



Menara Alliance Bank Branch Campaign

Terms and Conditions

General Terms and Conditions

1. The “Menara Alliance Bank Branch Campaign” (“**Campaign**”) organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) shall run from **28 July 2025 to 31 January 2026**; 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 Customers**”). 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 Menara Alliance Bank branch (“**Event Branch**”). Eligible Customers are required to complete their registrations and application(s) at the Event Branch during the Campaign Period.
5. To be eligible for the reward outlined in **Offer 1/2/3/4/5/6** below (“**Campaign Reward**”), Eligible Customers must sign up for the participating product(s) defined below during the Campaign Period with the minimal requirements (“**Campaign Criteria**”) and (“**Reward Capping**”) outlined in the tables below:

Offer 1: New to Bank / New to Product offer

Participating Product	Campaign Criteria	Campaign Reward	Reward Capping
Current/Savings Account/-i (“ CASA/-i ”) <u>except</u> SaveLink/FlexLink Account, Share Margin Account and Foreign Currencies Account/Xchange Account (“ Eligible Account ”)	Apply and activate any Eligible Account with a minimum month end balance of RM500 in the account opening month	RM20 Cashback	Limited to the first 1,000 successful Eligible Customers

6. Eligible Customers are required to fulfill all of the following criteria and meet the Campaign Criteria as stated in Offer 1 to be eligible for the Campaign Reward:
 - a) Individuals who have attained the age of eighteen (18) and above; and
 - b) Do not hold any CASA/-i including SaveLink/FlexLink Account, Share Trading, Share Margin Financing (SMF) Accounts and Foreign Currencies Account/XChange with the Bank for the past 12 months prior to the Campaign Period; and
 - c) Successfully opened and activated an Eligible Account during the Campaign Period, otherwise, the Bank reserves the right to forfeit the Campaign Reward.
7. The following persons are **NOT eligible** to participate in the New to Bank / New to Product offer:
 - a) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies); or
 - b) Payroll customers of Alliance@Work.
8. The Eligible Customers must maintain the required balance in the Eligible Account as per Campaign Criteria specified in Offer 1 until the end of the account opening month to qualify for the Campaign Reward in Offer 1. The Campaign Reward is to be fulfilled via the bank system.
9. For Eligible Customers who hold 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 Customers 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 be eligible for the Campaign Reward.

10. 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 Customers close the Eligible Account for any reason, their participation in the Campaign will be null and voided with an immediate effect.

Offer 2: New to Segment offer

Membership	Membership Criteria	Campaign Reward	Reward Capping
Alliance Privilege ("PB")	Eligible Customers must be a Primary New PB customer: <ul style="list-style-type: none"> With a 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 accounts with a minimum deposit of RM10,000: <ol style="list-style-type: none"> Alliance Hybrid Account/-i or Alliance SavePlus Account/-i 	RM280 Cashback and one (1) unit Portable Tea Set	Limited to the first 150 successful Eligible Customers
Alliance Personal ("AP")	Eligible Customers must be a Primary New AP customer: <ul style="list-style-type: none"> 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 accounts with a minimum deposit of RM10,000: <ol style="list-style-type: none"> Alliance Hybrid Account/-i or Alliance SavePlus Account/-i 	RM100 Cashback and one (1) unit Umbrella	Limited to the first 100 successful Eligible Customers

11. New to Segment offer is open to all new and existing Eligible Customers.
12. Eligible Customers are required to sign up for the PB/AP Membership at the Event Branch and meet the Membership Criteria as stated in Offer 2 to be eligible for the Campaign Reward.
13. Eligible Customers must fulfill the Membership Criteria and remain valid to be eligible for the Campaign Reward.
14. Each Eligible Customers will be entitled to one (1) Campaign Reward per Membership as specified in Offer 2.
15. For details on privileges, benefits, locations, contacts, and the general terms and conditions of the Membership, Eligible Customers may refer to the respective website as follows:

