



**Alliance Bank
Gold and Get It 2 Campaign
Terms and Conditions**

1. The “Alliance Bank Gold and Get It 2 Campaign” (“Campaign”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) and shall run from **3 December 2024 to 30 April 2025**; inclusive of both dates, unless as stated otherwise (“Campaign Period”).
2. By participating in this Campaign, Eligible Customer(s) (as defined hereunder) is reminded to thoroughly read and fully understand all the Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.
3. New and Existing to Alliance Bank Customers who meet the conditions as set out hereinafter be collectively referred to as “Eligible Customer(s)”. Notwithstanding the abovementioned, the following individuals **are NOT** eligible to participate in this Campaign:
 - 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 unsatisfactorily conducted, as per the Bank’s internal policies; or
 - c) Any other persons as determined by the Bank to be excluded according to the Bank’s 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.

Campaign Mechanics

4. To be entitled for the respective Reward(s) as specified in **Table A** (“Reward A”) and/or **Table B** (“Reward B”), the Eligible Customer(s) must meet the eligible criteria as specified in **Table A** and/or **Table B** and ensure that the following conditions are met:
 - a) New-to-Bank and/or Existing-To-Bank customer(s) aged 18 years old and above; and
 - b) Does not hold any Current/Savings Account/-i (“CASA/-i”) with the Bank **for the past 12 months prior to the start date of the Campaign Period**; and
 - c) Open a new CASA/-i (“Eligible Account”) at any Alliance Bank branch (excluding Alliance SavePlus Account/-i, SaveLink Account, Share Margin Account and Foreign Currency Accounts), apply and activate the Alliance Bank Mastercard Debit Card (“Debit Card”) and allianceonline mobile app (“AOM”) access during the Campaign Period; and
 - d) Exclude any account opening initiated from AOM.

Table A: CASA-i Sign-Up Reward up to RM88 Cashback

No.	Eligible Criteria	Reward A
1	Deposit a minimum balance of RM500 and maintain it until the end of the account opening month; OR	RM38 Cashback
2	Deposit a minimum balance of RM5,000 and maintain it until the end of the account opening month	RM88 Cashback

Notes:

- Each Eligible Customer is only entitled to ONE (1) time Reward for Reward A throughout the Campaign Period. If an Eligible Customer has multiple Eligible Accounts that are eligible for the Reward(s), only ONE (1) account will be rewarded.
- The maximum Cashback per Eligible Customer is RM88 for Reward A.

Table B: Debit Card Reward up to RM300 Cashback

No.	Eligible Criteria	Reward B
1	Net incremental monthly-average-balance (“MAB”) of RM1,000 in the Eligible Account AND perform at least 1 *Eligible Transaction using Debit Card that is linked to the Eligible Account within the same Participating Month; OR	1% Cashback

2	Net incremental MAB of RM5,000 in the Eligible Account AND perform at least 1 *Eligible Transaction using Debit Card that is linked to the Eligible Account within the same Participating Month; OR	3% Cashback
3	Net incremental MAB of RM10,000 in the Eligible Account AND perform at least 1 *Eligible Transaction using Debit Card that is linked to the Eligible Account within the same Participating Month;	5% Cashback

Notes:

- The maximum Cashback per Eligible Customer for Reward B is RM50 per Participating Month.
- Total Cashback capping throughout the Campaign is RM300 per Eligible Customer which is 6 Participating Months, starting from the account opening month.
- The net incremental MAB is based on the Eligible Account's current MAB of the Participating Month against the previous month's MAB. In the event where the Eligible Account is opened during the Participating Month, the MAB of the Participating Month will be the sum of each day-end balance for the Participating Month divided by the total number of days since the Eligible Account is opened. The net incremental MAB is the month-on-month incremental balances on each Participating Month.
- The net incremental MAB amount throughout the Campaign Period shall be measured against the Eligible Account MAB held under the Eligible Customer's name as the primary account holder as at previous month ("Baseline") as stated in Table E. For avoidance of doubt, net incremental MAB of the Eligible Account will be calculated based on the formula as described in Table C below.

