



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

Alliance Bank Heritage Run Event Acquisition Campaign

Terms and Conditions

1. The “Alliance Bank Heritage Run Event Acquisition Campaign” (“**Campaign**”) is organised by Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad (“**Bank**”) shall run from **9 June 2023 to 31 August 2023**; inclusive of both dates, unless as stated otherwise (“**Campaign Period**”).
2. By participating in this Campaign, the Eligible Customers (as defined hereunder) are reminded to thoroughly read and fully understand all the Terms and Conditions herein before agreeing to be fully bound by and accept all the Terms and Conditions.
3. New and Existing Bank Customers who meet the conditions as set out hereinafter shall be collectively referred to as “**Eligible Customers**”. 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 its internal policy (ies); or
 - d) Permanent and/or contract employees of Alliance Bank (including its subsidiaries and related companies) are not eligible to participate; or
 - e) Payroll customers under Alliance@Work.
4. To be entitled for the reward as stipulated in **Table A** below (“Campaign Reward”), the Eligible Customers must sign up for an Alliance SavePlus Account/-i (“SavePlus/-i”) or an Alliance Bank Visa Infinite/Visa Platinum/Visa Signature/Visa Virtual Credit Card (“Credit Card”) during the Campaign Period and meet the minimum criteria stipulated in **Table A**. The Eligible Customers are required to apply for the Eligible Products via allianceonline mobile app by keying in the invitation code “**HERITAGE**” at the point of application.
5. Eligible Customers who sign up for SavePlus/-i are also entitled for the reward as stipulated in **Table B** below (“Additional Cashback Reward”) upon fulfilment of all terms and conditions listed.
6. Fulfilment of the Campaign Reward in **Table A** and **Table B** will only take place when the invitation code, “**HERITAGE**” is keyed in at the point of application via allianceonline mobile app. Eligible Customers will be entitled to get one (1) Complimentary 7km Alliance Bank Heritage Run Ticket. A unique code with details on how to redeem the ticket at <http://www.alliancebankheritagerun.com/> will be provided to the Eligible Customers by email via the Eligible Customers’ email address with the Bank (within thirty (30) days after the end of Campaign Period).
7. In the event multiple customers use the same mobile number during the application, only the first Eligible Customers will be entitled for the Campaign Reward.

FOR NEW TO BANK/ NEW TO PRODUCT CUSTOMERS

Table A:

Eligible Products	Campaign Criteria	Campaign Reward	Total Campaign Reward Capping
SavePlus/-i	Apply for SavePlus/-i via allianceonline mobile app with a minimum deposit of RM20 and maintain a positive account balance until the end of the account opening month (for e.g.: Account opened on 01/06/2023, the end of the	Receive one (1) Complimentary 7km Alliance Bank Heritage Run Ticket (upon fulfilment of all terms and conditions listed)	Capped at one (1) Complimentary 7km Alliance Bank Heritage Run Ticket per Eligible Customer who successfully open and activates the SavePlus/-i or the Credit Card has successfully approved

	account opening month is 30/06/2023)		and activated during the Campaign Period.
Credit Card	Sign up for a new principal Credit Card, successfully approve and activate during the Campaign Period.		Total Campaign Reward is capped at the first 250 customers.

Table B:

Campaign Pre-requisite	Month End Balance of SavePlus/-i Account Opening Month	Additional Cashback Reward (RM)	Total Additional Cashback Reward Capping
Apply for a SavePlus/-i via allianceonline mobile app with a minimum deposit of RM20, successfully open and activate during the Campaign Period	RM2,500 & below	RM0	Capped at RM80 worth of additional Cashback Reward per Eligible Customer.
	More than RM2,500	RM30 Cashback	
	More than RM10,000	RM80 Cashback	Total Campaign allocation for additional Cashback is capped at RM80,000 throughout the Campaign Period, based on a first come, first served basis, across all partners.

Notes:

1. Additional Cashback will be credited into the Eligible Customers' SavePlus Account/-i.
2. Account application month is defined: If Eligible Customer initiates the eKYC application on 01/06/2023, the account application month is on June 2023.

