



**Alliance Bank
Time2Win Campaign
Terms and Conditions**

1. The “Alliance Bank Time2Win Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) and shall run from **15 January 2025 to 31 March 2025**; 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 Campaign Terms and Conditions herein and fully agree to be bound by and accept all the Terms and Conditions.
3. New 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 Rewards and Campaign Prizes as specified in **Table A** and/or **Table B** (“**Reward**”), the Eligible Customer(s) must open **an Alliance SavePlus Account/-i (“Eligible Account”)** via e-KYC as the first product **during the Campaign Period** and meet the eligible criteria specified in the tables below.

Table A:
Alliance SavePlus Account/-i Sign-Up Reward up to RM130

No.	Eligible Criteria	“Campaign Reward”
1	Open an Eligible Account via e-KYC with the invitation code “time2win”, activate allianceonline mobile app (“AOM”) on or before 15 April 2025 and maintain a minimum of RM500 at the end of the account opening month; OR	RM30
2	Open an Eligible Account via e-KYC with the invitation code “time2win”, activate AOM on or before 15 April 2025 month and maintain a minimum of RM3,000 at the end of the account opening month ; OR	RM60
3	Open an Eligible Account via e-KYC with invitation code “time2win”, activate AOM on or before 15 April 2025 and maintain a minimum of RM10,000 at the end of the account opening month.	RM130
Maximum Reward per Eligible Customer		RM130

Table B: Sign-Up and Win Rewards

Prize Category (“Reward B”)	Campaign Prizes	Eligible Criteria
Grand Prize (1 Winner)	Timepiece voucher worth RM60,000 , from The Hour Glass	<ul style="list-style-type: none"> • Successfully applied for more than one (1) Eligible Products as per Table C – 10 entries per additional Eligible Product • Every incremental of RM10,000 MAB – 10 entries (applicable for all Participating Months)
Second Prize (1 Winner)	Timepiece voucher worth RM40,000 , from The Hour Glass	

		<ul style="list-style-type: none"> • Every 10 retail transactions in a month with DuitNow QR that is linked to the Eligible Account with a minimum of RM50 per transaction – 2 entries (applicable for all Participating Months) • Every 10 retail transactions in a month using the new Alliance Bank Mastercard Debit Card (“Debit Card”) that is linked to the Eligible Account with a minimum of RM50 per transaction – 2 entries (applicable for all Participating Months)
Third Prize (1 Winner)	Timepiece voucher worth RM30,000 from The Hour Glass	
Consolation Prizes (10 winners)	RM2,000 Cashback (1 winner) RM1,000 Cashback (1 winner) RM500 Cashback (8 winners)	<ul style="list-style-type: none"> • Apply an Eligible Product as per Table C – 10 entries per Eligible Product(s) • Apply and activate a new Debit Card – 10 entries • Pay via the new Debit Card or DuitNow QR that is linked to the Eligible Account with a minimum of RM50 - 2 entries per transaction • Apply an Eligible Product as per Table C and aged more than 55 years old at the time of application – 5 entries per Eligible Products(s) • Every RM1,000 incremental MAB – 5 entries (applicable for all Participating Months) • Refer a friend who has successfully opened a SavePlus Account/-i - 2 entries per referral, with no limit on referrals

Note: MAB is defined as the Monthly Average Balance (“**MAB**”).

Table C: Eligible Product(s) for Sign-Up and Win Rewards

Eligible Products	Eligible Criteria
Alliance SavePlus Account/-i (“ Eligible Account ”)	Open an Eligible Account via e-KYC during the Campaign Period, successfully activated AOM on or before 15 April 2025 and maintain a minimum of RM500 at the end of the account opening month.
Alliance Bank Visa Infinite/ Visa Platinum/ Visa Signature/Visa Virtual Credit Card (“ Credit Card ”)	Sign up for a new principal Credit Card during the Campaign Period with the Credit Card activated on or before 15 April 2025 .
Personal Loan/ Financing	Apply for a Loan/Financing during the Campaign Period with the Loan/Financing disbursed on or before 15 April 2025 .

5. The Eligible Customer(s) will not earn any entries for the Sign-Up and Win Rewards if they only apply for a Credit Card/Loan/Financing. According to clause 4, an Eligible Customer(s) must apply for an Eligible Account as the initial product.
6. For existing-to-bank customers who already have a valid Current/Savings Account/-i with the Bank (“**Existing Customer(s)**”), they are eligible for the Sign-Up and Win Rewards by signing up for a new Credit Card/Loan/Financing as per Table C via e-KYC **with the invitation code “time2win”**, provided that the Existing Customer(s) has an active Debit Card with the Bank and does not have an existing Credit Card/Loan/Financing with the Bank.

