



# **Alliance Bank Malaysia Berhad Mortgage Partner-In-Sales (MPIS) Referral Reward Campaign for Under Construction Properties (Individual)**

## **Terms and Conditions**

## DEFINITIONS

**“Bank”** shall mean Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad.

**“Campaign”** shall mean Referral Reward Campaign.

**“Loan/Financing”** shall mean the Mortgage Loan/Home Financing-i to finance under construction property/properties

**“MPIS”** shall mean Mortgage Partner-In-Sales- a referral program which is designed for Alliance Mortgage Partners.

**“MPIS Individual”** shall mean the Individual (Only applicable to Mortgage Partner In Sales (Individual) partners which are inclusive of Real Estate Agents, Property Developer staff, Financial Consultant, and Insurance Agents) that have registered under the Bank’s MPIS Referral Program.

**“Campaign Reward”** shall mean the referral fees paid to MPIS Individuals who meet the minimum successful referrals.

**“Board Rate”** shall mean interest/profit rates that bank offers without promotion package.

**“Property Region”** shall mean the location or region of the property securing the mortgage loan.

1. The Campaign shall run from 1 October 2025 to 31 March 2026, both dates inclusive (“Campaign Period”), unless otherwise notified.
2. The Bank reserves the right at any time with prior notice to change the duration and/or commencement and/or expiry dates of the Campaign Period.
3. The Campaign is open to all MPIS Individuals who have registered under the Bank’s MPIS Referral Program.
4. The Campaign Rewards are determined based on the cumulative total approved loan amount during the Campaign Period (“Successful Referral”).
5. The Bank will track the Successful Referral based on the transactions posted and reflected in the Bank’s system.
6. Successful Referral of the Campaign is defined as:
  - a. The leads submitted through the MPIS Microsite via [www.alliancebank.com.my/MPIS](http://www.alliancebank.com.my/MPIS)
  - b. Successful referral means customer’s loan application for under-construction facility has to be approved, accepted and executed within the Campaign Period.
  - c. The minimum loan/financing ticket size for the mortgage participating facility is RM200,000
  - d. The purpose of the participating facilities is to finance the purchase of under-construction residential and/or commercial properties of the approved End Financing projects.
  - e. The Letter of Offer issued by the Bank must be accepted by the customer within the campaign period.
  - f. The relevant Financing and Security documents must be executed not later than 1 month from the campaign end date.
  - g. The MPIS Individuals are required to meet the minimum threshold of cumulative successful referral threshold within the Campaign Period (1 October 2025 – 31 March 2026), and the rewards will be given out based on the highest achievement.
  - h. Below are the minimum thresholds for cumulative successful referrals for each property region: -

Property Region	Threshold for Cumulative Successful Referrals within the Campaign Period to participate in the campaign (RM)
Central	12,000,000
Southern	9,000,000

Northern	7,000,000
EMRO	6,000,000

- i. Please find the states of the respective region as table below:

Property Region	Property State
Central	Klang Valley, Negeri Sembilan & Pahang
Southern	Melaka & Johor
Northern	Pulau Pinang & Perak
EMRO	Sabah & Sarawak

- j. Below are the values of prizes & the number of prizes to be won by performance ranking:

Rank	Value of Prizes	No of Prizes
Top 1	RM10,000	1
Top 2 to 10	RM5,000	9
Top 11 to 23	RM3,000	13
	<b>Total</b>	<b>23</b>

7. The top 23 MPIS Individuals who achieved the highest cumulative referral ratio in percentage (based on cumulative successful referral amount against the threshold) will get the rewards, ranked from the highest to the lowest to determine the rewards. In the event there are multiple MPIS individuals achieving the same ratio, the number of successful referrals will be used to determine the ranking of the winners.

The result computation is based on Property Region. A MPIS Individual can participate in different Regions based on where the property is located; however, only 1 prize per MPIS Individual can be won. Please refer to the examples in the table below:

Property Region	MPIS Name	No of Successful Referrals	Cumulative Successful Referral Amount (RM)	Vs Threshold (%)	List of Prizes Won
Central	MPIS 1	20	15,000,000	125%	<b>Top 3 Prize worth RM5,000</b>
	MPIS 2	18	13,000,000	108.33%	<b>Top 5 Prize worth RM5,000</b>
	MPIS 3	10	12,000,000	100%	<b>Top 11 Prize worth RM3,000</b>
	MPIS 4	20	10,000,000	83.33%	<b>Not Eligible</b> (Due to fail to meet the minimum threshold for Central Region (RM12mil))
Southern	MPIS 5	23	15,000,000	166%	<b>Top 1 Prize worth RM10,000</b>
	MPIS 4	14	9,000,000	100%	<b>Top 10 Prize worth RM5,000</b>
	MPIS 3	18	9,000,000	100%	<b>Not Eligible</b> (Due to already won prizes at Central Region category)
Northern	MPIS 6	12	10,000,000	142.86%	<b>Top 2 Prize worth RM5,000</b>
	MPIS 7	12	7,000,500	100.01%	<b>Top 8 Prize worth RM5,000</b>
	MPIS 8	15	7,000,000	100%	<b>Top 9 Prize worth RM5,000</b>
EMRO	MPIS 9	18	7,000,000	116.67%	<b>Top 4 Prize worth RM5,000</b>
	MPIS 10	18	6,500,000	108.33%	<b>Top 5 Prize worth RM5,000</b>
	MPIS 11	18	6,100,000	101.67%	<b>Top 7 Prize worth RM5,000</b>

