



**Alliance SavePlus Account/-i  
X  
Money X Campaign  
Terms and Conditions**

1. The “**Alliance SavePlus Account/-i x Money X Campaign**” (“**Campaign**”) organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) shall run from **5 October 2024 to 31 March 2025**; inclusive of both dates, unless stated otherwise (“**Campaign Period**”).
2. By participating in this Campaign, the Eligible Customers (as defined hereinafter) are reminded to read thoroughly and fully understand all the terms and conditions of this Campaign (“**Terms and Conditions**”) herein before agreeing to be fully bound by and accept all the Terms and Conditions.
3. New and existing Bank customers shall be collectively referred to as “**Eligible Customers**” except the followings:
  - a) Customers whose account(s) with the Bank are dormant or inactive 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) Any other persons as determined by the Bank to be excluded according to its internal policy (ies); or
  - d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate; or
  - e) Payroll customers under Alliance@Work.
4. To be entitled for the reward as stipulated in **Table A** and **Table B** below (“**Campaign Reward**”), the Eligible Customers must sign up for an Alliance SavePlus Account/-i (“**SavePlus/-i**”) during the Campaign Period and meet the minimum criteria stipulated in **Table A** and **Table B**. The Eligible Customers are required to apply for SavePlus/-i via allianceonline mobile app by entering the invitation code “**savemx**” at the point of application.
5. Fulfilment of the Campaign Reward in **Table A** and **Table B** will only take place when the invitation code, “**savemx**” is entered at the point of application via the allianceonline mobile app. Eligible Customers will be entitled to get RM50 cashback (“**Cashback**”) which will be credited into customer’s Alliance SavePlus Account/-i (“**Eligible Account**”) (within eight (8) weeks from the account opening month end, any subsequent disputes after the mentioned period will not be entertained)
6. In the event of multiple customers use the same mobile number during the application, only the first Eligible Customer who successfully open an Eligible Account will be entitled for the Campaign Reward.

#### **FOR NEW TO BANK/ NEW TO PRODUCT CUSTOMERS**

**Table A:**

<b>Participating Product</b>	<b>Campaign Criteria</b>	<b>Sign-Up Campaign Reward</b>	<b>Total Campaign Reward Capping</b>
SavePlus/-i (“ <b>Eligible Account</b> ”)	Apply for a SavePlus/-i via the allianceonline mobile app with a minimum deposit of RM100 and keep it until account opening month end (for eg: Account opened on 01/10/2024, month end is 31/10/2024)	RM50 cashback credited into Eligible Account (shall be fulfilled within eight (8) weeks from the account opening month end and upon fulfilment of all terms and conditions listed)	Capped at RM50 cashback per Eligible Customer and limited to the first 1,000 customers who successfully open and activate the SavePlus/-i within 30 calendar days from the account application month

Table B:

Campaign Pre-requisite	Month End Balance of SavePlus/-i Account Opening Month	Additional Cashback Reward (RM)	Total Additional Cashback Reward Capping
Apply for a SavePlus/-i via the allianceonline mobile app with a minimum deposit of RM100 during the Campaign Period, successfully opened and activated within 30 days from the account application month	RM2,500 & below	RM0	Capped at RM80 worth of Additional Cashback Reward per Eligible Customer.
	More than RM2,500	RM30 Cashback	
	More than RM10,000	RM80 Cashback	Total Campaign Allocation for Additional Cashback capped at RM40,000 throughout the campaign period, and given on a first come first served basis, across all partners.

## Notes:

- Additional Cashback is a sum of money that will be credited into the Eligible Customers' SavePlus Account/-i from the Bank.
- Account application month is referring to the month the Eligible Customer initiates the e-KYC application. Example, if the e-KYC application was done on 01/10/2024, the account application month is October 2024.

## Cases Illustration

**Scenario 1:** Eligible Customer applies and activates the SavePlus/-i on 01/10/2024 with a deposit balance RM500. On 18/10/2024, he/she tops up the SavePlus/-i account balance to RM2,500. On 31/10/2024, his/her SavePlus/-i account month end balance is RM2,500. **No Additional Cashback will be rewarded for Scenario 1.**

**Scenario 2:** Eligible Customer applies and activates the SavePlus/-i on 01/10/2024 with a deposit balance of RM20. On 18/10/2024, he/she tops up the SavePlus/-i account balance to RM2,501. On 31/10/2024, his/her SavePlus/-i account month end balance is RM2,501. **Additional Cashback for Scenario 2 is RM30.**

**Scenario 3:** Eligible Customer applies and activates the SavePlus/-i on 01/10/2024 with a deposit balance of RM12,000. On 18/10/2024, he/she withdraws RM5,000 from the SavePlus/-i account. On 31/10/2024, his/her SavePlus/-i account month end balance is RM7,000. **Additional Cashback for Scenario 3 is RM30.**

**Scenario 4:** Eligible Customer applies and activates the SavePlus/-i on 01/10/2024 with a deposit balance of RM1,000. On 18/10/2024, he/she tops up the SavePlus/-i account balance to RM10,001. On 31/10/2024, his/her SavePlus/-i account month end balance is RM10,001. **Additional Cashback for Scenario 4 is RM80.**