7. The number of entries earned shall be based on the Participating Month as per Table D below.

Table D: Participating Month

Date	Participating Month
15 January 2025 – 31 January 2025	January 2025
1 February 2025 – 28 February 2025	February 2025
1 March 2025 – 31 March 2025	March 2025

8. 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 E below.

Table E: 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 for IMAB are illustrated in Table F below:

Table F: Illustration of IMAB and entries for Sign-Up and Win Rewards

Eligible Account	December 2024	January 2025	February 2025	March 2025
Baseline MAB (RM)	0	0	20,000	10,000
Participating Month MAB (RM)	-	20,000	10,000	40,000
IMAB (RM)	-	20,000	-10,000	30,000
Total Entries	-	20	0	30

Note: In the event the MAB of the Eligible Customer(s) of the participating month is lesser than the previous month as per Table G, the customer is not eligible to receive entries.

Example:

Customer A is currently participating in the February reward and his/her February MAB is RM10,000 which is lesser than his/her January MAB at RM20,000. Customer A is not eligible for any entries as the participating month MAB is lesser than the previous month.

Table G: Participating Month

Date	Participating Month	Baseline (Previous Month)
15 January 2025 – 31 January 2025	January 2025	December 2024
1 February 2025 – 28 February 2025	February 2025	January 2025
1 March 2025 – 31 March 2025	March 2025	February 2025

9. Each Eligible Customer(s) is eligible to stand a chance to win one (1) unit of **Sign-Up and Win Rewards** as listed in **Table B** throughout the Campaign Period.

Alliance SavePlus Account/-i Promotion Terms and Conditions

10. This Reward is open to the following customers ("Eligible Customer(s)"):
a. New to Bank or existing customers aged 18 years old and above;
b. Does not hold any Current/Savings Account/-i ("CASA/-i") including SaveLink Account, Share Trading and Share Margin Financing Account with the Bank **for the past 12 months prior to the start date of the Campaign Period**; and
c. Open an Eligible Account during the Campaign Period and successfully activated the AOM on or before **15 April 2025**.
11. To be entitled for the respective Reward stipulated in **Table A and/or Table B** above, the Eligible Customer(s) must initiate an Eligible Account opening through allianceonline mobile application, electronic Know Your Customer process ("e-KYC") **with the invitation code "time2win"**. Eligible Customer's NRIC and mobile number has to be captured in the Bank's system via One Time Password ("OTP") process. The completion of account opening includes performing a minimum initial deposit to activate the account within the Campaign Period, or otherwise the Bank reserves the right to forfeit the Reward.
12. All the Eligible Customers who have successfully opened the Eligible Account and maintained a minimum balance as per the Campaign eligible criteria mentioned in clause 4 will be entitled for the Reward.
13. Each Eligible Customer is only entitled for one (1) Reward for account opening. If an Eligible Customer(s) has multiple Eligible Accounts that are eligible for the Reward(s), only ONE (1) account will be rewarded.
14. For 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 to enjoy the Reward.
15. The 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.
16. The entries for Debit Card activation and/or transactions is open to the following customers ("Eligible Customer(s)"):
a. Hold an Alliance Bank Debit Card which is linked to the new Eligible Account opened from this Promotion. The Debit Card and Eligible Account must be valid and active, as may be determined by the Bank, as per the Bank's internal policies; and
b. Activate the new Debit Card during the Campaign Period. Each Eligible Customer is only entitled to a one (1) time entry for Debit Card activation only. If for any reason the Eligible Customer activated multiple Debit Cards during the Campaign Period, only the first (1st) Debit Card activated during Campaign Period will be eligible for entries; or
c. Use the new Debit Card as per the Campaign criteria in **Table B**.

- 17. The entries for payment via DuitNow QR is open to the following customers (“Eligible Customer(s)”):
 - a. Has an Eligible Account opened from this Promotion with AOM access; and
 - b. Tap on the DuitNow QR icon on the first screen of AOM to make payments to the stores or merchants. Each successful DuitNow QR payment recorded by the Bank will be recognised as a DuitNow QR transaction.

- 18. The Eligible Debit Card Transactions **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. 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

- vi. Such other amounts notified by the Bank from time to time.

- 19. 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) Eligible 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.
- 20. All the Eligible Transactions of Debit Card and/or DuitNow QR must bear the transaction dates (defined as the date of which transactions is charged to the linked Eligible 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 (“**Approved Transaction**”). All Approved Transactions 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. Any transaction amount which is not posted within the same month of the transaction will not be aggregated for the month.

