

Wealth Product Holding Campaign

Terms and Conditions

1. The “Wealth Product Holding Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) and shall run from 1 April 2025 to 31 March 2026 (both dates inclusive) or such other time period as may be notified by the Bank from time to time (“**Campaign Period**”).
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.

Eligibility

3. This Campaign is open to all new and existing individual 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 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 bankrupt;
 - e. Bank’s 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.

Campaign Mechanics

5. Eligible Customers are entitled to up to a maximum of RM750 cash reward as stipulated in Table 1 below (“**Cash Reward**”) when the Eligible Customers meet the respective Participating Wealth Products Requirements listed in Table 2 below during the Campaign Period.

Table 1

Total Number of Signed Up Participating Wealth Product	Total Reward	Capping
1	RM100	Limited to first 2,500 customers only
2	RM250	Limited to first 400 customers only
3	RM450	Limited to first 100 customers only
4	RM750	Limited to first 20 customers only

Table 2

No.	Participating Wealth Product	Participating Wealth Product Requirements
1	Unit Trust	<ul style="list-style-type: none"> Eligible Customers must be New-to-Unit Trust customers i.e. new and existing customers who do not have an existing Unit Trust account/profile/record in our banking system as of 31 March 2025. Invested a minimum of RM10,000 in a single transaction of selected Unit Trust fund with 3.00% sales charge and above. Unit Trust to be recognised based on transaction allocation date. For Unit Trust in foreign currency, the Unit Trust Account will be based on the local currency equivalent. Eligible Customers must be the primary accountholder for the Unit Trust Account. 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 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 Customers will not be entitled for the Cash Reward.

2	Retail Securities/Retail Sukuk	<ul style="list-style-type: none"> • Eligible Customers must be New-to-Retail Securities/Retail Sukuk customers i.e. new and existing customers who do not have an existing Retail Securities/Retail Sukuk account/ profile/record in our banking system as of 31 March 2025. • Invested a minimum of RM250,000 for Ringgit Denominated Retail Securities/Retail Sukuk ("RM Retail Securities/Retail Sukuk") and RM150,000 or its equivalent in Foreign Currency Denominated Retail Securities ("FCY Retail Securities") (*the minimum amount for FCY Retail Securities depends on the respective Retail Securities issuance) in single transactions of selected Retail Securities/Retail Sukuk with 1.50% sales margin/spread and above. • Retail Securities/Retail Sukuk to be recognised based on transaction allocation date. • For Retail Securities in foreign currency, the Retail Securities Account will be based on the local currency equivalent. • Eligible Customers must be a primary account holder for the Retail Securities/Retail Sukuk Account. 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.
3	Structured Investment	<ul style="list-style-type: none"> • Eligible Customers must be New-to-Structured Investment customers i.e. new and existing customers who do not have an existing Structured Investment account/ profile/record in our banking system as of 31 March 2025. • Invested a minimum of RM50,000 in a single transaction of selected Structured Investment with 1.20% sales margin and above. • Structured Investment to be recognised based on transaction allocation date. • Eligible Customers must be the primary account holder for the Structured Investment Account. 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.
4	Bancassurance Regular Premium	<ul style="list-style-type: none"> • Eligible Customers must be New-to-Bancassurance Regular Premium customers i.e. new and existing customers who do not have an existing Bancassurance Regular Premium with the Bank as of 31 March 2025. • New Bancassurance Regular Premium application with a minimum accumulated annualised premium of RM10,000 must be submitted to and received by Manulife Insurance Berhad within the Campaign Period and accepted and/or issued on or before 15 April 2026. • Bancassurance Regular Premium to be recognised based on the policy issuance date. • Eligible Customers must be the policyholder of the Bancassurance Regular Premium policy. • 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 for the Cash Reward.

6. The list of Participating Wealth Products is available at the branch and/or by contacting the Relationship Manager.
7. The number of signed up Participating Wealth Products by the Eligible Customers will be tracked within 180 calendar days from the date of subscription for the first Participating Wealth Product.
8. In the event the Eligible Customers have signed up more than one (1) of the same type of Participating Wealth Product during the Campaign Period, the total number of signed up Participating Wealth Products will only be counted once.
9. The Cash Reward is based on a first-come, first-served basis according to Unit Trust, Retail Securities/Retail Sukuk, Structured Investment's transaction allocation date and/or Bancassurance Regular Premium issuance date. The Campaign will end when either the Bank has achieved the Cash Reward capping as shown in Table 1 or at the end of the Campaign Period, whichever comes first.
10. Each Eligible Customer is only entitled to a one-time Cash Reward throughout the Campaign Period.