Cases Illustration

Scenario 1: Eligible Customer applies and activates the SavePlus/-i on 05/06/2023 with a deposit balance RM500. On 18/06/2023, he/she tops up the SavePlus/-i account balance to RM2,500. On 30/06/2023, his/her SavePlus/-i account month end balance is RM2,500. **No Additional Cashback will be rewarded for Scenario 1.**

Scenario 2: Eligible Customer applies and activates the SavePlus/-i on 05/06/2023 with a deposit balance RM20. On 18/06/2023, he/she tops up the SavePlus/-i account balance to RM2,501. On 30/06/2023, his/her SavePlus/-i account month end balance is RM2,501. **Additional Cashback for Scenario 2 is RM30.**

Scenario 3: Eligible Customer applies and activates the SavePlus/-i on 05/06/2023 with a deposit balance RM12,000. On 18/06/2023, he/she withdraws RM5,000 from the SavePlus/-i account. On 30/06/2023, his/her SavePlus/-i account month end balance is RM7,000. **Additional Cashback for Scenario 3 is RM30.**

Scenario 4: Eligible Customer applies and activates the SavePlus/-i on 05/06/2023 with a deposit balance RM1,000. On 18/06/2023, he/she tops up the SavePlus/-i account balance to RM10,001. On 30/06/2023, his/her SavePlus/-i account month end balance is RM10,001. **Additional Cashback for Scenario 4 is RM80.**

8. Referring to the Total Campaign Reward Capping, Eligible Customers will be rewarded based on a first come, first served basis, based on the successful SavePlus/-i account opening date or Credit Card activation date, and subject to the Campaign Reward availability.

SavePlus/-i Campaign Terms and Conditions

9. This Campaign Reward is open to the following customers (“Eligible Customers”):
 - a. Individuals who have attained the age of eighteen (18) or above; and
 - b. Does not hold any Current/Savings Account/-i (“CASA/-i”) including SaveLink Account, Share Trading and Share Margin Financing (“SMF”) Accounts with the Bank for the past twelve (12) months prior to the starting date of the Campaign Period; and
 - c. Successfully open and activate SavePlus/-i with allianceonline mobile app access (“Eligible Account”) during the Campaign Period.
10. Eligible Customers need to initiate the Eligible Account opening with the invitation code, “**HERITAGE**” through allianceonline mobile app, electronic Know Your Customer (“eKYC”) process within the Campaign Period. Eligible Customers’ NRIC and mobile number have to be captured in the Bank’s system via a one-time password (OTP) process.
11. The Eligible Customers are required to open and activate the Eligible Account within the Campaign Period, otherwise the Bank reserves the right to forfeit the Campaign Reward.
12. Each Eligible Customer is only entitled for a one (1) time Campaign Reward. If for any reason, the Eligible Customers have multiple Eligible Accounts, which are eligible for the Campaign Reward(s), only ONE (1) account will be rewarded.
13. In the event the Eligible Customers failed to open an Eligible Account via eKYC, the Eligible Customers will be invited to complete the account opening at their preferred branch (a unique code with details on how to redeem the Complimentary 7km Alliance Bank Heritage Run Ticket will be provided via email within thirty (30) days after the end of Campaign Period). The minimum amount to open an Eligible Account is RM20 via allianceonline mobile app and RM250 for in-branch account opening. The criteria for opening the Eligible Account via eKYC (but not limit to) are:
 - a) Malaysians aged 18 and above with the latest MyKad (with a large and small picture of yours)
 - b) Have a personal Current/Savings Account/-i (CASA/-i) with internet banking in another bank in Malaysia (to perform DuitNow / Instant Transfer)
 - c) New or existing Alliance Bank customer without a CASA/-i and allianceonline
14. The Eligible Customers must maintain a positive balance in the Eligible Account until the end of the account opening month. Applicable to all Eligible Customers when their Campaign Reward has to be fulfilled via courier, bank system and/or partner.
15. For Eligible Customers who hold accounts jointly with other parties, all such accounts shall be considered as one single account based on the name of the primary account holder. In the event of joint account holders, the Campaign Reward shall only be given to the primary account holder. The Eligible Customers must be the primary holder of the participating product signed up and matches the name of their Eligible Accounts primary name holder in order to enjoy the Campaign Reward.
16. The Eligible Customers’ Eligible Accounts must be valid and active (not closed or terminated) as determined by the Bank, per the bank’s internal policies, to be eligible for participation during and after the Campaign Period to qualify for the Campaign Reward. If during the Campaign Period and Fulfilment Period, the Eligible Customers close the Eligible Accounts for any reason, his/her participation in the Campaign becomes null and void with immediate effect.

