



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

1. The “Alliance Bank Gold and Get It Campaign” (“Campaign”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“Bank”) and shall run from **20 May 2024 to 31 October 2024**; inclusive of both dates, unless as stated otherwise (“Campaign Period”).
2. By participating in this Campaign, the Eligible Customer(s) (as defined hereunder) are 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 Customers and Existing 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, as per the Bank’s internal policies, unsatisfactorily conducted; 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.
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 starting date of the Campaign Period**; and
  - c) **Open a CASA/-i** excluding Alliance SavePlus Account/-i, SaveLink Account, Share Margin Account and Foreign Currency Accounts (“**Eligible Account**”) **via any Alliance Bank branch and activate the allianceonline mobile app (“AOM”) access** during the Campaign Period.
  - d) Exclude account opening initiated from AOM.

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

No.	Eligible Criteria	Reward A
1	Maintain a minimum balance of <b>RM500</b> at the end of the account opening month; OR	RM38
2	Maintain a minimum balance of <b>RM5,000</b> at the end of the account opening month;	RM88
<b>Maximum Reward per Eligible Customer(s)</b>		<b>RM88</b>

5. Each Eligible Customer is only entitled for a one (1) time Reward for **Reward A**. If an Eligible Customer(s) has multiple Eligible Accounts that are eligible for the Reward(s), only ONE (1) account will be rewarded.

**Table B: Mastercard Debit Card 6-month Cashback Offer**

No.	Eligible Criteria	Reward B
1	Perform retail transactions via the new <b>Alliance Bank Mastercard Debit Card (“Debit Card”)</b> that is linked with the Eligible Account during campaign period and with a net incremental <b>monthly-average-balance (“MAB”)</b> of <b>RM1,000</b> in the Eligible Account; OR	Earn <b>1% (1.5%</b> for senior citizen, age 55 years old and above (“senior citizen”) cashback
2	Perform retail transactions via the new <b>Debit Card</b> that is linked with the Eligible Account during campaign period and with a net incremental <b>MAB of RM5,000</b> in the Eligible Account; OR	Earn <b>3% (3.5%</b> for senior citizen) cashback
3	Perform retail transactions via the new <b>Debit Card</b> that is linked with the Eligible Account during campaign period and with a net incremental <b>MAB of RM10,000</b> in the Eligible Account	Earn <b>5% (5.5%</b> for senior citizen) cashback
<b>Maximum Reward per Eligible Customer(s)</b>		<b>RM300 (capped at RM50 monthly)</b>

Note: Monthly Average Balance (“MAB”) is the sum of daily end balances for the Participating Month as stated in Table G divided by the number of days in the Participating Month. 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 Customer’s Eligible Account monthly average balance held under the Eligible Customer’s name as the primary account holder as at previous month (“Baseline”) as stated in Table G. 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 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

The calculation and illustration of Reward B for IMAB are illustrated in Table D below:

**Table D: Illustration of Reward B for Eligible Customer below 55 years old**

Eligible Account	April	May	June	July
Baseline MAB (RM)	0			
IMAB (RM)		1,000	0	5,000
Retail transactions amount (RM)		1,000	2,000	2,000
% of Debit Card Cashback	-	1%	-	3%
<b>Total Reward (RM)</b>		<b>RM10</b>	<b>0</b>	<b>RM50</b>

Note: In the event the MAB of the Eligible Customers of the participating month is lesser than the baseline month (previous month) as per Table G, then the customer will not be eligible to receive cashback.

Example:

*Customer A is currently participating in the July reward and his/her July MAB is RM500 which is lesser than his/her June MAB at RM1,000. Then Customer A will not be eligible for any cashback as the participating month MAB is lesser than the previous month.*

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

8. To be entitled for the respective Reward(s) as specified in **Table E** (“Reward C”) the Eligible Customer(s) must ensure to meet the Eligible Criteria as specified in **Table E** and ensure that the following conditions are met:
- Existing-To-CASA customer(s) age 18 years old and above; and
  - Hold an existing Current/Savings Account-i (“CASA-i”) with the bank **prior to the starting date of the Campaign Period**. The Eligible Customer(s) who hold an Alliance SavePlus Account/-i/SaveLink Account/Share Margin Account/Foreign Currency Accounts is required to open a new CASA-i (excluding Alliance SavePlus Account/-i, SaveLink Account, Share Margin Account and Foreign Currency Accounts) to participate in this offer.

**Table E: Earmark Cashback Offer**

No.	Eligible Criteria	Reward C	
		Earmark Period (3 months)	Earmark Period (6 months)
1	Earmark <b>RM10,000</b> in the Eligible Account	RM50 cashback	RM100 cashback
2	Earmark <b>RM30,000</b> in the Eligible Account	RM150 cashback	RM300 cashback

Note: The Eligible Customer(s) must place Fresh Funds in bank branch within 7 days prior to the placement as stipulated in Table E. **“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. All amounts that are not Fresh Funds would **NOT** be eligible for this Promotion.

9. To be entitled for the respective Reward(s) as specified in **Table F** (“Campaign Prizes”) the Eligible Customer(s) must ensure to meet the Eligible Criteria as specified in **Table F**.

