; and/or
    c) Revoke the validity of banking instruments.

    and the Eligible Customers will be notified once the above has been operated.

Note:

Alliance Basic Savings Account/-i and Alliance SavePlus Account/-i are protected by PIDM up to RM250,000 for each depositor.

Campaign only applicable to Alliance Basic Savings Account-i and Alliance SavePlus Account-i that are offered under the Shariah contract of Commodity Murabahah.