Credit Card Campaign Terms and Conditions

17. This Campaign is open to all New-To-Card applicants (existing and new to bank customers who do not own a Credit Card issued by the Bank) who apply for a new principal Alliance Bank Visa Infinite or Visa Platinum or Visa Signature or Virtual Credit Card (“Eligible Customers”).

18. Notwithstanding the foregoing, the following person(s) shall, however, **NOT** be eligible to participate in this Campaign:
- 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; and/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; or
 - i) Payroll customers under Alliance@Work
19. 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>

Other Terms and Conditions

20. 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.
21. The fulfilment of the Campaign Reward will be effected within thirty (30) days after the Campaign Period has ended.
22. The Campaign Reward cannot be exchanged for cash or other credit alternatives.
23. The Bank shall not accept any responsibility for claims not credited within the fulfilment period due to incorrect or incomplete details provided by the Eligible Customers. It is the Eligible Customers' responsibility to ensure that correct details are provided for claims to be processed. The Bank will not be liable for any traffic congestion or internet inaccessibility.
24. Eligible Customers acknowledge and accept that failure to comply with the provision of the documentation and information in accordance with the Terms and Conditions of this Campaign will cause the Eligible Customers to lose the right to receive the Campaign Reward without liability incurred by the Bank.
25. By participating in this Campaign, the Eligible Customers shall have read, understood, and accepted the Terms and Conditions.
26. If the Eligible Customers have participated in several campaigns or promotions at the same time, the Eligible Customers are only entitled to receive the Reward(s) under one of the participating campaigns or promotions. The Bank reserves the right to decide which campaigns or promotions is applicable to the relevant Eligible Customers.
27. The Eligible Customers shall be responsible to pay any tax, incidental cost and/or charges relating to any of the Campaign Reward. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Campaign Reward and/or non-fulfilment by any of its agents/suppliers/distributors.

28. The Bank shall not be responsible or liable for any damages incurred or suffered by the Eligible Customers when an unauthorised use of the Campaign Reward by any person(s) that was not approved by the Eligible Customers.
29. 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.
30. The Eligible Customers further agree to co-operate and comply with requests from the Bank for the purpose of organising, promoting and conducting this Campaign.
31. The Bank reserves the right to disqualify any Eligible Customers or forfeit the Campaign Reward in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of this Campaign Terms and Conditions as per the bank's internal policies. All records of the Bank on the transaction(s) made shall be conclusive and final.
32. 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.
33. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, as per the bank's internal policies, with prior notice to the Eligible Customers. For the updated version of the Terms and Conditions, please visit www.alliancebank.com.my 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.
34. For any cancellation, termination, suspension or extension of the Campaign Period shall not entitle the Eligible Customers to any claims or compensations against the Bank for any losses, damages, costs or expenses as may be sustained, suffered or incurred by the Eligible Customers as a direct or indirect result of the said cancellation, termination, suspension or extension due to the Eligible Customers own act.
35. The Bank shall not be responsible nor shall not accept any liabilities (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive, or special damages or proceedings brought by any party including third parties) arising or suffered by the Eligible Customers or other parties due to Eligible Customer's own act resulting directly or indirectly from this Campaign.
36. All the Terms and Conditions including the additions, deletions, variations and/or amendments as may be made in respect thereof from time to time shall be governed by and construed in accordance with the laws of Malaysia and unless as agreed otherwise by the Bank, the Eligible Customers hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.
37. Eligible Customers hereby give their unequivocal and irrevocable consent and authorise the Bank to process, to use, publish and/ or display the names, any photographs taken, any videos recorded and/ or other information for advertising and/ or promotion limited to this campaign only, without any compensation to the Eligible Customers.
38. By participating in this Campaign, the Eligible Customers agree that they have read the Notice and Choice Principle Statement available at the Bank's website (<https://www.alliancebank.com.my/Alliance/media/Pdf/Personal%20Data%20Protection%20Act%202010/NCP-for-website-ENG.pdf>) and hereby give their consent and authorise the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
39. 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 Campaign Reward to make, or take any act in furtherance of any payment, contribution, gift, reimbursement or other transfer of anything of value, or any solicitation, directly or indirectly to any individual.

