



**Win Exclusive Reward
@ Menara Alliance Bank Branch
Terms and Conditions**

General Terms and Conditions

1. The “Win Exclusive Reward @ Menara Alliance Bank Branch” (“**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) Permanent and/or contract employees of the Bank;
 - b) Customers whose account(s) with the Bank are dormant or inactive or who have breached any agreements with the Bank;
 - c) Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted;
 - d) Individuals who are financially insolvent or who have been adjudicated a bankrupt;
 - e) Customers who are in default of any facilities granted by the Bank (including its subsidiaries and related companies) at any time before or during the Campaign Period;
 - f) Any other persons as determined by the Bank to be excluded according to its internal policy(ies);
 - g) Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives.
 - h) Payroll customers of Alliance@Work.
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 entitled for the respective entries as stipulated in Table A below (“**Campaign Entries**”), the Eligible Customers must meet the minimum campaign criteria as stated in Table A below during the Campaign Period.

Table A: Category criteria and entry(ies)

Category	Campaign Criteria	Campaign Entries
Deposits		
New account opening of: - Alliance SavePlus Account/-i - Alliance Buddy Account/ Alliance Junior Smart Saver-i - Alliance Hybrid Account/-i (“ Eligible Account ”)	Every successful Eligible Account opening with deposit of RM5,000 and maintain until the end of account opening month	10 entries
Placement of Fixed Deposit (“ FD ”) / Alliance Term Deposit-i (“ ATD-i ”)	Every RM10,000 placement	10 entries
Placement of Foreign Currency Fixed Deposits (“ FCY FD ”)	Every RM10,000 placement or its equivalent placement	20 entries
Segment		
Alliance Privilege (“ PB ”)	Join PB with NIA AUM of RM300,000 and maintain the NIA AUM until the end of PB tagging month	50 entries
Alliance Personal (“ AP ”)	Join AP with NIA AUM of RM100,000 and maintain the NIA AUM until the end of AP tagging month	50 entries
“ NIA AUM ” refers to total sum of Deposits products (excluding Savelink Account), Investments products (excluding Amanah Saham Nasional Berhad (“ ASNB ”) and Bancassurance Regular Premium (“ RP ”)).		

Category	Campaign criteria	Campaign Entries
Investment		
Unit Trust (“ UT ”) <i>Min. 3.00% sales charge</i>	First RM50,000	10 entries
	Every subsequent RM10,000	20 entries
Structured Investment (“ SI ”)	First RM50,000	10 entries
	Every subsequent RM10,000	20 entries
Retail Securities/Retail Sukuk (“ RS ”) <i>Min. 1.50% sales margin</i>	First RM100,000	10 entries
	Every subsequent RM10,000	20 entries
Bancassurance		
Bancassurance Regular Premium (RP) products (“ Banca RP product ”) - EliteLife Signature Saver - EliteLife Signature Legacy - EliteLife Signature Treasure - Elite Income 88	Every RM10,000 annualised premium	10 entries

For the avoidance of doubt, the illustration of entries earned is as follows:

Table B: Illustration of entries earned

Customer	Campaign Criteria	Campaign Entries
Customer A	Open an Alliance SavePlus Account with deposit of RM5,000 and maintain until the end of account opening month	10
	Placed FD with a total amount of RM300,000	300
	Joined PB with NIA AUM of RM300,000 and maintain the NIA AUM until the end of PB tagging month	50
	Invest in UT with a total amount of RM100,000 during the Campaign Period	110
Total entries for Customer A		470
Customer B	Open an Alliance SavePlus Account-i with deposit of RM5,000 and maintain until the end of account opening month	10
	Placed FD with a total amount of RM100,000	100
	Joined AP with NIA AUM of RM100,000 and maintain the NIA AUM until the end of AP tagging month	50
Total entries for Customer B		160

- 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 Entries 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 Entries.
- The Campaign Reward as below.