Table C: Net Incremental MAB ("IMAB") Calculation

Baseline	$\frac{\text{Sum of each day-end balance of previous month}}{\text{No of days in previous month}}$
Average Balance of the Participating Month	$\frac{\text{Sum of each day-end balance for the Participating Month}}{\text{Number of days in the Participating Month}}$
Net Incremental MAB	Average Balance of Participating Month – Baseline

Illustration of Reward B

Scenario A

Participating Month	Eligible Account's MAB	Eligible Account's IMAB	Debit Card Eligible Transaction	Debit Card Eligible Transaction Amount	Cashback (%)	Cashback (RM)
3 to 31 December 2024	RM1,000	RM1,000	Yes	RM500	1%	RM5
1 to 31 January 2025	RM1,000	0	Yes	RM500	Not eligible	Not eligible
1 to 28 February 2025	RM6,000	RM5000	Yes	RM1,800	3%	RM50
1 to 31 March 2025	RM21,000	RM15,000	Yes	RM1,000	5%	RM50

Customer A signed up an Eligible Account and Debit card in the month of December 2024 and earns total of RM105 throughout the Campaign Period.

Scenario B

Participating Month	Eligible Account's MAB	Eligible Account's IMAB	Debit Card Eligible Transaction	Debit Card Eligible Transaction Amount	Cashback (%)	Cashback (RM)
1 to 31 January 2025	RM10,000	RM10,000	Yes	RM1,000	5%	RM50

1 to 28 February 2025	RM60,000	RM50,000	Yes	RM1,000	5%	RM50
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Customer B signed up an Eligible Account and Debit card in the month of January 2025 and earns total of RM100 throughout the Campaign Period.

Scenario C

Participating Month	Eligible Account's MAB	Eligible Account's IMAB	Debit Card Eligible Transaction	Debit Card Eligible Transaction Amount	Cashback (%)	Cashback (RM)
3 to 31 December 2024	RM5,000	RM5,000	Yes	RM1,000	3%	RM30
1 to 31 January 2025	RM500	-RM4,500	Yes	RM1,000	Not eligible	Not eligible
1 to 28 February 2025	RM1,500	RM1,000	Yes	RM1,000	1%	RM10
1 to 31 March 2025	RM11,500	RM10,000	Yes	RM1,000	5%	RM50

Customer C is participating in the January Reward and his/her January MAB is RM500 which is lesser than December MAB of RM5,000. Then Customer C is not entitled for the Debit Card Cashback for January.

Note: In the event the current month MAB of the Eligible Account is lesser than the baseline MAB, then the net incremental MAB of the current month is not entitled for the Cashback.

5. The Eligible Debit Card Transactions for Table B **EXCLUDE** the following:
- i. Transaction amount which are subsequently cancelled, voided or reversed at any time;
 - ii. Quasi Cash Transactions (Example: Betting, Gaming transactions) under MCC 7995;
 - iii. MOTO (Card Not Present Transaction) in United States;
 - iv. Payment to charity/Social service organisations under MCC 8398;
 - v. E-wallet top up (Non-Financial Institutions – Stored Value Card Purchase/Load) under MCC 6540
 - vi. Any government related payments under designated MCC as below:

MCC Code	Descriptions
9211	Court Costs including Alimony and Child
9222	Fines
9223	Bail and Bond payments
9311	Tax payments
9399	Government Services
9402	Postal services- Government only
9405	Intra-Government Purchases-Government only

vii. Such other amounts notified by the Bank from time to time.

6. To be entitled for the respective Reward(s) as specified in **Table D** ("Campaign Prizes") the Eligible Customer(s) must ensure to meet the Eligible Criteria as specified in **Table D**.

Table D: Lucky Draw Rewards

Prize Category	Campaign Prizes	Eligible Criteria	
Grand Prize (1 Winner)	Gold Bar worth RM50,000	Eligible Criteria	Entries
Second Prize (1 Winner)	Gold Bar worth RM30,000	New-To-Bank or New-To-CASA/i Customer	

Third Prize (1 Winner)	Gold Bar worth RM20,000	Open an Eligible Account according to Clause 4 and maintain a minimum of RM500 at the end of the account opening month	5
Consolation Prizes (50 winners)	Cashback worth RM1,000	Minimum RM50 spend using the new Debit Card according to Clause 4 & Table B on foreign transactions, auto-billing & e-commerce/online spend (exclude e-Wallet top up)	5 entries per transaction
		Open an Eligible Account according to Clause 4 during the Chinese New Year Period (29 January 2025 to 12 February 2025)	8
		New-To-Bank or New-To-Casa/-i Customer & Existing-To-Casa/-i Customer	
		Every RM500 net incremental MAB (applicable for all Participating Months)	5 entries
		If the net incremental MAB is more than RM10,000	10 Bonus entries
		Senior Citizen (Age 55 and above)	Double entries
		Every RM88 Fresh Funds deposited into the Eligible Account during Li Chun (4 Feb 2025)	8

“Fresh Funds” are defined as funds that are not derived from any existing account(s) with the Bank or its subsidiaries. It must not be funds transferred from any existing Savings/Current/Fixed Deposit/Foreign Currency Account(s) of the Bank or in the form of cheques, cashier’s orders or demand drafts issued by the Bank.

a) The number of entries earned shall be based on the Participating Month as per Table E below.

