

# **Alliance Privilege and Alliance Personal Customer Referral Programme 2025**

## **Terms and Conditions**

## General Terms and Conditions

1. The “Alliance Privilege and Alliance Personal Customer Referral Programme 2025” (“**Programme**”) is organised by Alliance Bank Malaysia Berhad (“**Bank**”) and shall run from 1 April 2025 to 30 September 2025 (both dates inclusive) or such other time period as may be notified by the Bank from time to time (“**Programme Period**”).
2. By participating in this Programme, 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.

## Eligibility

3. This programme is open to existing Bank customer(s) (“**Eligible Customer(s)**”) and includes promotion and offers listed in **Table 1**:

**Table 1**

Offer(s)	Eligible Customers
<p><b>Promotion A – Alliance Privilege (PB) Customer Referral Programme</b></p>	<p>Open to all individual customers who fulfil the following conditions (“<b>PB Eligible Referrer</b>”):</p> <ol style="list-style-type: none"> <li>a. maintains all their accounts with the Bank (and its subsidiaries) in good standing order, without any breach of the relevant terms and conditions or agreements;</li> <li>b. submits a fully completed referral form to the Bank during the Programme Period via the Alliance Privilege Online Referral Form (“<b>Referral Form</b>”) as described under Clause 7 below;</li> <li>c. introduce New Alliance Privilege customer(s) that meet the Eligible Referee conditions as described in Clause 5 below.</li> </ol>
<p><b>Promotion B – Alliance Personal (AP) Customer Referral Programme</b></p>	<p>Open to all individual customers who fulfil the following conditions (“<b>AP Eligible Referrer</b>”):</p> <ol style="list-style-type: none"> <li>a. maintains all their accounts with the Bank (and its subsidiaries) in good standing order, without any breach of the relevant terms and conditions or agreements;</li> <li>b. submits a fully completed referral form to the Bank during the Programme Period via the Alliance Personal Online Referral Form (“<b>Referral Form</b>”) as described under Clause 7 below;</li> <li>c. introduce New Alliance Personal customer(s) that meet the Eligible Referee conditions as described in Clause 5 below.</li> </ol>

4. Notwithstanding the foregoing, the following person(s) shall, however, not be eligible to participate in this Programme:
  - a. Permanent and/or contract employees of the Bank;
  - b. Customers whose account(s) are held with the Bank that 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 Programme 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.

5. In order to participate in this Programme, the following conditions have to be fulfilled by the potential customer ("**Eligible Referee**"):
- a. The Eligible Referee for Promotion A (i) – RM800 Cash Reward, must:
- (i) be an individual aged 18 years and above;
  - (ii) be a new Alliance Privilege customers with no previous privilege relationship with the Bank for the past twelve (12) months prior to commencement of this Programme Period;
  - (iii) be a Primary New Alliance Privilege customer with minimum Net Investable Assets Under Management ("**NIA AUM**") of RM300,000 and open/maintain at least an Alliance SavePlus Account or Alliance Hybrid Account with the Bank within thirty (30) days from the Referral Form submission date;
  - (iv) have a new Investment and/or Bancassurance Regular Premium ("**Wealth Product**"), subject to the Terms and Conditions herein;
 

Investment

    - Eligible Referee must have a new and/or existing Primary Investment account/profile/record in our banking system with a minimum accumulated new investment transaction amount of RM10,000 within ninety (90) days of the Referral Form submission date.
    - Unit Trust Account(s), Structured Investment Account(s), Dual Currency Investment Account(s) and Retail Securities/Retail Sukuk Account(s) are the Participating Investment Account(s) for this Programme. Participating Investment Account(s) do not include Amanah Saham Nasional Berhad (ASNB). The list of participating Investment product(s) is available at branch and/or by contacting the relationship manager(s).