E.g. If the transaction was made on 31 January 2025 but the posting date of the transaction amount is on 1 February 2025, the transaction will be aggregated for the month of January 2025 instead of February 2025.

Credit Card Promotion Terms and Conditions

- 21. This Promotion is open to all new-to-card applicants (existing and new-to-bank customers who do not own a credit card issued by Alliance Bank Malaysia Berhad (“Bank”) and apply for a new principal Alliance Bank Visa Infinite, Visa Signature, Visa Platinum or Visa Virtual Credit Card during the Campaign Period (“Eligible Customer(s)”).
- 22. Notwithstanding the foregoing, the following person(s), however, shall **NOT be** eligible to participate in this Promotion:
 - a) Permanent and/or contract employees of the Bank (including its subsidiaries and related companies) including their respective immediate family members, meaning parents, spouses, children and siblings; or

- b) Customers whose account(s) are held with the Bank that are dormant or inactive or who have breached any agreements with the Bank; or
- c) Customers whose account(s) held with the Bank are delinquent or unsatisfactorily conducted; or
- d) Individuals who are financially insolvent or who have been adjudicated a bankrupt;
- e) Persons who are of unsound mind, minors; or
- f) Customers who are in default of any facilities granted by the Bank (including its subsidiaries and related companies) at any time before or during the Campaign Period; or
- g) non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives; or
- h) Any other person(s) as the Bank may decide to exclude according to its internal policies.

23. By signing up for a new principal Credit Card only, Eligible Customer(s) will not earn any entries from this Promotion. According to Clause 4, the Eligible Customer(s) must open an Eligible Account as the initial product.

24. For Credit Card Product Disclosure Sheet, you may refer to <https://www.alliancebank.com.my/Alliance/media/Documents/Cards/Personal/Credit-Cards/Credit-Card-Product-Disclosure-Sheet-PDS-EN.pdf> .

Personal Loan/ Personal Financing Promotion Terms and Conditions

25. This Promotion is open to all individual existing and new-to-bank customers who fulfil the following eligibility criteria (“Eligible Customer(s)”):
- a. Apply for a new Personal Loan/ Financing both collectively known as (“Facility”)
 - b. The Facility must be approved during the Campaign Period and disbursed on or before 15 April 2025. Facility that was not approved during the Campaign Period and disbursed before 15 April 2025 are not entitled for Reward.
 - c. Have a minimum monthly gross income of RM3,000.
26. To minimise the risk of late servicing of instalment and for the purpose of courtesy and convenience to the Eligible Customer(s), the Eligible Customer(s) are strongly advised to make payments via any of the following methods:
- a. Open a Current Account/-i or Savings Account/-i (“CASA/-i”) with the Bank to enable a Standing Instruction (SI). For example, for monthly auto deduction from the Eligible Customer’ CASA/-i. Eligible Customer(s) must ensure that there are sufficient funds in the account at least three (3) working days in advance of the instalment due date;
 - b. If the instalment due date falls on a **Friday, Saturday, Sunday or public holiday** and if the Eligible Customer(s) wishes to make payment on the **same day of the instalment**, the Eligible Customer(s) is strongly advised to pay through Interbank Fund Transfer (“IBFT”) on MEPS **no later than 5:00 p.m.** via ATM/ any financial institution or via any online banking platform chosen by the Eligible Customer(s).
 - c. If the Eligible Customer(s) wishes to make payments via **Interbank GIRO (IBG)**, the Eligible Customer(s) must perform the transaction **at least one (1) working day in advance** of the instalment due date. In the event of any IBG returned, the Reward will be terminated and the Bank will not entertain any appeals.
 - d. If the Eligible Customer(s) wishes to make payments on the due date, the Eligible Customer(s) must perform the transaction **before 11:00p.m.** on the same day.

Notwithstanding the above, the preceding are non-exhaustive methods of repayment/payment indicated for the Eligible Customers’ convenience and for information only. The Eligible Customer(s) shall be responsible at all times to ensure timely and full servicing of the instalment as and when due as per the Notice of Disbursement received from the Bank. Prevailing charges may apply and shall be borne by the Eligible Customer(s).