40. By virtue of participating in this campaign, the Eligible Customers hereby acknowledges that they have 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.
41. SavePlus-i is protected by PIDM up to RM250,000 for each depositor.
42. SavePlus-i is based on Shariah concept of Murabahah via Tawarruq.
43. The Bank may from time to time provide the latest update or content to educate the Eligible Customers and create awareness that help prevent or mitigate fraud and scam risk. These may include but not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
44. The Eligible Customers shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, debit card, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Eligible Customers shall notify the Bank immediately when the Eligible Customers becomes aware that any of the above is lost or used without authority or proper authorisation. The Eligible Customers shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Customer had notified the Bank in accordance with these Terms and Conditions that the Eligible Customer's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
45. Where any loss or damage suffered by the Eligible Customers are solely attributed to the willful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Eligible Customers in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable or any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.
46. Upon being notified by the Eligible Customers of such incident, the Bank shall conduct an investigation and the Eligible Customers are required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measures upon detection (with/without prior consent from customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
 - i. Suspend or freeze the affected account;
 - ii. Revoke or reset the Eligible Customer's internet or mobile banking access; and/or
 - iii. Revoke the validity of banking instruments;

and the Eligible Customers will be notified once the above has been operated.



ALLIANCE BANK

ALLIANCE ISLAMIC BANK

**Alliance Bank Heritage Run Event
Promotion with
Alliance Bank Debit Card/Debit Card-i/
Credit Cards Campaign**

Terms and Conditions

DEFINITIONS

In this Terms and Conditions, unless the context otherwise requires:

“**the Bank**” shall mean Alliance Bank Malaysia Berhad and Alliance Islamic Bank Berhad.

“**Campaign**” shall mean “Alliance Bank Heritage Run Event Promotion with Alliance Bank Debit Card/Debit Card-i/Credit Cards Campaign”.

“**Alliance Bank Card**” shall mean Alliance Bank Credit Cards and/or Alliance Bank Debit Card and/or Alliance Islamic Bank Debit Card-i.

CAMPAIGN PERIOD

1. The Campaign is organised by the Bank and shall run from 12 June 2023 to 15 October 2023 (both dates inclusive) or such other time period as notified by the Bank from time to time (“**Campaign Period**”).
2. The Bank reserves the right at any time with prior notice to change the duration and/or expiry dates of the Campaign Period. The changes will be updated in our bank website.

ELIGIBILITY

1. This Campaign is open to all Alliance Bank Credit Cards or/and Alliance Bank Debit Card and/or Alliance Islamic Bank Debit Card-i (“**Cardholders**”) whose card is valid and payment can be made at the point of transaction during the Campaign Period (“**Eligible Cardholders**”).
2. Notwithstanding the abovementioned, the following individuals are NOT eligible to participate in this Campaign:
 - a) Cardholder(s) whose account(s) with the Bank are dormant or inactive or who have breached any agreements with the Bank; or
 - b) Cardholder(s) whose account(s) with the Bank are, as per the Bank’s internal policies, unsatisfactorily conducted; or
 - c) Cardholder(s) who are deceased, or persons who have legal proceedings of any nature instituted against them; or
 - d) Persons who are of unsound mind, minors or bankrupts; or
 - e) Any other persons as determined by the Bank to be excluded according to its internal policy (ies); or
3. Permanent and/or contract employee of the Bank (including its subsidiaries and related companies) including their respective immediate family members are eligible to participate in the Campaign.

CAMPAIGN MECHANIC AND PROMOTION

1. Eligible Cardholders are entitled to a 20% discount (“**Promotion**”) on ticket purchases for the Alliance Bank Heritage Run Event at <http://www.alliancebankheritagerun.com/>.
2. Eligible Cardholders with the following Credit Card or Debit Card/-i BIN numbers listed below, will be entitled to participate in this Promotion (first 6 digits of the Alliance Bank Card):

Credit Card BIN

Consumer Credit Card BIN
421344
440460
440461
451421
466538

528958
546595
546594

Corporate Credit Card BIN
420963
515703

Debit Card/-i BIN

Consumer Debit Card BIN
515584
519468
519471
532678
532706
538846

Corporate Debit Card BIN
504374

3. The Promotion will be applied upon checkout, at the point of purchasing the tickets when the Eligible Cardholders use Alliance Bank Card to make the payment.

