



ALLIANCE BANK

# **New to Alliance Personal (“AP”) Welcome Fixed Deposit Campaign**

## **Terms and Conditions**

1. The “Alliance Bank New to Alliance Personal (“AP”) Welcome Fixed Deposit Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad (“**ABMB**”). The Campaign shall run from 1 January 2022 to 31 March 2022 (both dates inclusive) or such other time period as may be notified by ABMB from time to time (“**Campaign Period**”); inclusive of both dates, unless as stated otherwise.
2. By participating in this Campaign, the Eligible Customers (as defined hereunder) shall have thoroughly read and fully understood all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.
3. This Campaign is open to All New-to-Bank and/or Existing-to-Bank individual ABMB Customers (“**Eligible Customers**”).
4. Notwithstanding the foregoing, the following person(s) shall, however, **NOT** be eligible to participate in this Campaign:
  - a. Permanent and/or contract employees of ABMB (including its subsidiaries and related companies) including their respective immediate family members, meaning parents, spouses, children and siblings;
  - b. Customers whose account(s) are held with ABMB that are dormant or inactive or who have breached any agreements with ABMB;
  - c. Customers whose account(s) held with ABMB are delinquent or unsatisfactorily conducted;
  - d. Individuals who are financially insolvent or who have been adjudicated a bankrupt;
  - e. The Bank’s customers who are in default of any facilities granted by ABMB (including its subsidiaries and related companies) at any time before or during the Campaign Period;
  - f. 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;
  - g. Existing Alliance Privilege Banking (“PB”) customer who has downgraded from PB to AP status during Campaign Period ;
  - h. Any other person(s) as determined by ABMB to exclude according to its internal policy(ies).
5. The Campaign is open to new and/or existing ABMB customer who are Newly joined Alliance Personal (“AP”) customer with minimum asset under management (AUM) of RM100,000 upon sign up as AP customer.
6. The AUM refers to total sum of Deposits products (excluding Savelink Account), Investments products (excluding Amanah Saham Nasional Berhad (“ASNB”) and Bancassurance Regular Premium (“RP”) per Customer.
7. Newly joined AP customer is entitled to place a minimum and up to RM100,000 in Promotional Fixed Deposit (“FD”) interest rate as stipulated in Table A.

**Table A**

FD tenure	FD Interest Rate	Minimum FD Placement	Maximum FD Placement	Channel of FD Placement
3 months	3.00%p.a.	RM1,000	RM100,000	Branch

8. To be entitled for the Promotional FD Interest Rate, Eligible Customers must place Fresh Funds within seven (7) days prior the placement into conventional FD account as stipulated in Table A. The placements made cannot be split, whether by way of placement date(s) and/or account(s)

**“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.

9. The Campaign shall end when either the Bank has achieved the allocated Fixed Deposit fund size's threshold of RM 10,000,000 or at the end of the Campaign Period, whichever comes first.
10. Eligible Customers must be the primary accountholder of the conventional FD account.
11. In the event the Eligible Customer do not meet the minimum AUM required in Clause 5 at the end of Campaign Period, the Promotional FD Rates shall cease to apply and ABMB's prevailing FD board rate shall be applied with the same period and placement amount.
12. Partial withdrawal of the FD is not allowed during the tenure of the FD. If the FD is withdrawn before its maturity date, the interest payable, if any, will be subjected to ABMB's policy on premature withdrawal. In such circumstances, the Eligible Customers will not receive any interest on the premature withdrawal before the end of the Campaign Period.
13. Upon Maturity, the FD will be automatically renewed at the 3-month FD prevailing board rate respectively.
14. The Promotional FD Rates is subject to revision and should there be a change in the Overnight Policy Rate (“OPR”) a notice will be published on the Bank's website at [www.alliancebank.com.my](http://www.alliancebank.com.my).
15. By participating in this Campaign, the Eligible Customers shall have fully understood, accepted and agreed to be bound by all the Terms and Conditions herein.
16. The Terms and Conditions shall be supplemental to and not be in derogation of any one or more of the existing Terms and Conditions and/or guidelines governing and/or regulating the operations and/or maintenance of the Eligible Accounts or otherwise.
17. The Eligible Customers further agree to co-operate and comply with requests from ABMB for the purpose of organising, promoting and conducting this Campaign.
18. All decisions made by ABMB in relation to this Campaign shall be final and binding on the Eligible Customers. No correspondences, appeal or disputes in respect of the same shall be entertained.
19. ABMB reserves the right to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, with notification to be published at the Alliance Bank's website at [www.alliancebank.com.my](http://www.alliancebank.com.my) twenty-one (21) calendar days' prior the changes except for Campaign offers related to limited FD fund size, Eligible Customer is advised to refer to latest FD fund size published on Alliance Bank's website during Campaign Period.
20. For any cancellations, terminations, suspension or extension of this Campaign Period shall not entitle the Eligible Customers to any claims or compensations whatsoever against ABMB or for any and all losses or damages suffered or incurred by the Eligible Customers as a direct or indirect result of the act of cancellation, termination, suspension or extension.

21. ABMB shall not be responsible nor shall 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 fault, resulting directly or indirectly from this Campaign.
22. Eligible Customers hereby give their consent and authorise ABMB to disclose their particulars to any third party service provider engaged by ABMB for the purpose of this Campaign.
23. The Eligible Customer hereby understands and consents 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 ABMB to its affiliates, service providers as required and necessary, for the purposes of effecting and discharging the services of this campaign. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data you had disclosed.
24. 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.
25. 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.
26. By virtue of participating in this Campaign, Eligible Customer 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> 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.
27. For Investment products:
  - a) For investment in foreign currency, the Investment Amount will be based in the local currency equivalent.
  - b) The Eligible Customers acknowledges that for foreign currency denominated investment is subject to the prevailing Foreign Exchange Notices under the Financial Services Act 2013. Depending on the Eligible Customers resident status and whether the Eligible Customers has domestic ringgit borrowing/ financing, undertaking of investment in foreign currency may have limit imposed.
    - i. The Eligible Customers without domestic ringgit borrowing<sup>1</sup> are allowed to undertake of any amount; or
    - ii. The Eligible Customers with domestic ringgit borrowing<sup>1</sup> are allowed to undertake of:
      - Any amount using available foreign currency funds; or
      - Up to RM1 million equivalent in aggregate per calendar year 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 Notices, the Bank 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.
28. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her Participating Products under the Campaign, which are separate from the terms and conditions herein. By participating in this Campaign, the Eligible Customers shall have fully understood, accepted and agreed to be bound by all the Terms and Conditions.

<sup>1</sup>Domestic ringgit borrowing refers to :

- i. any utilised or unutilised Ringgit credit facility or financing facility, borrowing, 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
- ii. any obligation considered or deemed as Domestic Ringgit Borrowing under any of the Foreign Exchange Notices

\*Deposit products are protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to RM250,000 for each depositor per bank except for Investment Products as prescribed under the PIDM guideline available at [www.pidm.gov.my](http://www.pidm.gov.my).