

**Alliance Bank**  
**Money-Saving Hack 2024**  
**Social Media Contest**

**Terms & Conditions**

1. The “ALLIANCE BANK MONEY-SAVING HACK 2024 SOCIAL MEDIA CONTEST” (“the Contest”) organised by Alliance Bank Malaysia Berhad (“ABMB”) shall commence from 16 December 2024 until 31 December 2024 (both dates inclusive) (“Contest Period”).
2. ABMB reserves the right at any time with prior notice to change the duration and/or commencement and/or expiry dates of the Contest Period. The changes will be updated on ABMB’s website.
3. The Contest is open to all Facebook and Instagram users who are Malaysian citizens, including ABMB and Alliance Islamic Bank Berhad staff.
4. By participating in the Contest, it shall be deemed your (“the Participant”) unequivocal acceptance and agreement to be bound by the Terms and Conditions herein including any amendments or variations to it and unequivocally accept the same in its entirety. Therefore, you are reminded to thoroughly read and fully understand all the Contest Terms and Conditions herein. ABMB’s decision on all matters relating to the Contest shall be final and binding on the Participant and no correspondence and/or appeal in respect thereof shall be entertained.
5. In order to enter the Contest and be eligible for a chance to win, the Participants are required to:
  - Facebook platform:
    - Share their favourite money-saving hack in the comment section (under 50 words).
    - Tag three friends in the comments section.
    - Like Alliance Bank Facebook Page (FB).
    - Profile must be set to public viewing.
  - Instagram platform:
    - Share their favourite money-saving hack in the comment section (under 50 words).
    - Tag three friends in the comments section.
    - Follow Alliance Bank Instagram Page (IG).
    - Profile must be set to public viewing.
6. Entries that do not comply with the above requirements will not be considered unless subsequently resubmitted in accordance with the requirement above and accepted by ABMB.
7. All submitted and accepted entries may, unless retracted by the participant or disqualified by ABMB, be published on ABMB’s Facebook Page or Instagram for public viewing.
8. The Participant is only allowed to register ONE (1) Facebook or Instagram profile to participate in the Contest. In the event it is discovered that the Participant has used more than ONE (1) Facebook or Instagram profile, ABMB reserves the absolute right and discretion to disqualify the Participant, including but not limited to forfeit the prize(s) won by the disqualified Participant. The prize(s) will be awarded to the next qualified winner of the Contest.
9. Multiple entries are allowed. For the avoidance of doubt, although the Participants are allowed to submit multiple entries, each Participant is only allowed to win ONCE.
10. Participants who have submitted incomplete entries or entries which ABMB deems, at its sole discretion, to contain offensive, improper, inappropriate and/or obscene elements will be automatically disqualified from the Contest without any notice.

11. Twenty (20) entries will be selected as winners of the contest based on their most creative tributes. Ten (10) winners from Facebook and Ten (10) winners from Instagram. Selection of the Winners will be at the sole discretion of ABMB. Refer to below for prize details.

*10 x RM50 Touch 'n Go eWallet Reload PIN for the most interesting and inspiring hack (for each Facebook and Instagram platform)*

12. Contest prizes shown in the advertisements and other marketing materials are for illustration purposes only. The actual design may differ.
13. Each Participant is only allowed to win one prize, i.e. Facebook winner will not be entitled for any prize on Instagram even if he or she submits for both platforms. ABMB's decisions shall be final and no correspondence and/or appeal to dispute such decisions will be entertained.
14. The 20 Winners will be announced on ABMB's Facebook and Instagram Page by 28 February 2025.
15. All winners of the Contest ("the Winners") must provide ABMB with their full names as per MyKad, Identification Card number, a valid email address, and valid contact numbers accurately to claim the Contest prizes.
16. The Participant hereby give their unequivocal and irrevocable consent and authorises ABMB to disclose their particulars to the third-party service provider engaged by ABMB for the sole purpose of this Contest including for the delivery of the Contest prizes.
17. No e-voucher dissemination will be made to an invalid email address. Please allow six (6) to eight (8) weeks for delivery after the announcement of the winners.
18. ABMB shall not be responsible to the Winners for non-dissemination of the Contest prizes, or any loss suffered in the event Winner's phone number(s), postal address, and/or email address given to ABMB is inaccurate/incomplete.
19. ABMB shall be entitled to forfeit the Contest Prizes in the event the Contest Prizes cannot be delivered to the winner after two attempts.
20. ABMB reserves the right at any time with prior notice to add, delete, suspend or vary the Terms and Conditions contained herein, wholly or in part at its sole discretion.
21. Any matter which is not covered under the Terms and Conditions herein shall be determined solely by ABMB.
22. For the avoidance of doubt, any cancellation, termination, suspension or extension of the Contest or disqualification of the participant or forfeiture of the contest prize shall not entitle the Participants or Winners to any claims or compensations whatsoever against ABMB or for any loss or damages suffered, sustained or incurred by the Participant as a result thereof whether directly or indirectly.
23. ABMB does not provide any warranty or guarantee of any kind for the contest prizes nor shall ABMB be responsible for the quality, merchantability or fitness whatsoever of the prizes (where applicable). ABMB does not represent and is not an agent of the supplier(s), manufacturer(s), merchant(s), agent(s) and/or service provider(s) whatsoever participating in this Contest. ABMB shall not be liable to Winners or other persons whatsoever for any losses, costs or damages whatsoever of any kind as may be sustained, suffered or incurred by the Winners or any person(s) whatsoever, resulting from the use of the contest prize or otherwise.

24. The Participant agrees that he/she has read and understood the Notice & Choice Principle Statement - Personal Data Protection Act 2010 available on ABMB's website: <https://www.alliancebank.com.my/>.
25. ABMB has instituted and maintains policies and procedures designed to prevent bribery and corruption by ABMB and its directors, officers, or employees; and to the best of ABMB's knowledge, neither ABMB nor any director, officer, or employee of the ABMB has engaged in any activity or conduct which would violate any anti-bribery or anti-corruption law or regulation applicable to ABMB. ABMB 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, the Participants hereby acknowledges that it has been made aware of the ABMB's anti-bribery and corruption summary of the policy: <https://www.alliancebank.com.my/Anti-Bribery-and-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. These Contest Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and Participant agrees to submit to the exclusive jurisdiction of the Courts of Malaysia.