Table E: Participating Month

Date	Participating Month	Baseline (Previous Month)
3 December 2024 – 31 December 2024	December	November
1 January 2025 – 31 January 2025	January	December
1 February 2025 – 28 February 2025	February	January
1 March 2025 – 31 March 2025	March	February
1 April 2025 – 30 April 2025	April	March

b) The net incremental MAB for Existing-To-CASA/-i customers will be checked against the month of November 2024 (baseline), for all the Eligible Accounts under the Eligible Customer’s primary name (excluding Alliance SavePlus Account/-i, SaveLink Account, Share Margin Account and Foreign Currency Accounts).

- c) Each Eligible Customer(s) is eligible for a chance to win one (1) unit of **Lucky Draw Reward** as listed in **Table D** throughout the Campaign Period.
 - d) Eligible Customer(s) as per Clause 3, 4 and Clause 6 will earn 5 entries for every RM500 monthly incremental MAB that maintained in their CASA/-i (excluding Alliance SavePlus Account/-i, SaveLink Account, Share Margin Account and Foreign Currency Accounts).
 - e) Eligible Customers are required to contact the Alliance Bank Contact Centre at 03-5516 9988 or visit the nearest branch to enable or opt-in for the Card-Not-Present (“CNP”) and/or overseas transaction feature on their Debit Card if these features have not been enabled or opted-in for previously.
7. Eligible Customer(s) who holds 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 Reward shall be given to the primary account holder only. The Eligible Customer(s) must be the primary holder of the product signed up and match the name of their Eligible Accounts primary name holder in order to enjoy the Reward.
 8. Eligible Customer(s)' Eligible Accounts and Debit Card must be valid and active as determined by the Bank, as per the Bank's internal policies, to be eligible for participation during and after the Campaign Period to qualify for the Reward. If for any reason the Eligible Customer(s) closes the Eligible Accounts during the Campaign Period and fulfilment period, his/her participation in the Campaign becomes null and void with immediate effect.
 9. The assignment of Merchant category and MCC for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular bank to assign the correct Merchant category and MCC. If the Reward is not credited to Eligible Customer(s)' participating account due to the incorrect assignment of Merchant category and MCC by the acquiring bank, please take note that the Bank is not responsible for such discrepancies which are beyond the Bank's control.
 10. All eligible transactions of Debit Card must have the transaction dates (defined as the date of which transactions is charged to the linked Eligible Account/-i as per Bank's record) within the Campaign Period. The approved transactions made throughout the Campaign Period must be captured and posted in the Bank's system within the Campaign Period to qualify for the Reward. All approved transactions as recorded by the Bank are final, conclusive and binding on all the Eligible Customer(s). Please note that posting transactions may be posted by the merchant as late as thirty (30) days after the transaction date. The Bank will not be held responsible for late posting.

General Terms and Conditions

11. 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.
12. The fulfillment of **Table A** will be credited into the Eligible Account within twelve (12) weeks from the account opening month. In the event if the Eligible Customer(s) has multiple Eligible Account, it will be credited into the account with highest balance as determined by the Bank.
13. The fulfillment of **Table B** will be credited into the Eligible Account within twelve (12) weeks from the end of the calendar month, as per **Table E**. In the event if the Eligible Customer(s) has multiple Eligible Account, it will be credited into the account with highest balance as determined by the Bank.
14. The Campaign Winners of **Table D** will be notified by 31 July 2025. The fulfilment of the Campaign Prizes will commence within six (6) weeks from 31 July 2025.
15. The Cash Consolation Prize of **Table D** will be credited into the Eligible Customer(s)' Eligible Account.

The Eligible Account must be valid and active as determined by the Bank, as per the Bank's internal policies to qualify for the Reward. Should the Eligible Customer(s) close the Eligible Account for any reason during the fulfilment period, the Cash Consolation Prize will be void with immediate effect.

