



**Alliance Bank
Bonus Rate Campaign
Terms and Conditions**

1. The “Alliance Bank Bonus Rate Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) and shall run from **10 November 2025 to 30 November 2025**; inclusive of both dates, unless as stated otherwise (“**Campaign Period**”).
2. By participating in this Campaign, Eligible Customer(s) (as defined hereunder) is 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); 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 under Alliance@Work.

Campaign Mechanics

4. To be entitled for the Bonus Rate as specified in **Table A (“Bonus Rate”)**, the Eligible Customer(s) 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 start date of the Campaign Period**; and
 - c) Open a new **Alliance Basic Savings Account/-i** (“**Eligible Account**”) at any Alliance Bank branch during the Campaign Period.

Table A: Bonus Rate

No.	Monthly Eligible Criteria	Bonus Rate (% p.a.)
1	Deposit a minimum of RM2,000 in fresh funds into the Eligible Account; OR	1.20%
2	Perform at least 5 debit card transactions with a minimum of RM50 per transaction.; OR	0.80%
3	Perform at least 5 DuitNow QR payments or bill payments via allianceonline.	0.80%
Total		2.80%

Notes:

- The Bonus Rate will be paid out on top of the board rate of the Eligible Accounts and it will be valid until 31 December 2026.
- For details on the applicable board rate and other specific terms and conditions of the product, please refer to the Alliance Bank official website.
- 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/Fixed Deposit/Foreign Currency Account(s) 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.

- Bill payments refer to JomPay made via allianceonline web or allianceonline mobile or ATM, or other bill payments made under Pay Bill function in allianceonline web.

5. For the avoidance of doubt:

- a) The Bonus Rate will be credited into the Eligible Account on the first day of following calendar month as described below:

Bonus Rate = Eligible Amount x Rate (R) x Time (T)

Note:

Eligible Amount = Monthly Average Balance ("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

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

Customer A: Meets all the Monthly Eligible Criteria as stated in Table A above.

Date	Monthly Average Balance (RM)	Bonus Rate Computation (RM)
November 2025	50,000	$50,000 \times (1.20\% + 0.80\% + 0.80\%) \times 30/365$ = RM115.07
Total Bonus Rate for 1 month		RM115.07

Customer B: Meets only Criteria 1 as stated in Table A above.

Date	Monthly Average Balance (RM)	Bonus Rate Computation (RM)
November 2025	50,000	$50,000 \times 1.20\% \times 30/365$ = RM49.32
Total Bonus Rate for 1 month		RM49.32

- c) 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.

Table B: Monthly Average Balance ("MAB") Calculation

Average Balance of the Participating Month	$\frac{\text{Sum of each day-end balance for the Participating Month}}{\text{Number of days in the Participating Month}}$
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6. Eligible Customer(s) 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 Reward shall be given to the primary account holder only. The Eligible Customer(s) must be the primary holder of the product signed up and match the name of their Eligible Accounts primary name holder in order to enjoy the Reward.
7. Eligible Customer(s)' Eligible Accounts and Debit Card must be valid and active 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 Bonus Rate. If for any reason the Eligible Customer(s) closes the Eligible

Accounts during the Campaign Period and fulfilment period, his/her participation in the Campaign becomes null and void with immediate effect.

8. The assignment of Merchant category and MCC for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular bank to assign the correct Merchant category and MCC. If the Reward is not credited to Eligible Customer(s)' participating account due to the incorrect assignment of Merchant category and MCC by the acquiring bank, please take note that the Bank is not responsible for such discrepancies which are beyond the Bank's control.
9. All eligible transactions of Debit Card must have the transaction dates (defined as the date of which transactions are charged to the linked Eligible Account/-i as per Bank's record) within the Campaign Period. The approved transactions made throughout the Campaign Period must be captured and posted in the Bank's system within the Campaign Period to qualify for the Reward. All approved transactions as recorded by the Bank are final, conclusive and binding on all the Eligible Customer(s). Please note that posting transactions may be posted by the merchant as late as thirty (30) days after the transaction date. The Bank will not be held responsible for late posting.

General Terms and Conditions

10. 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.
11. 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 without liability incurred by the Bank.
12. 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.
13. 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).
14. 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.
15. 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).
16. 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.
17. 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.
18. 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.

19. 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.
20. 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.
21. 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.
22. 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.
23. 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.
24. 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).
25. By participating in this Campaign, the Eligible Customer(s) agrees that he/she has 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_](https://www.alliancebank.com.my/Alliance/media/Pdf/Personal%20Data%20Protection%20Act%202010/NCP-for-website-ENG.pdf)) and hereby gives his/her consent and authorises the Bank to disclose his/ her particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
26. 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.
27. 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 directly or indirectly with any directors, officers or employees of the Bank.

Prevention and Mitigation of Banking Fraud and Scam

28. 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.
29. 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.
30. 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.
31. 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:

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

Alliance CASA-i is based on the Shariah concept of Tawarruq.