Category	Description	Total Winner(s) for the Campaign
Grand Prize	Apple iPhone 16 Pro Max 256GB worth RM5,999	1

Category	Description	Total Winner(s) for the Campaign
Second Prize	Samsung 50" Crystal UHD DU7000 4K Smart TV worth RM2,399	1
Third Prize	Apple iPad 11" Wi-Fi 256GB worth RM1,999	1
Consolation Prize	Travel voucher worth RM300	15

8. Each Eligible Customer is only entitled to stand a chance to win one (1) unit of the Campaign Prize throughout the Campaign Period.

For the avoidance of doubt, the winner for the Grand Prize will not stand a chance to win Second Prize, Third Prize and Consolation Prize.

Deposits Terms and Conditions

9. This Campaign is open to all new and existing Eligible Customers who fulfils the criteria as stipulated in Table A during the Campaign Period.
10. For Eligible Customer who open a new Eligible Account, the Eligible Customers must maintain the required balance in the Eligible Account as per criteria specified in Table A until the end of the account opening month to be entitled for the Campaign Entries as stated in Table A.
11. For Eligible Customer who make placement of FD/ATD-i, the Eligible Customer will earn ten (10) entries for every RM10,000 placement made during the Campaign Period.
12. For Eligible Customer who make placement of FCY FD, the Eligible Customer will earn twenty (20) entries for every RM10,000 placement or its equivalent made during the Campaign Period.
13. 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 Entries. If during the Campaign Period and winner selection the Eligible Customers close the Eligible Account for any reason, their participation in the Campaign will be null and voided with an immediate effect.

Segment Terms and Conditions

14. This Campaign is open to all new and existing Eligible Customers who fulfils the Campaign Criteria as stipulated in Table A and the below membership criteria during the Campaign Period.

Membership	Membership Criteria
Alliance Privilege (PB)	Be a Primary New Alliance Privilege customer with a minimum NIA AUM of RM300,000 in Deposits (excluding Savelink Account) and/or Investments (excluding ASNB and Bancassurance RP) and open/maintain at least one of the following accounts with the Bank: a. Alliance Hybrid Account/-i or b. Alliance SavePlus Account/-i
Alliance Personal (AP)	Be a Primary New Alliance Personal customer with a minimum NIA AUM of RM100,000 in Deposits (excluding Savelink Account) and/or Investments (excluding ASNB and Bancassurance RP) and open/maintain at least one of the following accounts with the Bank: a. Alliance Hybrid Account/-i or b. Alliance SavePlus Account/-i

15. Eligible Customer will earn fifty (50) entries for each of the membership joined during the Campaign Period.

For the avoidance of doubt, the Eligible Customer can earn up to a hundred (100) entries if the Eligible Customer joins as Alliance Personal first and subsequently joins as Alliance Privilege.

Investment Terms and Conditions

16. This Campaign is open to all new and existing Eligible Customers who invest in any participating Investment product as stipulated in Table A during the Campaign Period.
17. For Eligible Customer who invest in Unit Trust and/or Structured Investment, the Eligible Customer will earn ten (10) entries for the first RM50,000 investment made during the Campaign Period and twenty (20) entries for every subsequent RM10,000 investment made during the Campaign Period.
18. For Eligible Customer who invest in Retail Securities/Retail Sukuk, the Eligible Customer will earn ten (10) entries for the first RM100,000 investment made during the Campaign Period and twenty (20) entries for every subsequent RM10,000 investment made during the Campaign Period.
19. Investment will be recognized based on the transaction allocation date.
20. In the event the investment in Unit Trust is using withdrawals from the Employees Provident Fund (EPF) and/or exercise cooling-off within the cooling-off period, the Eligible Customer will not be entitled to the Campaign Entries.
21. The list of participating Investment product(s) is available at the Event Branch and/or by contacting the relationship manager(s).