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

Offer 3: New Banca Regular Premium (RP) offer

Participating Product	Campaign Criteria	Campaign Reward	Reward Capping
<u>Bancassurance Regular Premium (Banca RP)</u> <ul style="list-style-type: none"> EliteLife Signature Legacy 	Eligible Customers who sign up to any new Eligible Banca RP Product(s) with a minimum Annualised Premium of RM25,000	Barry Smith Club 20inch PP Hardcase Luggage	Limited to the first 10 successful Eligible Customers

Participating Product	Campaign Criteria	Campaign Reward	Reward Capping
<ul style="list-style-type: none"> Elite Income 88 EliteLife Signature Saver EliteLife Signature Treasure (“Eligible Banca RP Product(s)”)	Eligible Customers who sign up to any new Eligible Banca RP Product(s) with a minimum Annualised Premium of RM50,000	American Tourister Brink Spinner 55/20	Limited to the first 6 successful Eligible Customers
	Eligible Customers who sign up to any new Eligible Banca RP Product(s) with a minimum Annualised Premium of RM100,000	Honor X9C Smart 5G	Limited to the first 4 successful Eligible Customers

16. New Banca RP offer is open to all new and existing Eligible Customers.
17. Eligible Customers are required to meet the eligibility and Campaign Criteria as stated in Offer 3 to be eligible for the Campaign Reward.
18. Each Eligible Customer will be entitled to one (1) Campaign Reward even though the Eligible Customer has fulfilled the Campaign Criteria multiple times.
19. Eligible Customers are required to purchase Eligible Banca RP Product with the minimum Annualised Premium as stated in Offer 3 and be in-force during the Campaign Period to be eligible for the Campaign Reward.
20. The minimum Annualised Premium in the Eligible Banca RP Product must be in a single policy. No combination or accumulation is allowed.
21. The purchase of the Eligible Banca RP Product must be submitted to and received by Manulife Insurance Berhad within the Campaign Period and accepted and/or issued on or before 15 February 2026.
22. In the event the insurance applications or policies are declined, terminated, cancelled, cooled-off or lapsed within the Campaign Period, the Eligible Customers will not be entitled to the Campaign Reward.
23. The list of Eligible Banca RP Product is available at the Event Branch and/or by contacting the relationship manager(s).

Offer 4: New Investor offer

Campaign Criteria	Minimum Investment Amount	Campaign Reward	Reward Capping
Eligible Customers who invest in any Eligible Investment Product(s)	UT: RM50,000 or SI/RS: RM100,000	RM180 Cashback	Limited to the first 100 successful Eligible Customers

Participating Product (“Eligible Investment Product(s)”)	
Unit Trust (“UT”)	Selected Unit Trust funds with a minimum 3.00% sales charge
Retail Securities/Retail Sukuk (“RS”)	Selected Retail Securities/Retail Sukuk with a minimum 1.50% sales margin/spread
Structured Investment (“SI”)	Selected Structured Investment

24. New Investor offer is open to all new and existing Eligible Customers without any existing Investment account/profile/record in our banking system as of 27 July 2025.
25. Eligible Customers are required to meet the eligibility and the Campaign Criteria as stated in Offer 4 to be eligible for the Campaign Reward.
26. Each Eligible Customer will be entitled to one (1) Campaign Reward even though the Eligible Customer has fulfilled the Campaign Criteria multiple times.

27. Eligible Customers are required to invest in an Eligible Investment Product(s) with the minimum investment amount as stated in Offer 4 during the Campaign Period to be eligible for the Campaign Reward.
28. The minimum investment amount in the Eligible Investment Product must be in a single transaction. No combination or accumulation is allowed.
29. In the event the investment in UT is from withdrawals from the Employees Provident Fund (EPF) and/or exercise cooling-off within the cooling-off period, the Eligible Customers will not be entitled for the Campaign Reward.
30. The list of Eligible Investment Product(s) is available at the Event Branch and/or by contacting the relationship manager(s).

