



**Alliance Bank SME Banking
Biz Booster Business Fixed Deposit /
Alliance Term Deposit-i Campaign**

Terms & Conditions

1. This “**Alliance Bank SME Banking Biz Booster Business FD/ATD-i Campaign**” (“Campaign”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad. (“the Bank”).
2. This Campaign shall run from **1 Jun 2025 to 30 September 2025**, both dates inclusive unless notified otherwise by the Bank (“Campaign Period”).

ELIGIBILITY

1. This Campaign is open to **selected new-to-bank (NTB) SME customers and selected existing-to-bank (ETB) SME customers** who have received an exclusive invite to participate in this Campaign via e-Direct Mailer or email invitation from the Bank’s Relationship Managers or Business Wealth Managers (“Eligible Customer”).
3. Notwithstanding the following, the following customer(s) shall however not be eligible for this Campaign:
 - a. Any customer(s) whose account(s) with the Bank are, at the Bank’s discretion, are unsatisfactory conducted; and
 - b. Any customer(s) as the Bank may decide to exclude at its discretion should there be any violation of the Bank’s internal policies.
 - c. Government agencies/government accounts, statutory bodies, and financial/insurance institutions.

CAMPAIGN MECHANICS

Business Fixed Deposit/Alliance Term Deposit-i (FD/ATD-i)

1. Eligible Customer who performs over-the-counter Business FD/ATD-i placement for the amount not less than the Minimum Placement Amount and not more than the Maximum Placement Amount for the Placement Tenure set out in Table 1 below during the Campaign Period shall be entitled to the Promotional Rates specified in Table 3 below:

Placement Tenure	Promotional Rates (p.a.)	
	Conventional Business FD	Islamic Alliance Term Deposit-i (ATD-i)
Six (6) months	3.70%	3.80%
Twelve (12) months	3.75%	3.85%
Minimum Placement Amount	Fresh funds of RM50,000 in a single placement	
Maximum Placement Amount	Fresh funds of RM5,000,000 per customer	

Table 1 FD/ATD-i promotional rates and placement amount

2. “Fresh Funds” means monies or funds in Ringgit Malaysia transferred, credited or paid into the MYR Business Current Account/-i of the Eligible Customer from other licensed bank(s) and/or financial institution(s) through whatever means including but not limited to cash, Inter-Bank Giro transfers, Instant Transfer, collection and payment of cheques drawn on such other bank(s) and where such monies or funds paid or credited into the MYR Business Current Account/-i of the Eligible Customer are utilised by the Eligible Customer to make Business FD/ATD-i placement pursuant to the terms and conditions herein within seven (7) business days after such monies or funds have been paid or credited into the MYR Business Current Account/-i of the Eligible Customer. The Promotional Rates stipulated in Table 1 is not applicable for any renewal of existing Business FD/ATD-i with the Bank.
3. Upon maturity, the principal Business FD/ATD-i Placement Amount shall be auto-renewed at the prevailing Business FD/ATD-i board rate.

4. **The Fund Size Limit for this Campaign is as follow:**

Placement Tenure	Fund Size (RM)
Six (6) months	82,000,000
Twelve (12) months	316,000,000

5. In the event any Business FD/ATD-i Placement Amount exceeds the prescribed Business FD/ATD-i Placement Amount or if the Fund Size Limit is reached, such Business FD/ATD-i placement shall be subjected to the prevailing Business FD/ATD-i board rates.
6. Upon reaching the Fund Size Limit, the Bank reserves the right to either terminate this Campaign prior to the stipulated Campaign Period or extend this Campaign. The Bank will publish an announcement on the Bank's corporate website.
7. Eligible Customer has the option to select their preferred interest/profit payment mode during Business FD/ATD-i placement, either via direct credit into their MYR Business Current Account/-i maintained with the Bank or add on interest/profit the principal amount.
8. In the event Business FD/ATD-i Placement Amount is withdrawn prior to maturity of the Tenure, whether wholly or partially, no interest/profit shall be payable on such premature withdrawal amounts of Business FD/ATD-i, regardless of the number of completed months at the time of premature withdrawal.

