

Digital SME 2024 Special Interest Rate Campaign Terms & Conditions

1. This “**Digital SME Special Interest Rate**” (“this Campaign”) is organised by Alliance Bank Malaysia Berhad. (“the Bank”).
2. This Campaign will run from 1 July 2024 – 30 September 2024, both dates inclusive unless notified otherwise by the Bank (“Campaign Period”).

ELIGIBILITY

1. This Campaign is open to all NTB (New to Bank) SME Banking customers and ETB (Existing to Bank Non-Borrowing) SME Banking customers who are applying for a loan via only: www.alliancebank.com.my/digitalsme (“Eligible Customers”).
2. Notwithstanding the abovementioned, the following party(ies) shall not be eligible for this Campaign:
 - a. Customers whose Eligible Account(s) with the Bank who have existing arrears for existing loans or who have breached any agreements with the Bank; or
 - b. Customers whose account(s) with the Bank are, as per the bank’s internal policies unsatisfactorily conducted; or
 - c. Customers as the Bank may decide to exclude at its absolute discretion according to its internal policies.
3. The special interest rate Campaign requires customers whose businesses meet the following criteria:
 - a. Interest rate as low as BLR+2% per annum with a minimum 3 years in business operations and a minimum annual sales turnover of RM1,000,000.
 - b. Passed the credit assessment and CCRIS conduct set by Alliance Bank for both borrower and guarantor(s).

GENERAL

1. All matters relating to this Campaign shall be final and binding on all Customers and no correspondence and/or appeal in respect thereof shall be entertained.
2. 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 given to the Eligible Customers, and the Eligible Customers shall by virtue of their participation in this Promotion to have fully read, understand, agreed and accepted the said additions, deletions, variations and/or amendments. For the updated version of this Terms and Conditions, the bank shall notify via SMS (with a direct link to the terms and conditions) from time to time. In the event of any inconsistency between the Terms and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.
3. This Terms and Conditions shall be supplemental to and not be in exemption of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the accounts or otherwise.
4. By participating in this Campaign, customers 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.

5. 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 Customers or other parties, resulting directly or indirectly from this Promotion due to the Eligible Customers' own negligence.
6. By participating in this Campaign, customers 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 purposes in any manner it deems appropriate without any compensation.
7. The accounts of eligible Customers 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.
8. 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 at its absolute discretion 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 Customers as from the date of the notification or from such other date as may be specified by the Bank in the notification. Customers agree to access the Bank's website at regular intervals to view these Campaign Terms and Conditions and are deemed to have agreed with and be bound by any addition, deletion, suspension or variation to these Campaign Terms and Conditions.
9. The Bank reserves the right to disqualify the participation of any Customers 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 at its discretion. All records of the Bank on the transaction(s) made shall be deemed conclusive and final.
10. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of Customers or forfeiture of the Campaign Reward shall not entitle Customers to any claim or compensation against the Bank or for any and all losses or damages suffered or incurred by Customers as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture.
11. The Bank shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by Customers resulting directly or indirectly from this Campaign. The Bank shall not be liable or held responsible to 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.
12. Eligible Customers 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.
13. 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.