27. By signing up for a new principal Loan/Financing only, Eligible Customer(s) will not earn any entries from this Promotion. Eligible Customer(s) must sign up for an Eligible Account as the first product as per clause 4.
28. For Personal Loan Product Disclosure Sheet, you may refer to <https://www.alliancebank.com.my/Alliance/media/Documents/Financing/CashFirst-Personal-Loan-PDS.pdf> . For Personal Financing Product Disclosure Sheet, you may refer to https://www.alliancebank.com.my/Alliance/media/Documents/Financing/CashVantage-Financing-i-PDS_EN.pdf

Other Terms and Conditions

29. 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.
30. The fulfillment of **Table A** will be credited into the Eligible Account within eight (8) weeks from the account opening month end ("**Fulfillment Period**"), any subsequent disputes after the mentioned period will not be entertained. In the event if the Eligible Customer(s) has multiple Eligible Accounts, it will be credited into the account with highest balance as determined by the Bank.
31. The Campaign Winners of **Table B** will be notified by 15 June 2025. The fulfillment of the Table B Prizes will be credited into the Eligible Customer(s)' Eligible Account within six (6) weeks from 15 June 2025, any subsequent disputes after the mentioned period will not be entertained.
32. The winner selection process is as follows:
 - a. Upon fulfillment of eligibility, Eligible Customers of the 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 Customers of the Grand, Second and Third Prizes will be contacted by the Bank at any time during office hours and they are required to perform identity verification and then answer a simple question relating to the Campaign in order to receive the Reward. The shortlisted Eligible Customers of the Grand, Second and Third Prizes are deemed as winners if they are able to verify the identity and answer the question correctly ("Winner").
 - c. If any event if the shortlisted Eligible Customers of the Grand, Second and Third Prizes fail to answer the question correctly or do not respond to the Bank, they will be disqualified from this Campaign and the Bank will draw for the next winner.
33. All Winner(s) will be notified by the Bank either in writing, by phone or by posting the list of winners on the Bank's website.
34. By participating in this Campaign, the Winner(s) has agreed to share their personal details with the fulfillment vendor (if any) to collect, use, disclose and process for the purposes of this Campaign, with no monetary payment.
35. 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.
36. The Campaign Prizes are non-transferable and non-exchangeable with other kinds, whether in part or in full, and Campaign Prize Winners are not allowed to change or replace or upgrade the Campaign Prizes with another item.

37. The Bank shall not accept any responsibility for Reward not fulfilled within the Fulfilment Period due to incorrect or incomplete details provided by the Winner(s). It is the Winners' 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.
38. All Winners shall be responsible to ensure that their telephone numbers and/or email address and/or mailing address are current and updated with the Bank. The fulfilment and/or notification and/or delivery of the Campaign Prizes will be based on each Winner's' telephone number and mailing address maintained with the Bank. The fulfilment of the Campaign Prizes is only valid for mailing addresses that are based within Malaysia and will not be valid for mailing address that is based outside Malaysia and/or Post Office Box (PO box) address. Winners with mailing address that are based outside of Malaysia and/or PO box address are required to contact the Bank and provide a non-PO box mailing address that is based in Malaysia within the Campaign Period.
39. The Winners of Grand, Second and Third Prizes are required to be presented in person at The Hour Glass outlet to redeem the timepiece. In the event if the amount of purchase exceeds the voucher value, the additional cost to be borne by the Winners.
40. The Winners can use one (1) voucher per transaction and no refund will be made on partial voucher redemption. In the event the voucher not fully utilized before its expiry date or lost, it shall expire and automatically forfeit without notice and the customers shall have no claim whatsoever against the Bank and The Hour Glass. The usage of the timepiece voucher is subject to The Hour Glass's Terms and Conditions which shall be applicable in addition to the Terms and Conditions contained herein.
41. 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 cause the Winner(s) to lose the right to receive the Reward without liability incurred by the Bank.
42. By participating in this Campaign, the Eligible Customer(s) shall have read, understood and accepted the Campaign Terms and Conditions and agreed to receive direct marketing communications or call pertaining to this Campaign.
43. 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 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).
44. 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.
45. 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).
46. The Campaign 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.
47. 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.
48. 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.

49. 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.
50. The Bank reserves the right at any time to add, delete, vary and/or amend the Campaign Terms and Conditions, wholly or in part, as per the bank's internal policies with prior notice. For the updated version of the Campaign 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.
51. 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.
52. 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.
53. All the Campaign 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 agrees to submit to the exclusive jurisdiction of the competent courts of Malaysia.
54. Eligible Customers 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).
55. 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.](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.
56. 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.
57. 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

58. 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.
59. 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.
60. 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.
61. 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 SavePlus Account/-i is protected by PIDM up to RM250,000 for each depositor per financial institution.

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