GENERAL TERMS AND CONDITIONS

1. By participating in this Campaign, Eligible Cardholders are required to read, and understand the terms provided before agreeing to the Campaign Terms and Conditions. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Cardholders and no correspondences and/or appeal in respect thereof shall be entertained.
2. The Bank reserves the right to withdraw/ cancel, terminate, suspend or extend this Campaign and to add, delete, suspend and/ or vary this Campaign Terms and Conditions, wholly or in part at its discretion 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 the Eligible Cardholders as from the date of the notification or from such other date as may be specified by the Bank in the notification. Eligible Cardholders hereby agree to access the Bank's website at regular intervals to view this Campaign Terms and Conditions.
3. The Bank reserves the right to change or substitute at any times, at its own discretion as per the Bank's internal policies, the Promotion with prior notice via the bank's website.
4. The Campaign Terms and Conditions shall be supplemental to the existing terms and conditions governing the Cardholders' accounts and other accounts maintained with the Bank ("**the Existing Terms**").
5. This Campaign Terms and Conditions and the Bank's decision on all matters relating to this Campaign shall be final and binding on all Eligible Cardholders and no correspondences and/ or appeal in respect thereof shall be entertained.
6. The Bank shall not be responsible nor shall accept any liabilities of whatsoever nature howsoever arising or suffered by the Eligible Cardholders resulting directly or indirectly from this Campaign due to the Cardholders' own action. The Bank shall not be liable or held responsible to the Eligible Cardholders 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.

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 of transactions by Visa International, merchant establishments, postal or telecommunication authorities or any other party which may affect the Eligible Cardholder's entitlement during the Campaign Period.
8. The Eligible Cardholders must at all times (i) be valid, in good credit standing and not be in breach of any terms of this 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 Promotion.
9. The Bank reserves the right to disqualify the participation of any Eligible Cardholders or forfeit the Promotion in circumstances where there is a fraudulent, unauthorised or reversal of transaction(s) or breach or potential breach of these Campaign Terms and Conditions as per the Bank internal policies. All records of the Bank on the transaction(s) made shall be conclusive and final.
10. For the avoidance of doubt, any cancellation, termination, suspension or extension of this Campaign or disqualification of the Eligible Cardholders or forfeiture of the Promotion shall not entitle the Eligible Cardholders to any claim or compensation against the Bank or for any and all losses or damages suffered by the Eligible Cardholders as a direct or indirect result of the act of cancellation, termination, suspension, extension, disqualification or forfeiture due to the Eligible Cardholders own act.
11. Eligible Cardholders 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 of this Campaign.
12. Eligible Cardholders 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 Cardholders.
13. By participating in this Campaign, the Eligible Cardholders agree that they have read the Notice and Choice Principle Statement available at the Bank's website (<https://www.alliancebank.com.my/Alliance/media/Pdf/Personal%20Data%20Protection%20Act%202010/NCP-for-website-ENG.pdf>) and hereby give their consent and authorise the Bank to disclose their particulars to any third party service provider engaged by the Bank for the purpose of this Campaign.
14. 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 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.
15. By virtue of participating in this campaign, Eligible Cardholders 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.

16. The Bank may from time to time provide the latest update or content to educate the Cardholders and create awareness that help prevent or mitigate fraud and scam risk. These may include but not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.
17. The Cardholders shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, Debit Card, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Cardholders shall notify the Bank immediately when the Cardholders becomes aware that any of the above is lost or used without authority or proper authorisation. The Cardholders shall not be liable for losses resulting from unauthorised transaction(s) occurring after the Cardholders had notified the Bank in accordance with these Terms and Conditions that the Cardholder's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.
18. Where any loss or damage suffered by the Cardholder 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 Cardholder in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable or any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.
19. Upon being notified by the Cardholders of such incident, the Bank shall conduct an investigation and the Cardholders are required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measures upon detection (with/without prior consent from the Cardholders) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:
 - a. Suspend or freeze the affected account;
 - b. Revoke or reset the Cardholders internet or mobile banking access; and/or
 - c. Revoke the validity of banking instruments;and the Cardholders will be notified once the above has been operated.