11. The Cash Reward will be credited into the Current or Savings Account ("**CASA/-i**") (excluding Share Margin Financing, SaveLink, and Foreign Currency Account) maintained by the Eligible Customers within sixty (60) calendar days after fulfilment of Clause 5 and Clause 7.
12. Eligible Customers must maintain an active and valid CASA/-i with the Bank, failing which the Cash Reward shall be forfeited.
13. In the event the Eligible Customers have more than one (1) CASA/-i, the CASA/-i with the highest End of Day ("**EOD**") balance at the point of data extraction will be credited with the Cash Reward.
14. 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 Cash Reward shall be given to the primary account holder only.
15. The Eligible Customers must be the primary holder of the product signed up and match the name of their CASA/-i primary name holder in order to enjoy the Cash Reward.
16. The Eligible Customers will be notified by their respective Relationship Manager on the successful crediting of the Cash Reward.
17. The Cash Reward is not transferrable and non-exchangeable in any kind. The Bank shall not entertain any request from any of the Eligible Customers or any other persons whomsoever to give away or change the Cash Reward to any third party.

General

18. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Cash 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.
19. The Bank reserves the right to disqualify any Eligible Customer or forfeit the Cash 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.
20. 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 operation and/or maintenance of the accounts or otherwise.
21. All decisions made by the Bank in relation to this Campaign shall be final and binding on the Eligible Customers. No correspondences, appeals or disputes in respect of the same shall be entertained.
22. The Bank reserves the right to add, delete, vary and/or amend the Terms and Conditions, either wholly or in part, with notification to be published at the Bank's website at www.alliancebank.com.my prior to the changes. 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.
23. For any cancellation, termination, suspension or extension of this Campaign Period shall not entitle the Eligible Customers to any claims or compensations against the Bank or for any losses, damages, costs or expenses as may be sustained, suffered or incurred by the Eligible Customers as a direct or indirect result of the said cancellation, termination, suspension or extension due to the Eligible Customers own act.
24. The Bank shall not be responsible nor shall accept any liabilities for any default (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 Campaign.

25. 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.
26. 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/Notice-and-Choice-Principle-Statement-Personal-Data-Protection-Act-2010> 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.
27. 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 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.
28. By virtue of participating in this Campaign, Eligible Customers hereby acknowledge 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> and further covenant/undertake 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.
29. For Investment products:
- a) For investment in foreign currency, the Investment Amount will be based on the local currency equivalent.
 - b) Eligible Customers acknowledge that 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 any Domestic Ringgit Borrowing/Financing, undertaking of investment in foreign currency may have a limit imposed.
 - i. The Resident Eligible Customers without Domestic Ringgit Borrowing/Financing¹ are allowed to undertake any amount in foreign currency assets onshore and abroad; or
 - ii. The Resident Eligible Customers with Domestic Ringgit Borrowing/Financing¹ are allowed to undertake of:
 - Any amount using available foreign currency funds; or
 - Up to RM1 million equivalent in aggregate per calendar year on an individual basis using:
 - Foreign currency funds sourced from the conversion of Ringgit;
 - Any transfer from Trade Foreign Currency Account (TFCA) to an Investment Foreign Currency Account (IFCA);
 - Through swapping of financial assets.
 - Up to RM10 million equivalent in the aggregate of foreign currency borrowing/financing obtained by a 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, 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.
30. 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/Financing refers to:

- i. Any utilised or unutilised Ringgit credit facility or 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) apports 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/Financing under any of the Foreign Exchange Policy Notices

Prevention and Mitigation of Banking Fraud and Scam

31. 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 are not limited to security tips, software/operating system/application/version updates, and regulation requirements from any relevant governing bodies.
32. The Eligible Customers shall keep in the safe custody of all banking instruments, for example, cheque books/cheque leaves, security tokens, debit cards, 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 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 Customers' banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
33. Where any loss or damage suffered by the Eligible Customers 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 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.
34. 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 the Eligible Customers) 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 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 are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).