8. The manner and method in which the Bank tracks and identifies every Successful Referral to determine the Successful Referral shall NOT be questioned and all decisions made by the Bank pursuant to the tracking system shall be final and conclusive.
9. MPIS Individual who detected referred fraud case or the referral in the past 12 months has more than 5% delinquency rate will be disqualified from the campaign.

10. The rewards will be paid within 2 months from the end of the campaign, in the form of vouchers or equivalent. Bank has the absolute discretion to substitute the rewards with other products of similar value at any time deemed fit.
11. By participating in the Campaign, the MPIS Individuals have read, fully understood, accepted and agreed to be bound by the Campaign Terms and Conditions including any amendments or variations to it and accept the same in its entirety. The Campaign Terms and Conditions and the Bank's decision on all matters relating to the Campaign shall be final and binding on all the participating MPIS Individuals and no correspondence and/or appeals in respect thereof shall be entertained.
12. Any matters which are not covered under this Campaign Terms and Conditions shall be determined by the Bank.
13. Participating MPIS Individuals 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.
14. The Bank shall not be responsible for any technical failures of any kind, 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 the MPIS Individual's entitlement during the Campaign Period.
15. The participating MPIS Individuals hereby give their 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 purposes in any manner appropriate without any compensation for the purpose of this Campaign.
16. The bank account of the participating MPIS Individuals must at all times (i) be valid, in good credit standing and not be in breach of any terms of this 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 the 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.
17. The Bank reserves the right to withdraw/cancel, terminate, suspend or extend the Campaign and to add, delete, suspend and/or vary the Campaign Terms and Conditions, wholly or in part at its discretion with prior notice by way of posting on the Bank's website ([www.alliancebank.com.my/MPIS](http://www.alliancebank.com.my/MPIS)), display at the branch premises or advertisements or by any other means of notification which the Bank may select and such shall be binding on the participating MPIS Individuals as from the date of the notification or from such other date as may be specified by the Bank in the notification. The participating MPIS Individuals agree to access the Bank's website ([www.alliancebank.com.my/MPIS](http://www.alliancebank.com.my/MPIS)) at regular intervals to view the Campaign Terms and Conditions and have agreed with and are bound by any addition, deletion, suspension or variation to the Campaign Terms and Conditions.
18. The Bank reserves the right to disqualify the participation of any MPIS Individual or forfeit the Campaign Reward in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of the Campaign Terms and Conditions at its discretion. All records of the Bank on the transaction(s) made shall be conclusive and final.
19. For any cancellation, termination, suspension or extension of the Campaign or disqualification of the MPIS Individuals or forfeiture of the Campaign Reward shall not entitle the MPIS Individuals to any claim or compensation against the Bank or for any and all losses or damages suffered or incurred by the MPIS Individuals as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
20. The Bank shall not be responsible nor shall accept any liabilities arising or suffered by the MPIS Individuals resulting directly or indirectly from this Campaign. The Bank shall not be liable or held responsible to the MPIS Individuals in any manner if the Bank is unable to perform any of its obligations under the 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, food, storm or any event beyond the reasonable control of the Bank.
21. This Campaign Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the MPIS Individual agrees to submit to the exclusive jurisdiction of the Courts of Malaysia.
22. The MPIS Individuals 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.

23. The MPIS Individuals hereby understand and consent to the collection of personal data, processing, storing, usage and disclosure of the Customer's personal data (which includes but is not limited to contact details), by the Bank to its affiliates, service providers as required and necessary, for the purposes of effecting and discharging the services of this referral program. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010, including all data you have disclosed. The details of the Personal Data & Protection Act 2010 shall be available at the following MPIS Microsite under MPIS Individual:- <https://www.alliancebank.com.my/Alliance/media/Documents/MPIS/MPIS-Generic-TnC-for-Individual.pdf>
24. 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 by the Bank for the purpose of this Campaign.
25. By virtue of participating in this Campaign, eligible MPIS individuals hereby acknowledges that it has been made aware of the Bank's anti-bribery and corruption summary of the policy available at Alliance Bank official website under Anti-Bribery & Corruption Summary of Policy and further covenants/undertakes that it shall not indulge in such corrupt practices in whatsoever manner whether directly or indirectly with any directors, officers or employees of the Bank.