Bancassurance Regular Premium

    - Eligible Referees must have a minimum accumulated annualised premium amount of RM10,000 issued within ninety (90) days of the Referral Form submission date for the new Bancassurance Regular Premium policy.
    - The Bancassurance Regular Premium application must be submitted to, received and issued by Manulife Insurance Berhad within ninety (90) days of the Referral Form submission date;
    - Eligible Referee must be the policy holder of the Bancassurance Regular Premium policy;
    - In the event the Bancassurance Regular Premium applications or policies are declined, terminated, cancelled, cool-off or lapsed within the 90 days from the Referral Form submission date, the Eligible Customer will not be eligible for the promotion.
    - The list of participating Bancassurance Regular Premium product(s) is available at branch and/or by contacting the relationship manager(s).
  - (v) maintain the minimum NIA AUM for three (3) consecutive months upon being tagged as Alliance Privilege;
- b. The Eligible Referee for Promotion A (ii) – RM200 Cash Reward, must:
- (i) be an individual aged 18 years and above;
  - (ii) be a new Alliance Privilege customers with no previous privilege relationship with the Bank for the past twelve (12) months prior to commencement of this Programme Period;
  - (iii) be a Primary New Alliance Privilege customer with minimum Net Investable Assets Under Management ("**NIA AUM**") of RM300,000 and open/maintain at least an Alliance SavePlus Account or Alliance Hybrid Account with the Bank within thirty (30) days from the Referral Form submission date;
  - (iv) maintain the minimum NIA AUM for three (3) consecutive months upon being tagged as Alliance Privilege;
- c. The Eligible Referee for Promotion B – RM128 Cash Reward, must:
- (i) be an individual aged 18 years and above;
  - (ii) be a New to Bank ("**NTB**") Alliance Personal customers with no previous relationship with the Bank for the past twelve (12) months prior to commencement of this Programme Period;
  - (iii) be a Primary NTB Alliance Personal customer with minimum Net Investable Assets Under Management ("**NIA AUM**") of RM100,000 and open/maintain at least an Alliance SavePlus Account or Alliance Hybrid Account with the Bank within thirty (30) days from the Referral Form submission date;
  - (iv) maintain the minimum NIA AUM for three (3) consecutive months upon being tagged as Alliance Personal;

d. where an Eligible Referee's account is a joint account, the account shall be treated as one referral only, irrespective of the number of account holders.

6. NIA AUM refers to Deposits (excluding Savelink Account) and/or Investments (excluding Amanah Saham Nasional Berhad ("ASNB") and Bancassurance Regular Premium ("RP")).

For the avoidance of doubt, the investment amount is calculated based on daily market pricing of the respective investment products.

### Programme Mechanics

7. The PB Eligible Referrer and/or AP Eligible Referrer (collectively known as "**Eligible Referrer**") shall submit the referral to the Bank within the Programme Period through the Referral Form:

Segment	Referral Form
Alliance Privilege	<a href="https://www.alliancebank.com.my/PBREFER">https://www.alliancebank.com.my/PBREFER</a>
Alliance Personal	<a href="https://www.alliancebank.com.my/APREFER">https://www.alliancebank.com.my/APREFER</a>

8. It is the Eligible Referrer's responsibility to ensure that the information provided in the Referral Form (name as per NRIC/Passport, NRIC No./Passport No.) matches with the Bank's records. Failure to do so may result in the Eligible Referrer being disqualified and/or the referral's submission being invalid and/or the Reward being forfeited.

9. By completing the Referral Form, the Eligible Referrer represents, undertakes and confirms to the Bank the following:

- a. the Eligible Referrer has obtained consent from the Eligible Referee to disclose his/her name and contact details to the Bank;
- b. the Eligible Referee has no objections to the Bank contacting them for the purpose of this Programme;
- c. the Eligible Referrer has informed the Eligible Referee to read the Notice & Choice Principle Statement at the Bank's website <https://alliancebank.com.my/personal-data-protection-act-2010.aspx>; and
- d. the Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purpose of this Programme.

10. Eligible Customer(s) who are eligible will get the Cash Reward shown in **Table 2** below:

**Table 2**

Offer(s)	Criteria	Cash Reward	Capping
Promotion A (i)	Each one (1) Successful Alliance Privilege Referral with a minimum: <ul style="list-style-type: none"> <li>• accumulated RM10,000 Investment Product subscription, or</li> <li>• accumulated annualised premium of RM10,000 subscription for Bancassurance Regular Premium by Eligible Referee</li> </ul>	RM800	Limited to first 200 units only
Promotion A (ii)	Each one (1) Successful Alliance Privilege Referral without Investment and/or Bancassurance Regular Premium Product subscription by Eligible Referee	RM200	Limited to first 400 units only
Promotion B	Each one (1) Successful Alliance Personal Referral	RM128	Limited to first 200 units only

11. For Promotion A (i) and (ii):

- a. Upon an Eligible Referee successfully being accepted as an Alliance Privilege customer ("**Successful Referral**"), the PB Eligible Referrer will be rewarded with up to RM800 Cash Reward for each Successful Referral subject to the criteria outlined in **Table 2**.