**Table F: Lucky Draw Rewards**

Prize Category	Campaign Prizes	Eligible Criteria	
<b>Grand Prize (1 Winner)</b>	<b>Gold Bar worth RM50,000</b>	<b>Eligible Criteria</b>	<b>Entries</b>
<b>Second Prize (1 Winner)</b>	<b>Gold Bar worth RM30,000</b>	<b>New-To-Bank or New-To-CASA/-i Customer</b>	
<b>Third Prize (1 Winner)</b>	<b>Gold Bar worth RM20,000</b>	Open an Eligible Account according to Clause 4 and maintain a minimum of RM500 at the end of the account opening month	5
<b>Consolation Prizes (50 winners)</b>	<b>Cashback worth RM1,000</b>	Every RM50 spend via the new Debit Card according to Clause 4 on foreign transactions, auto-billing & e-commerce/online spend (exclude e-Wallet top up)	5 entries per transaction
		<b>Existing-To-CASA/-i Customer</b>	
		Earmark RM10,000 <i>*Note: Open to Eligible Account according to Clause 8.</i>	10
		Earmark RM30,000 <i>*Note: Open to Eligible Account according to Clause 8.</i>	35
		<b>New-To-Bank or New-To-Casa/-i Customer &amp; Existing-To-Casa/-i Customer</b>	
		Every RM500 net incremental MAB (applicable for all Participating Months)	5
		If the net incremental MAB is more than RM10,000	10 Bonus entries
		Senior Citizen (Age 55 and above)	Double the entries

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

**Table G: Participating Month**

Date	Participating Month	Baseline (Previous Month)
20 May 2024 – 31 May 2024	May	April
1 June 2024 – 30 June 2024	June	May
1 July 2024 – 31 July 2024	July	June

1 August 2024 – 31 August 2024	August	July
1 September 2024 – 30 September 2024	September	August
1 October 2024 – 31 October 2024	October	September

- b) The MAB for New-To-Bank or New-To-Casa/-i customers is calculated on the sum of daily end balances for the Participating Month divided by the number of days in the Participating Month. The net incremental MAB is the month-on-month incremental balances on each Participating Month. In the event the MAB of the Eligible Customers of the Participating Month is lesser than the Previous Month, then the customer will not be receiving any entries for the Participating Month.
- c) The MAB for Existing-To-CASA/-i customers will be checked against the month of April 2024 (baseline), however the net incremental MAB will be calculated as per Table C. In the event the MAB of the Eligible Customers of the Participating Month is lesser than April, then the customer will not be receiving any entries for the Participating Month.
- d) Each Eligible Customer(s) is eligible to stand a chance to win one (1) unit of **Lucky Draw Rewards** as listed in **Table F** throughout the Campaign Period.
- e) The Eligible Customer(s) as per Clause 4 and Clause 8 will earn 5 entries for every RM500 monthly incremental MAB that maintained in their CASA/-i (exclude Alliance SavePlus Account/-i, SaveLink Account, Share Margin Account & Foreign Currency Accounts).
10. The Eligible Mastercard Debit Card Transactions for **Table F** referred to the following:
- i. Foreign Transactions; or
  - ii. Auto-Billing; or
  - iii. E-commerce/online spending
11. For Eligible Customer(s) 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 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.
12. The Eligible Customer(s)' Eligible Accounts and Mastercard 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.
13. 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.
14. All the Eligible Transactions of Mastercard Debit Card must bear the transaction dates (defined as the date of which transactions is charged to the linked Participating Account 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 in order 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..

## 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 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.
17. The fulfillment of **Table B** will be credited into the Eligible Account within twelve (12) weeks from the end of the calendar 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.
18. The fulfillment of **Table E** will be credited into the Eligible Account within six (6) weeks from the completion of earmark tenure.
19. The Campaign Winners of **Table F** will be notified by 31 January 2025. The fulfilment of the Campaign Prizes will be carried out within six (6) weeks from 31 January 2025.
20. The Cash Consolation Prize of **Table F** 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. If during the fulfilment Period, the Eligible Customer(s) close the Eligible Account for any reason, the Cash Consolation Prize will be void with immediate effect.
21. The winner selection process is as follows:
  - a. Upon fulfilment of eligibility, Eligible Customer of Campaign Prizes will be shortlisted internally via a computer generated 'Random Selection' draws which applies a random number to the qualifying list of Eligible Customers.
  - b. The shortlisted Eligible Customer of the Grand, Second & Third Prize will be contacted by the Bank at any time during office hours and will be required to perform identity verification and then answer a simple question relating to the Campaign in order to receive the Reward. The shortlisted Eligible Customer of the Grand, Second & Third Prize will be deemed as a winner if he/she is able to verify the identity and answer the question correctly ("Winner").
  - c. Eligible Customer of the Grand, Second & Third Prize who fail to answer the question correctly or does not respond to the Bank will be disqualified and the Bank will draw on the next winner.
22. All Winner(s) will be notified by the Bank either in writing, by phone or by posting the list of winners on the Bank website.
23. 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, with no monetary payment.
24. 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.
25. 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.
26. The Bank shall not accept any responsibility for Rewards not fulfilled within the fulfilment period due to 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 claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.

27. Eligible Customer(s) 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 Customer(s) to lose the right to receive the Reward without liability incurred by the Bank.
28. 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.
29. If the Eligible Customer(s) have participated in several campaigns or promotions at the same time, the Eligible Customer(s) 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 Customer(s).
30. The Eligible Customer(s) shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Reward and/or non-fulfilment by any of its agents/suppliers/distributors.
31. 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) that was not approved by the Eligible Customer(s).
32. 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.
33. The Eligible Customer(s) further agrees to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
34. 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.
35. 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.
36. 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](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.
37. 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.
38. 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 act resulting directly or indirectly from this Campaign.

39. 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 Customer(s) hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
40. Eligible Customer(s) 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 advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Customer(s).
41. 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/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 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.
42. 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 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.
43. 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](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**

44. 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.
45. 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.
46. 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.

47. 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.