GENERAL

1. By participating in this Campaign, you agreed to have read, understood and unequivocally accepted and agreed to be bound by these Campaign Terms and Conditions including any amendments or variations to it and unequivocally accept the same in its entirety. These Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Eligible Customer and no correspondence and/or appeal in respect thereof shall be entertained.
2. These Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Customer's product and banking accounts maintained with the Bank. ("the Existing Terms")
3. Eligible Customer shall seek clarification from the Bank's authorised representative if there are any Campaign Terms and Conditions that Eligible Customer do not understand.
4. The Eligible Customer shall fully indemnify and keep the Bank fully indemnified at all times from and against any and all losses, damages, actions, proceedings claims, demands, costs, expenses and/or liabilities including solicitors fees (on a "solicitor-client" basis) as may be incurred, sustained and/or suffered by the Bank due to and/or arising from the breach, non-compliance and/or non-observance of any one or more of your covenants, undertakings, obligations, duties and/or responsibilities under and/or in connection with this Campaign.
5. The Eligible Customer obligations under this Campaign shall survive the expiry or termination (as the case may be) of this Campaign.
6. By participating in this Campaign, Eligible Customer hereby give their unequivocal and irrevocable consent and authorises the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.

7. The Bank shall not be responsible for any technical failures of any kind, whatsoever intervention, interruption, electronic error and/or any failure or delay in the transmission of evidence by postal or telecommunication authorities or any other party which may affect Eligible Customers' entitlement during the Campaign Period.
8. By participating in this Campaign, Eligible Customer hereby give their unequivocal and irrevocable consent and authorise the Bank to use, publish and/or display the names, any photographs taken, any videos recorded and/or other information for current and future advertising and/or promotion relating to this campaign purposes only without any compensation.
9. The accounts of Eligible Customer must at all times (i) be valid, in good credit standing and not be in breach of any terms of these Campaign Terms and Conditions or the Existing Terms; and (ii) not be terminated or closed or be made subject to any attachment, adverse orders made by Court or any authorities sanctioned by laws, delinquent and/or invalid or cancelled as may be determined by the Bank in order to be entitled for the Campaign Reward.
10. The Bank reserves the right to withdraw/cancel, terminate, suspend or extend this Campaign and to add, delete, suspend or vary these Campaign Terms and Conditions, wholly or in part with prior notice by way of posting on the Bank's website, display at branch premises or advertisements or by any other means of notification which the Bank may select and such shall be binding on Eligible Customer as from the date of the notification or from such other date as may be specified by the Bank in the notification.
11. The Bank reserves the right to disqualify the participation of 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 these Campaign Terms and Conditions. All records of the Bank on the transaction(s) made shall be conclusive and final.
12. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of Eligible Customer or forfeiture of the Campaign Rewards shall not entitle Eligible Customer to any claim or compensation against the Bank or for any and all losses or damages suffered or incurred by Eligible Customer as a direct or indirect result of the act of cancellation, termination, suspension, extension, and disqualification or forfeiture due to customer own act.
13. The Bank shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Eligible Customer resulting directly or indirectly from this Campaign. The Bank shall not be liable or held responsible to Eligible Customers in any manner whatsoever if the Bank is unable to perform any of its obligations under this Campaign directly or indirectly due to any force majeure event which include but not limited to any act of God, war, strike, riot, industrial dispute, lockout, fire, drought, flood, storm or any event beyond the reasonable control of the Bank.
14. Eligible Customer shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Campaign.
15. 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 policy available at <https://www.alliancebank.com.my/Alliance/media/Pdf/Corporate%20Governance/Anti-Bribery-and-Corruption-Policy.pdf> 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.
16. By participating in this Campaign, the Eligible Customer(s) agrees that they have read the Notice and Choice Principle Statement available at the Bank's website (<https://www.alliancebank.com.my/personal-data-protection-act-2010>) and hereby gives their consent and authorises the Bank to disclose their particulars to any third-party service provider engaged by the Bank for the purpose of this Campaign.

17. These Campaign Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
18. The Bank is a member of Perbadanan Insurans Deposit Malaysia ("PIDM"). Deposit place with the Bank's Business Fixed Deposit/Alliance Term Deposit-i are protected by PIDM up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) for each depositor.
19. In the event of Overnight Policy Rate (OPR) rate change, the Bank reserves the right to revise the Business Business Fixed Deposit/Alliance Term Deposit-i interest/profit rates with prior notice.
20. 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, authorize, ratify or offer 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. As our Eligible Customer, you acknowledge that you have been made aware of the Bank's anti-bribery and corruption policy (a summary of the policy is available on the Bank's website) 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.
21. This Campaign Terms and Conditions is prepared in both English and Bahasa Malaysia language versions. In case of any dispute, English language version shall prevail.