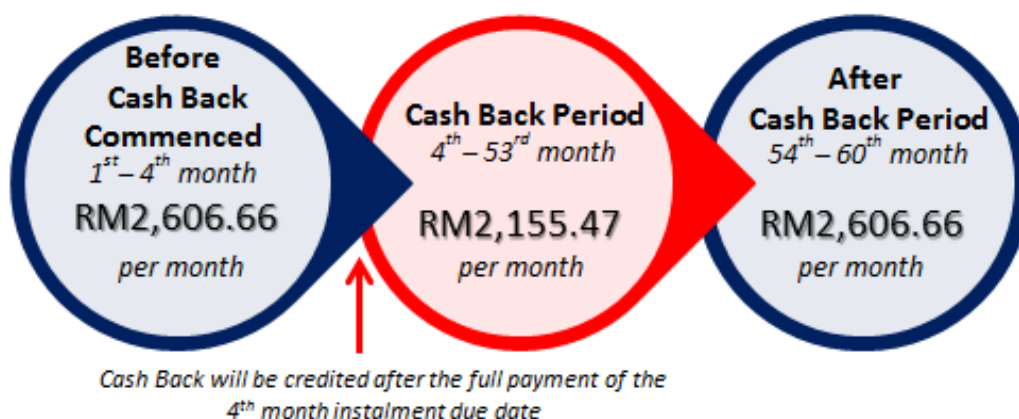


Alliance Personal Financing 40% Cash Back Campaign Terms and Conditions



ALLIANCE BANK
ALLIANCE ISLAMIC BANK

1. "Alliance Personal Financing 40% Cash Back Campaign" ("Campaign") is organised by Alliance Bank Malaysia Berhad Banking Group and Alliance Islamic Bank Berhad (both are collectively known as "the Bank") shall run from **1 March 2019 to 30 November 2019**; inclusive of both dates, unless stated otherwise ("Campaign Period").
2. By participating in this Campaign, the Eligible Customers (as defined hereunder) shall be deemed to have read and fully understood all the Terms and Conditions herein and fully agreed to be bound by and accept all the Terms and Conditions.
3. This Campaign is open to all individual customers who fulfil the following eligibility criteria:
 - 3.1 apply a new Personal Loan or Personal Financing-i (both collectively known as "Facility") through the Partner-In-Sales and Sales channel
 - 3.2 the Facility must be approved during the Campaign Period and disbursed on or before 31 December 2019.
4. For the purpose of this Campaign, Customers who have fulfilled all the criteria in Clause 3 above shall be referred to as "Eligible Customers".
5. Notwithstanding the foregoing, the following individuals **are not** eligible to participate in this Campaign:
 - 5.1 customers who participated other promotional offerings on preferential rates during the Campaign Period.
 - 5.2 customers whose account(s) with the Bank are, at the Bank's discretion, deemed to be unsatisfactorily conducted; and
 - 5.3 any other persons as the Bank may decide to exclude at its discretion without furnishing any reason(s) thereof.
6. Eligible Customers who participate in this Campaign will be charged an interest/profit rate ranging from 8.88%p.a. to 15.28%p.a. (final interest/profit rate is subject to the Bank's approving criteria.)
7. To be entitled for the 40% Cash rebate on the total interest/profit payable ("Cash Back"), the Eligible Customers must pay the Facility's monthly instalment amount **on or before the due date during the entire tenure of the Facility** ("Qualified Customers").
8. The Cash Back will be paid on the same day after the monthly instalment due date with the first Cash Back payment commencing on the fourth (4th) month instalment from the disbursement and the last Cash Back will be paid on the eighth (8th) month of instalment before the end of the contractual tenure of the Facility ("Cash Back Period") as per the graph below which is based on the financing amount of RM100,000 for five (5) years tenure at 11.28% p.a. interest rate.



9. For avoidance of doubt, the Cash Back Period will be ten (10) months less than the contractual tenure of the Facility.
10. The calculation of the Cash Back is as per Illustration A below:

Illustration A: Based on the financing amount of RM100,000 for 5 years tenure at 11.28% p.a. interest rate.