Bancassurance Terms and Conditions

22. This Campaign is open to all new and existing Eligible Customers who subscribe to Banca RP product as stipulated in Table A and in-force during the Campaign Period.
23. Eligible Customer will earn ten (10) entries for every RM10,000 annualised premium in any of the participating Banca RP product subscribed within the Campaign Period.
24. The list of participating Banca RP product is available at the Event Branch and/or by contacting the relationship manager(s).
25. The purchase of the 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.
26. The Banca RP will be recognised based on the policy issuance date.
27. 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 Entries.

Winner Selection and Prizes Fulfilment

28. The winner selection process for the Campaign Reward is as follows:
 - a) The selection of Eligible Customers will be done within four (4) months after the end of Campaign Period.
 - b) Eligible Customers shall be shortlisted by a computerized random selection for the Campaign Reward ("shortlisted winner").
 - c) The shortlisted winner for the Campaign Reward will be contacted by the Bank's representatives via call using the information recorded in the Bank's system within four (4) months after the end of Campaign Period to perform a simple verification.
 - d) The shortlisted winner will be required to answer 1 simple question relating to the Campaign in order to receive the Campaign Reward. Shortlisted winners who failed to answer the question correctly will be disqualified and the Bank will draw on the next winner.
 - e) In the event the shortlisted winner is unable to be contacted after three (3) attempts (during working hours, Monday to Friday) or fail to complete the verification process on the same day for whatsoever reason(s) and/or the shortlisted winner wish to withdraw from the Campaign after being contacted by a Bank's representative, the Bank reserves the right to disqualify the shortlisted winner's eligibility and will select the next winner.
 - f) The Bank may disclose or publish the name and/or the last 4-digit of mobile number of the confirmed winner ("winners") in media, marketing or advertising materials for the purposes of this Campaign ("Winners Announcement").

29. The winners may be required to attend a prize presentation ceremony and/or other publicity programmes at their own costs and expenses as and when required as notified by the Bank via telephone call and/or electronic mailer with regards to the date, time and venue of the prize presentation ceremony and/or other publicity programmes. The Bank shall make three (3) attempts to contact the winners.
30. If the winner fails to be contacted after these attempts, the Bank shall make no further attempts to contact the winner or if the winner is successfully contacted but fails to attend such ceremony and/or programmes without any valid reasons, the Bank reserves the right to forfeit the Campaign Reward.

Other Terms and Conditions

31. 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.
32. The fulfilment of the Campaign Reward will commence within the Campaign Period or latest within four (4) months after the Campaign Period ended, whatsoever dispute will not be entertained afterwards.
33. 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.
34. 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.
35. 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.
36. By participating in this Campaign, the Eligible Customers shall have read, understood and accepted the Terms and Conditions.
37. 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.
38. 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.
39. 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.
40. 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.
41. Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.

42. 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.
43. 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.
44. 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.
45. 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.
46. 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.
47. 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.
48. 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.
49. 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.
50. 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.
51. 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.
52. For Eligible Customer(s) with Domestic Ringgit Borrowing, the Eligible Customer(s) is only allowed to invest in Foreign Currency Asset up to RM1 million equivalent (Computed in aggregate based on the Resident Individual, sole proprietorship and General Partnership's investment in Foreign Currency Asset) per calendar year using funds sourced from the aggregate of—

- (i) Conversion of Ringgit into Foreign Currency;
 - (ii) Trade FCA; and
 - (iii) Swapping of a Ringgit-denominated financial asset in Malaysia for a financial asset in Labuan Entity or outside Malaysia.
53. In event that Eligible Customer(s) with Domestic Ringgit Borrowing has exceeded the limit stated in clause 52, the Bank reserves the right to suspend any conversion from Ringgit Malaysia to foreign currency beyond the stipulated limit.
54. 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.
55. 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.
56. Deposits products are protected by PIDM up to RM250,000 for each depositor.
57. CASA-i and eligible Islamic deposit product are based on Shariah concept of Tawarruq.

Prevention and Mitigation of Banking Fraud and Scam

58. 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.
59. 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.
60. 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.
61. 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).