

SME & Commercial Banking Customers Deposit & Win Campaign

Terms & Conditions

1. This “**SME & Commercial Banking Customers Deposit & Win Campaign**” (“Campaign”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad. (“the Bank”).
2. This Campaign shall run from **1 October 2024 to 31 January 2025**, both dates inclusive unless notified otherwise by the Bank (“Campaign Period”).

ELIGIBILITY

1. This Campaign is open to **selected SME & Commercial banking customers** who have received exclusive invite to participate in this Campaign via e-Direct Mailer (eDM) or email invitation from the Bank’s Relationship Managers, Business Wealth Managers or Commercial Wealth Managers (“Eligible Customer”)
2. Notwithstanding the foregoing, the following customer(s) shall however not be eligible for this Campaign:
 - a. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior or during the Campaign Period;
 - b. Any customer the Bank may decide to exclude at its discretion should there be violation of the Bank’s internal policy.

CAMPAIGN MECHANICS

1. To participate in this Campaign, Eligible Customer must fulfil the following campaign requirements to be entitled to the Campaign Rewards.

Group	Campaign Baseline Amount	Minimum 2-Month Incremental MYR Business Current Account/-i Monthly Average Balance (MAB) on Top of Baseline Amount (RM)	Campaign Rewards: 1-month Promotional Rate on Incremental MAB (p.a.)	No. of Campaign Winners
1	Less than RM100k	100,000	1.20%	156
2	RM100k to less than RM500k	200,000	1.35%	193
3	RM500k and above	500,000	1.50%	41
Total				390

Table 1 Campaign requirements and Campaign Rewards

2. Campaign Baseline Amount refers to customer’s August 2024 MYR Business Current Account/-i Average Daily Balance (ADB).
3. Average Daily Balance (ADB) is the sum of daily end balances divided by the number of days in a particular month.
4. Incremental Monthly Average Balance (MAB) refers to the difference in two (2) months MAB as compared to the Baseline Amount, of which two (2) months MAB can refer to the MAB of either two (2) consecutive months during the Campaign Period:
 - October 2024 and November 2024; or
 - November 2024 and December 2024; or
 - December 2024 and January 2025

5. Each Eligible Customer is only entitled to **one (1) Campaign Reward during the Campaign Period.**
6. The Campaign Reward is calculated as follows and capped based on the minimum 2-month incremental MAB required under this Campaign. (i.e RM100,000, RM200,000, RM500,000)

Minimum 2-Month Incremental MYR Business Current Account/-i Monthly Average Balance (MAB) on Top of Baseline Amount (RM)	Computation of Campaign Reward	Campaign Rewards: Interest/Profit Earned (RM)
100,000	$(RM100,000 \times 1.20\% / 366 \text{ days}) \times 31 \text{ days}$	101.65
200,000	$(RM200,000 \times 1.35\% / 366 \text{ days}) \times 31 \text{ days}$	228.70
500,000	$(RM500,000 \times 1.50\% / 366 \text{ days}) \times 31 \text{ days}$	635.25

7. The scenario below set out examples on how the Campaign Rewards is calculated:

Campaign Baseline Amount: RM100,000 (Group 2)	Oct-24	Nov-24	2-Month Incremental MAB Against Campaign Baseline Amount	Campaign Rewards: Interest/Profit: 1.35% p.a.
Average Daily Balance	RM350,000	RM290,000		
2-Months MAB	$(RM350,000 + RM290,000) / 2 = RM320,000$		RM220,000	$(RM200,000 \times 1.35\% / 366 \text{ days}) \times 31 \text{ days} = RM 228.70$

Illustration 1: Eligible Customer is entitled to Campaign Rewards

Campaign Baseline Amount: RM50,000 (Group 1)	Oct-24	Nov-24	2-Month Incremental MAB Against Campaign Baseline Amount	Interest/Profit: 1.20% p.a.
Average Daily Balance	RM80,000	RM100,000		
2-Months MAB	$(RM80,000 + RM100,000) / 2 = RM90,000$		RM40,000	RM0