Offer 5: Earmark offer

Campaign Criteria	Eligible Earmark Account	Earmark Amount	Campaign Reward	Reward Capping
Eligible Customers who deposit in Eligible Earmark Account and earmark for 3 months	Alliance SavePlus Account/-i	RM100,000	RM250 Cashback	Limited to the first 20 successful Eligible Customers
	Any CASA/-i <u>except</u> <ul style="list-style-type: none"> • Alliance SavePlus Account/-i; • Alliance Buddy™ Account/Alliance Junior Smart Saver-i; • SaveLink/FlexLink Account; • Share Margin Account; and • Foreign Currencies/XChange Account. 	RM300,000	Samsung 55" Crystal UHD DU7000 4K Smart TV	Limited to the first 20 successful Eligible Customers
		RM600,000	Apple iPad Air 256GB (Wifi + Cellular) and Apple Pencil Pro	Limited to the first 20 successful Eligible Customers

31. Earmark offer is open to all new and existing Eligible Customers who hold a valid Eligible Earmark Account as stated in Offer 5.
32. Eligible Customers are required to meet the eligibility and the Campaign Criteria as stated in Offer 5 to be eligible for the Campaign Reward.
33. Fresh Funds must be transferred directly into the Eligible Earmark Account with the Bank not more than seven (7) calendar days prior to the earmarking date.

***"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.*
34. The Eligible Customers are required to complete the earmark form at the Event Branch where the Eligible Customers have performed their earmark in the Eligible Earmark Account, the said earmark form must be duly submitted to the Bank, otherwise, the Bank reserves the right to forfeit the Campaign Reward.
35. The Eligible Customers are required to earmark the amount in the Eligible Earmark Account for a period of 3 months as stipulated in Offer 5 ("**Earmark Period**"). The Eligible Customers shall, by virtue of their participation in this Campaign, have given their full consent to the Bank for the said earmarking and the Bank shall be fully authorised to earmark the said funds without any further reference to the Eligible Customers and without any liability to the Eligible Customers or other party for any consequences that may arise or result there from.
36. If the Eligible Customers need to use the earmarked funds, they are required to visit to the Event Branch where the earmarking was done and provide a written request to uplift the earmark before they can

withdraw the required amount. In this case, the Eligible Customers will no longer be able to entitle for the Campaign Reward due to uplift of earmark amount prior to the expiry of the Earmark Period.

37. For Eligible Customers who hold 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 Customers 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 be eligible for the Campaign Reward.
38. 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 Customers close the Eligible Account for any reason, their participation in the Campaign will be null and voided with an immediate effect.

Offer 6: Investment offer

Campaign Criteria	Minimum Accumulate Investment Amount	Campaign Reward	Reward Capping
Eligible Customers who invest in any Eligible Investment Product(s)	RM250,000	RM100 Cashback	Limited to the first 35 successful Eligible Customers
	RM500,000	RM280 Cashback	Limited to the first 25 successful Eligible Customers
	RM1,000,000	RM680 Cashback	Limited to the first 15 successful Eligible Customers
	RM3,000,000	RM1,880 Cashback	Limited to the first 5 successful Eligible Customers
	RM5,000,000	RM3,880 Cashback	Limited to the first 5 successful Eligible Customers

Participating Product ("Eligible Investment Product(s)")	
Unit Trust ("UT")	Selected Unit Trust funds with a minimum 3.00% sales charge
Retail Securities/Retail Sukuk ("RS")	Selected Retail Securities/Retail Sukuk with a minimum 1.50% sales margin/spread
Structured Investment ("SI")	Selected Structured Investment

39. Investment offer is open to all new and existing Eligible Customers.
40. Eligible Customers are required to meet the eligibility and the Campaign Criteria as stated in Offer 6 to be eligible for the Campaign Reward.
41. Each Eligible Customer will be entitled to one (1) time Campaign Reward even though the Eligible Customer has fulfilled the Campaign Criteria multiple times.
42. Eligible Customers are required to invest in an Eligible Investment Product(s) with the minimum accumulate investment amount as stated in Offer 6 during the Campaign Period to be eligible for the Campaign Reward.
43. In the event the investment in UT is from withdrawals from the Employees Provident Fund (EPF) and/or exercise cooling-off within the cooling-off period, the Eligible Customers will not be entitled for the Campaign Reward.
44. The list of Eligible Investment Product(s) is available at the Event Branch and/or by contacting the relationship manager(s).