16. The winner selection process is as follows:
 - a. Upon fulfilment of eligibility, Eligible Customers of Campaign Prizes will be shortlisted internally via a computer generated 'Random Selection' draws which assigns a random number to the qualifying list of Eligible Customers.
 - b. The shortlisted Eligible Customers of the Grand, Second & Third Prizes will be contacted by the Bank at any time during office hours and they will be required to perform identity verification and then answer a simple question relate to the Campaign to receive the Reward. The shortlisted Eligible Customers of the Grand, Second & Third Prizes will be deemed as winners if they are able to verify their identity and answer the question correctly ("Winner").
 - c. Eligible Customers of the Grand, Second & Third Prizes who fail to answer the question correctly or do not respond to the Bank will be disqualified, and the Bank will draw on the next winner.
17. All Winner(s) will be notified by the Bank, either though written notices, phone call(s) or by posting the list of winners on the Bank website.
18. By participating in this Campaign, the Winner(s) has agreed to share their personal details with the fulfilment vendor (if any) to collect, use, disclose and process for the purposes of this Campaign, without any monetary payment.
19. The Bank may disclose or publish the winners' names and the last 4 digits of identification numbers in media, marketing or advertising materials for the purposes of this Campaign.
20. The Bank reserves the right at its absolute discretion to substitute any of the Campaign Prizes with that of similar value, at any time without prior notice. The Campaign Prizes are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.
21. The Bank shall not accept any responsibility for Rewards not fulfilled within the fulfilment period should there be incorrect or incomplete details provided by the Eligible Customer(s). It is the Eligible Customer(s)' responsibility to ensure that correct details are provided for fulfilment to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
22. Eligible Customer(s) acknowledges and accepts that failure to comply with the provision of the documentation and information in accordance with the Terms and Conditions of this Campaign will result in the Eligible Customer(s) losing the right to receive the Reward without liability incurred by the Bank.
23. By participating in this Campaign, the Eligible Customer(s) shall have read, understood and accepted the Terms and Conditions and agreed to receive direct marketing communications or call pertaining to this campaign.
24. If the Eligible Customer(s) has participated in several campaigns or promotions at the same time, the Eligible Customer(s) is 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 are applicable to the relevant Eligible Customer(s).
25. The Eligible Customer(s) shall be responsible to pay any applicable taxes, incidental costs and/or charges relating to any of the Reward. The Bank shall not be held liable for any taxes, incidental costs,

charges and/or damages caused by any of the Reward and/or non-fulfilment by any of its agents/suppliers/distributors.

26. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customer(s) when unauthorised use of the Reward by any person(s) not approved by the Eligible Customer(s).
27. 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.
28. The Eligible Customer(s) further agrees to co-operate and comply with any requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
29. The Bank reserves the right to disqualify any Eligible Customer(s) or forfeit the 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.
30. 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.
31. 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. For the updated version of the Terms and Conditions, please visit 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.
32. In the event of any cancellation, termination, suspension or extension of the Campaign Period, the Eligible Customer(s) shall not be entitled 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 Customer(s) as a direct or indirect result of the said cancellation, termination, suspension or extension due to the Eligible Customer(s) own act.
33. 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 Customer(s) or other parties due to the Eligible Customer's own actions, resulting directly or indirectly from this Campaign.
34. All the Terms and Conditions including any 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 Customer(s) hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
35. Eligible Customer(s) hereby gives his/her unequivocal and irrevocable consent and authorises the Bank 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 Customer(s).
36. By participating in this Campaign, the Eligible Customer(s) agrees that he/she has 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_](https://www.alliancebank.com.my/Alliance/media/Pdf/Personal%20Data%20Protection%20Act%202010/NCP-for-website-ENG.pdf)) and hereby gives his/her consent and authorises the Bank to disclose his/ her particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.

37. 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 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.
38. By virtue of participating in this campaign, the Eligible Customer(s) 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.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

39. The Bank may from time to time provide the latest update or content to educate the Eligible Customer(s) and create awareness that helps prevent or mitigate fraud and scam risk. These may include but not be limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
40. The Eligible Customer(s) shall keep in safe custody 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(s) shall notify the Bank immediately when the Eligible Customer(s) becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customer(s) shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Eligible Customer(s) had notified the Bank in accordance with these Terms and Conditions that the Eligible Customer(s)'s banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
41. Where any loss or damage suffered by the Eligible Customer(s) 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(s) 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.
42. Upon being notified by the Eligible Customer(s) of such incident, the Bank shall conduct an investigation and the Eligible Customer(s) 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 Eligible Customer(s)) 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)'s internet or mobile banking access; and/or
 - iii. Revoke the validity of banking instruments;
- and the Eligible Customer(s) will be notified once the above has been operated.

Note:

Alliance CASA-i is protected by PIDM up to RM250,000 for each depositor per financial institution.

Alliance CASA-i is based on the Shariah concept of Tawarruq.