- Eligible Customers will be rewarded on a first-come, first-served basis, based on their successful account opening date.
- Eligible Customers are required to fulfil all of the following criteria and meet the Campaign Criteria as stated in Table A to be eligible for the Campaign Reward:
  - Individuals who have attained the age of eighteen (18) and above; and
  - Does not hold any Current/Savings Account/-i ("**CASA/-i**") including SaveLink Account, Share Trading and Share Margin Financing ("**SMF**") Accounts with the Bank for the past 12 months prior to the starting date of the Campaign Period; and

- c. Apply SavePlus/-i via allianceonline mobile app access during the Campaign Period, successfully open and activate within thirty (30) calendar days from the account application month.
9. Eligible Customers need to initiate the Eligible Account opening with the invitation code, “**savemx**” through the allianceonline mobile app, electronic Know Your Customer process (“**eKYC**”) within the Campaign Period. Eligible Customers’ NRIC and mobile number have to be captured in the Bank’s system via one-time password (OTP) process.
  10. Eligible Customer is only entitled for a one (1) time Campaign Reward. If for any reason, the Eligible Customers have multiple Eligible Accounts, which are eligible for the Campaign Reward(s), only ONE (1) account will be rewarded.
  11. In the event the Eligible Customers failed to open an Eligible Account via eKYC, the Eligible Customers will be invited to complete the account opening at their preferred branch. The minimum amount to open an Eligible Account is RM250 for in-branch account opening. The criteria for opening the account via eKYC (but is not limited to) are:
    - a) Malaysians aged 18 and above with the latest MyKad (with a large and small picture of yours)
    - b) Have a personal Current/Savings Account/-i (CASA/-i) with internet banking in another bank in Malaysia (to perform DuitNow / Instant Transfer)
    - c) New or existing Alliance Bank customer without a CASA/-i and allianceonline
  12. The Eligible Customers must keep a minimum of RM100 deposit balance in the Eligible Account until the end of the month in which the account was opened. This applies to all Eligible Customers for their Campaign Reward to be fulfilled via courier, bank system and/or partner.
  13. For Eligible Customers who hold accounts jointly with other parties, all such accounts shall be considered as one single account based on the name of the primary account holder. In the event of joint account holders, the Campaign Reward shall only be given to the primary account holder. The Eligible Customers must be the primary holder of the participating product signed up and matches the name of their Eligible Accounts primary name holder in order to enjoy the Campaign Reward.
  14. The Eligible Accounts must be valid and active (not closed or terminated) as determined by the Bank per the bank’s internal policies, to be eligible for participation during and after the Campaign Period to qualify for the Campaign Reward. If during the Campaign Period and Fulfilment Period, the Eligible Customers close the Eligible Accounts for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

### **Other Terms and Conditions**

15. The Bank reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period with prior notice via the Bank’s official website.
16. The fulfilment of the Campaign Reward will commence within eight (8) weeks from the account opening month end, any subsequent disputes after the mentioned period will not be entertained.
17. The Campaign Reward cannot be exchanged for other credit alternatives.
18. The Bank shall not accept any responsibility for claims not credited within the fulfilment period due to incorrect or incomplete details provided by the Eligible Customers. It is the Eligible Customers’ responsibility to ensure that correct details are provided for claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
19. Eligible Customers acknowledge and accept that failure to comply with the provision of the documentation and information in accordance with the Terms and Conditions of this Campaign will

cause the Eligible Customers to lose the right to receive the Campaign Reward without liability incurred by the Bank.

20. By participating in this Campaign, the Eligible Customers shall have read, understood, and accepted the Terms and Conditions.
21. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Reward(s) under one of the participating campaigns or promotions. The Bank reserves the right to decide which campaigns or promotions is applicable to the relevant Eligible Customers.
22. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Campaign Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Campaign Reward and/or non-fulfilment by any of its agents/suppliers/distributors.
23. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when unauthorised use of the Campaign Reward by any person(s) that was not approved by the Eligible Customers.
24. The Terms and Conditions shall be supplemental to and not be in derogation of any one or more of the existing terms, conditions and/or guidelines governing and/or regulating the operation and/or maintenance of the Eligible Accounts or otherwise.
25. The Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
26. The Bank reserves the right to disqualify any Eligible 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 this Campaign 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.
27. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests shall be considered.
28. 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 to the Eligible Customers. For the updated version of the Terms and Conditions, please visit [www.alliancebank.com.my](http://www.alliancebank.com.my) from time to time. In the event of any inconsistency between the terms hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency thereof.
29. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customers to any claims or compensations against the Bank 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.
30. The Bank shall not be responsible nor shall not 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 Customer's own act resulting directly or indirectly from this Campaign.
31. 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 and unless as agreed otherwise by the Bank, the Eligible Customers hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.

32. Eligible Customers hereby give their unequivocal and irrevocable consent and authorise the Bank to process, to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for advertising and/ or promotion limited to this Campaign only, without any compensation to the Eligible Customers.
33. 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.
34. 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 Campaign Reward 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.
35. By virtue of participating in this Campaign, the Eligible Customers 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> 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.
36. SavePlus-i is protected by PIDM up to RM250,000 for each depositor.
37. SavePlus-i is based on Shariah concept of Tawarruq.
38. The Bank may from time to time provide the latest update or content to educate the Eligible Customers and create awareness that help 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.
39. The Eligible Customers 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 Customers shall notify the Bank immediately when the Eligible Customers becomes 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 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.
40. Where any loss or damage suffered by the Eligible Customers are 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 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.

41. 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 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 Eligible Customer's 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.