- b. The Cash Reward for Promotion A (i) is limited to first 200 units only, and is distributed on a first-come, first-served basis.
  - c. The Cash Reward for Promotion A (ii) is limited to first 400 units only, and is distributed on a first-come, first-served basis.
12. For Promotion B:
- a. Upon an Eligible Referee successfully being accepted as an Alliance Personal customer (“**Successful Referral**”), the AP Eligible Referrer will be rewarded with a RM128 Cash Reward for each Successful Referral.
  - b. The Cash Reward for Promotion B is limited to first 200 units only, and is distributed on a first-come, first-served basis.
13. This Programme will end after the Bank has reached the allocated units of Cash Reward or when the Programme Period expires, whichever comes first.
14. One (1) Successful Referral is entitled to only one (1) unit of Cash Reward.
15. If an Eligible Referrer referred an Eligible Referee for both Promotion A and Promotion B, and the recommendation or the referral was successful, the Eligible Referrer will receive the Cash Reward based on the first referral form submitted as per Clause 7.
16. There is no limitation on the number of Reward(s) that the Eligible Referrer can earn.
17. The Cash Reward will be credited into the Eligible Customer(s)’ Primary Alliance SavePlus Account (“Eligible Account”) within sixty (60) days after the fulfilment of Clause 5.
18. If the Eligible Customer(s) do not have an Eligible Account, the Cash Reward will be credited into the Eligible Customer(s)’ Primary Current Account/Savings Account (excluding Share Margin Financing, Savelink, Foreign Currency Account) with the highest balance at the end of the Programme Period.
19. The Cash Reward is not transferrable and non-exchangeable in any kind. The Bank shall not entertain any request from any of the Eligible Customer(s) or any other persons whomsoever to give away or change the Cash Reward to any third (3rd) party.
20. If there are multiple submission of the similar Eligible Referee’s details, the Eligible Referrer who first submits the Referral Form to the Bank shall be entitled to receive the Cash Reward upon successful acceptance of the Eligible Referee as an Alliance Privilege/Alliance Personal customer.
21. For Investment Products:
- a. For Investment in foreign currency, the Investment Account will be based in the local currency equivalent.
  - b. The Eligible Customer(s) acknowledges that that for foreign currency denominated investment is subject to the prevailing Foreign Exchange Notices under the Financial Services Act 2013. Depending on the Eligible Customer(s) resident status and whether the Eligible Customer(s) has domestic ringgit borrowing/financing, undertaking of investment in foreign currency may have limit imposed.
    - (i) The Eligible Customer(s) 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 Licensed Onshore Bank (“**LOB**”) or a non-resident.
    - (iii) The Eligible Customer(s) 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 Customer(s)’ Ringgit account with the Bank.

22. 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 Programme, which are separate from the terms and conditions herein. By participating in this Programme, the Eligible Customer(s) 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.

## **General**

23. By participating in this Programme, the Eligible Customer(s) acknowledge that they have fully understood, accepted and agreed to be bound by all the Terms and Conditions herein.

24. 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.

25. All decisions made by the Bank in relation to this Programme shall be final and binding on the Eligible Customer(s). No correspondences, appeal or disputes in respect of the same shall be entertained.

26. The Bank 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 to the changes.

27. For any cancellations, terminations, suspension or extension of this Programme Period shall not entitle the Eligible Customer(s) to any claims or compensations whatsoever against the Bank 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.

28. The Bank 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 Customer(s) or other parties, resulting directly or indirectly from this Programme.

29. The Eligible Customers 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 Programme. For the avoidance of doubt, Personal Data includes all data defined within the Personal Data Protection Act 2010 including all data you had disclosed.

30. By participating in this Programme, the Eligible Customer(s) agree that they have read the Notice and Choice Principle Statement available at the Alliance 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 Programme.

31. 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.
32. By virtue of participating in this Programme, Eligible Customer(s) hereby acknowledge that it has been made aware of ABMB'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.

### **Prevention and Mitigation of Banking Fraud and Scam**

33. The Bank may from time to time provide the latest update or content to educate the Eligible Customer 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.
34. The Eligible Customer 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 Customer shall notify the Bank immediately when the Eligible Customer becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customer shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Customer had 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.
35. Where any loss or damage suffered by the Eligible Customer is 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 Customer 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 or 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.
36. Upon being notified by the Eligible Customer of such incident, the Bank shall conduct an investigation and the Eligible Customer is 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 Customer's internet or mobile banking access; and/or
  - iii. Revoke the validity of banking instruments;
- and the Eligible Customer 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](http://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](http://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 are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).