Illustration 2: Eligible Customer is not entitled to Campaign Rewards

8. There are a total of 390 Campaign winners. Winners are selected based on Eligible Customers who have fulfilled our Campaign requirements and with the highest 2-month incremental MAB during the Campaign Period, subject to the number of winners allocated in each Group.
9. Campaign Rewards shall only be payable to Eligible Customer company's MYR Business Current Account/-i maintained with the Bank by way of direct credit within thirty (30) days after the end of the Campaign Period. The Bank will not entertain any request to credit the Campaign Rewards to other account(s) maintained with the Bank or with any other bank. Eligible Customer must not have closed or have had their company's Business Current Account/-i closed or terminated by the Bank. If the Eligible Customer company's Business Current Account/-i has been closed or terminated before the

Campaign Rewards has been credited, the Eligible Customer will not be entitled to receive the Campaign Rewards under this Campaign. Campaign Rewards are not transferable to any third party, and is not exchangeable for physical cash, credit, cheque or any other items in kind.

GENERAL

1. By participating in this Campaign, you agreed to have read, understood and unequivocally accepted and agreed to be bound by these Campaign Terms and Conditions including any amendments or variations to it and unequivocally accept the same in its entirety. These Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Eligible Customer and no correspondence and/or appeal in respect thereof shall be entertained.
2. These Campaign Terms and Conditions shall be supplemental to the existing Terms and Conditions governing the Eligible Customer's product and banking accounts maintained with the Bank. ("the Existing Terms")
3. Eligible Customer shall seek clarification from the Bank's authorised representative if there are any Campaign Terms and Conditions that Eligible Customer do not understand.
4. The Eligible Customer shall fully indemnify and keep the Bank fully indemnified at all times from and against any and all losses, damages, actions, proceedings claims, demands, costs, expenses and/or liabilities including solicitors fees (on a "solicitor-client" basis) as may be incurred, sustained and/or suffered by the Bank due to and/or arising from the breach, non-compliance and/or non-observance of any one or more of your covenants, undertakings, obligations, duties and/or responsibilities under and/or in connection with this Campaign.
5. The Eligible Customer obligations under this Campaign shall survive the expiry or termination (as the case may be) of this Campaign.
6. By participating in this Campaign, Eligible Customer 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.
7. The Bank shall not be responsible for any technical failures of any kind, whatsoever intervention, interruption, electronic error and/or any failure or delay in the transmission of evidence by postal or telecommunication authorities or any other party which may affect Eligible Customers' entitlement during the Campaign Period.
8. By participating in this Campaign, Eligible Customer 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 relating to this campaign purposes only without any compensation.
9. The accounts of Eligible Customer 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.
10. 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 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 Eligible Customer as from the date of the notification or from such other date as may be specified by the Bank in the notification.
11. The Bank reserves the right to disqualify the participation of any Eligible Customer 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. All records of the Bank on the transaction(s) made shall be conclusive and final.

12. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of Eligible Customer or forfeiture of the Campaign Rewards shall not entitle Eligible Customer to any claim or compensation against the Bank or for any and all losses or damages suffered or incurred by Eligible Customer as a direct or indirect result of the act of cancellation, termination, suspension, extension, and disqualification or forfeiture due to customer own act.
13. The Bank shall not be liable or held responsible to Eligible 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.
14. Eligible Customer 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.
15. 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 policy available at <https://www.alliancebank.com.my/Alliance/media/Pdf/Corporate%20Governance/Anti-Bribery-and-Corruption-Policy.pdf> 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.
16. By participating in this Campaign, the Eligible Customer(s) agrees that they have read the Notice and Choice Principle Statement available at the Bank's website (<https://www.alliancebank.com.my/personal-data-protection-act-2010>) and hereby gives their 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.
17. 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.
18. The Bank is a member of Perbadanan Insurans Deposit Malaysia ("PIDM"). Deposit place with the Bank's Business Current Account/-i are protected by PIDM up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) for each depositor.
19. Business Current Account-i is based on Shariah contract of commodity Murabahah via Tawarruq.
20. 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 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. As our Eligible Customer, you acknowledge that you have been made aware of the Bank's anti-bribery and corruption policy (a summary of the policy is available on the Bank's website) 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.