Other Terms and Conditions

45. 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.
46. The fulfilment of the Campaign Reward will commence within the Campaign Period or latest within ninety (90) days after Campaign Period ended, whatsoever dispute will not be entertained afterwards.
47. In terms of Reward Capping, Eligible Customers will be rewarded on a first-come, first-served basis, based on the date of successful account opening/transaction, and subject to Campaign Reward availability. If the Campaign Rewards have been fully redeemed, the Bank has no obligation to notify the Eligible Customers.
48. The Campaign Reward are non-transferable to any 3rd party and non-exchangeable for cash, cheque, credit and/or in kind. The Bank's decision on all matters relating to this Campaign shall be final and binding and no correspondences, appeal or attempt to dispute the same would be entertained.
49. 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 the correct details are provided for the Campaign Reward to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
50. 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.
51. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.
52. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Campaign Reward 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 Customers.
53. Eligible Customers 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.
54. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when an unauthorised use of the Campaign Reward by any person(s) that was not approved by the Eligible Customers.
55. 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 Eligible Accounts or otherwise.
56. Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
57. 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.
58. 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.
59. 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.

60. 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 Customers' own act.
61. 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 Customers or other parties due to Eligible Customers' own act resulting directly or indirectly from this Campaign.
62. 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.
63. Eligible Customers hereby give their unequivocal and irrevocable consent and authorise the Bank to process Eligible Customers' 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 Customers.
64. 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.
65. 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.
66. By virtue of participating in this campaign, Eligible Customers hereby acknowledge 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 covenant/undertake 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.
67. For Investment products:
- (a) For investment in foreign currency, the Investment Amount will be based in the local currency equivalent.
 - (b) The Eligible Customers acknowledge 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 have 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 the Bank.

68. The Eligible Customers must sign all relevant standard documents and comply with all terms and conditions applicable to their 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 including share margin facility, overdraft facility, revolving credit facility as well as credit facility obtained from employer such as staff loan, 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.

69. CASA-i and eligible Islamic deposit product are based on the Shariah contract of Murabahah via Tawarruq

Prevention and Mitigation of Banking Fraud and Scam

70. The Bank may from time to time provide the latest update or content to educate the Eligible Customers 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.

71. 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 become 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 Eligible Customers have 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.

72. 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 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.

73. 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:

- i. Suspend or freeze the affected account;
 - ii. Revoke or reset the Eligible Customers' internet or mobile banking access; and/or
 - iii. Revoke the validity of banking instruments;
- and the Eligible Customers 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.

Manulife Insurance Berhad is a member of PIDM.

Bancassurance Regular Premium Investment-Linked Products

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).

Bancassurance Regular Premium Non-Investment Linked Products

The benefit(s) payable under Bancassurance Regular Premium Non-Investment Linked products are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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

- The information provided herein is for reference and general information purposes only and should not be construed as an offer to sell, a solicitation to buy, or a subscription to any 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, understand and carefully study the risk factors set out in the content of the relevant documents of the respective investment products including but not limited to the Prospectus or Information Memorandum and Product Highlights Sheet before investing. For more information and to obtain copies of the Prospectus or Information Memorandum or Product Highlights Sheet, please visit the nearest branch or consult our Relationship Manager/Sales Personnel.
- 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. If in doubt, investors should seek independent professional advice.
- Investment Products is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).