**Total Interest/
Profit Payable** = Financing Amount x Facility Tenure(years) x Interest Rate Charge/Profit Payable
 = RM100,000 x 5 years x 11.28% p.a.
 = RM56,400.00

Monthly Instalment = (Financing Amount +Total Interest/profit payable) / Facility Tenure (Months)
 = (RM100,000 + RM56,400) / 60 months
 = RM2,606.66 per month

Cash Back Percentage	Total Cash Back Earned Amount (RM)	Cash Back Earned Amount per month (RM)	Monthly Instalment over Cash Back Period (RM)
40%	= RM56,400 X 40% = RM22,560	= RM22,560 / (60 – 10) months = RM451.20	= RM2,606.66 – RM451.20 = RM2,155.46

11. Cash Back payment will be credited into the Qualified Customers' active and valid Facility which will be treated as an Advance Payment in the Facility account and is not available for withdrawal until the point of early or full settlement.
12. It is the Qualified Customers' responsibility to **call Customer Service Centre at 03-55169988 to notify the Bank no later than one (1) month** during the Cash Back Period for non-receipt of Cash Back for any month when due. Failing which, the Qualified Customers are deemed to have received and accepted the Cash Back from the Bank and all unclaimed Cash Back after the one (1) month period will not be entertained and will be forfeited.
13. The Bank reserves the right to terminate the Cash Back and/or disqualify the Qualified Customers from this Campaign upon the occurrence of any of the following events:
 - 13.1 the Qualified Customer fails, neglects or delay any monthly instalment of the Facility by the due date prior to or during the Cash Back Period;
 - 13.2 the Qualified Customer fail to pay the sum owing under the Facility upon demand by the Bank;
 - 13.3 the Facility is restructured and/or rescheduled at any time prior to the maturity of the Facility tenure;
 - 13.4 the Qualified Customer makes an early settlement prior to the maturity of the Facility tenure.
14. To minimize the risk of late servicing of instalment and for the purpose of courtesy and convenience to the Qualified Customers, the Qualified Customers are strongly advised to make payments via any of the following methods:
 - 14.1 Open a Current Account or Savings Account ("CASA") with the Bank to allow for a Standing Instruction (SI). For example, monthly auto deduction from Qualified Customers' CASA. Qualified Customers must ensure that there are sufficient funds in the account at least three (3) working days in advance of the instalment due date;
 - 14.2 If the instalment due date falls on a **Friday, Saturday, Sunday or public holiday** and if the Qualified Customers wishes to make payment on the **same day of the instalment**, the Qualified Customers are strongly advised to pay through Interbank Fund Transfer ("IBFT") on MEPS **no later than 5:00 p.m.** via ATM at any financial institution or via any online banking platform chosen by the Qualified Customers.
 - 14.3 If the Qualified Customers wish to make payments via **Interbank GIRO (IBG)**, the Qualified Customers

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 Cash Back will be terminated and the Bank will not entertain any appeals.

14.4 If the Qualified Customers wish to make payments on the due date, the Qualified Customers must perform the transaction **before 11.00p.m.** on that day.

Notwithstanding the above, the preceding are non-exhaustive methods of repayment indicated for the Qualified Customers' convenience and for information only. The Qualified Customers 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 Qualified Customers.

15. This 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.
16. The Eligible Customers further agree to co-operate and comply with all reasonable requests from the Bank for the purpose of organizing, promoting and conducting this Campaign.
17. All decisions made by the Bank in respect of this Campaign shall be final and conclusive and no appeals, correspondences or protests shall be entertained.
18. The Bank reserves the right at any time to add, delete, vary and/or amend the Terms and Conditions, wholly or in part, at its discretion with prior notice and the Eligible Customers shall by virtue of their participation in this Campaign be deemed to have fully agreed and accepted the said additions, deletions, variations and/or amendments. 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 or repugnancy between the Terms and Conditions hereunder and the updated version(s), the latter shall prevail but only to the extent of such inconsistency or repugnancy thereof.
19. If any matters arising from this Campaign are not covered under the Terms and Conditions hereunder or otherwise, they shall be determined by the Bank at its discretion.
20. For the avoidance of doubt, 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.
21. The Bank shall not be responsible nor shall 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, resulting directly or indirectly from the Campaign.
22. 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 parties hereby agree to submit to the exclusive jurisdiction of the competent courts of Malaysia.