

Product Disclosure Sheet

Alliance Bank Credit Cards

Note: A copy of this Product Disclosure Sheet is also available at <https://www.alliancebank.com.my>
REF: PDS/ENG/001/AUG2024

PRODUCT DISCLOSURE SHEET	Alliance Bank Malaysia Berhad (ABMB)
Kindly read this Product Disclosure Sheet before you decide to take up any Alliance Bank Malaysia Berhad (“Alliance Bank”) Credit Cards. Please be sure to also read the general Terms and Conditions.	Alliance Bank Credit Cards Date: 22 August 2024

1. What is this product about?

- The Alliance Bank Credit Card (“Card”) is an unsecured facility that comes with a line of credit granted by us to you and where any amount of the credit utilised by you thereunder has not been settled in full on or before the due date, the unsettled amount will be subject to finance charges.

2. What do I get from this product?

- You will be assigned a credit limit that is determined by Alliance Bank, based on your income and the type of Card applied.

• Finance charges:

Retail purchase (Interest Rate % per annum)	(a) All Alliance Bank Credit Cards	<p>Tier 1 – 15% per annum: Cardholders who promptly settle their minimum payment amount due for 12 consecutive months.</p> <p>Tier 2 – 17% per annum: Cardholders who promptly settle their minimum payment amount due for 10 months or more in 12 consecutive months.</p> <p>Tier 3 – 18% per annum: Cardholders who do not fall within the above categories.</p> <p>To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments for the last 12 months.</p>
	You:nique Rates Credit Card	<p>9% per annum: Cardholders who promptly settle their minimum payment amount due for 12 consecutive months will continue to enjoy lowered interest rate at 9% p.a.</p> <p>BNM tiered interest rates will prevail for Cardholders who do not meet the above criteria.</p>
Cash Advance	<p>Finance charge for cash withdrawal is 18% per annum of outstanding amount excluding late payment penalty charges and tax calculated on daily basis from transaction date until full repayment date. The cash withdrawal limit is up to 80% of the Cardholder's prescribed credit limit subject however to:</p> <p>(i) the applicable daily withdrawal limit of any ATM of Alliance Bank or of any other bank or institution with whom Alliance Bank has an arrangement(s) for the use of the ATM of the said bank or institution in the case of cash withdrawal through an ATM; and</p> <p>(ii) the cash withdrawal at any one time not causing the aggregate outstanding balance of the Cardholder's obligation to Alliance Bank to exceed the Cardholder's prescribed credit limit.</p> <p><i>Note: For Business Platinum Card (Product code: 590 only), it is up to 75% of the Cardholder's prescribed credit limit.</i></p>	
Balance Transfer/ Fast Cash	<p>If the payment is not received in full or before payment due date, then the prevailing finance charge of 18% p.a. shall be levied on the remaining monthly outstanding balance from the due date until the date of full settlement.</p> <p>Cardholder shall make a minimum repayment of 5% of the monthly outstanding amount or RM50, whichever is higher in the event the plan subscribed by the Cardholder does not have a fixed monthly instalment amount.</p>	

• Cashback

The Alliance Bank Cashback Programme (“The Cashback Programme”) is subject to the following Terms and Conditions (“The Cashback Programme's Terms”) and to the Alliance Bank Cardholder Agreement.

- The Cashback Programme is applicable to Alliance Bank Visa Signature, Alliance Privilege Visa Signature, You:nique Rebates and Business Platinum (Product Code: 590 only) Credit Cards only.
- The Cashback Programme awards Cardholders with Cashback (“Cashback”) on retail purchases (except Instalment Payment Plan, Flexi Payment Plan, Cash Advance, Balance Transfer, Fast Cash, Fees and Charges such as Finance Charges, Late Charges, Annual Fees imposed by the Bank, Reversed, Disputed Split and/or Void Transactions) that are posted in the Bank's system at the rates and/or tiers determined by the Bank.
- The following Cashback rates and tiers apply to the respective Cardholder's monthly spending range (“Range”) in each statement cycle. For avoidance of doubt, the entitlement of Cashback for each statement cycle will be determined based on the posting date of the transaction made into the Credit Card Account.
- The Cashback will be credited into the Principal Cardholder's Credit Card Account in the following month's Statement of Account in respect of their Card(s) and is based on spending incurred by both the Principal and/or Supplementary Cardholder(s). If the Cardholder(s) fail to make the minimum payment due by the Due Date mentioned in the previous month's Statement of Account, cashback earned for the current month will not be posted into the Principal Cardholder's Credit Card Account.
- To be eligible for the Cashback, the Credit Card must at all times (i) be valid, in good credit standing and not be in breach of The Cashback

Programme's 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 ABMB in order to be entitled for the Cashback.

- f) Cashback will not be awarded for retail spending RM300,001 and above for Alliance Bank Business Platinum Credit Card (Product Code: 590 only).

You:nique Rebates		
Tier	Cashback Rates	Range (RM)
1	0%	0-1,000
2	1.20%	1,001- 2,000
3	3.00%	2,001 – 3,000
4	0.30%	More than 3,000

Business Platinum (Product Code: 590 only)		
Tier	Cashback Rates	Range (RM)
1	0.20%	0-15,000
2	0.50%	15,001 - 100,000
3	0.80%	100,001 – 200,000
4	1.25%	200,001 – 300,000

Visa Signature		
Tier	Cashback Rates	Range (RM)
1	0.05%	1-1,000
2	0.5%	1,001- 2,000
3	5.0%	2,001 – 3,000
4	0.25%	More than 3,000

Alliance Privilege Visa Signature			
Tier	Additional Cashback Rates	Average Asset Under Management p.a. (RM)	Additional Cashback Capping (effective 1 January 2024)
1	0.5%	More than 300,000	RM800
2	1.0%	More than 500,000	RM1,600
3	2.0%	More than RM1 million	RM3,200
4	3.0%	More than RM3 million	RM4,800

- g) Additional Cashback will be credited into a valid Alliance Privilege Visa Signature Credit Card if the minimum retail spend requirement of RM120,000 per annum is met. The Additional Cashback is awarded to the eligible Alliance Privilege Visa Signature Cardholder(s) based on their tiered average Asset Under Management ("AUM") per annum, as shown in the table above. The Alliance Privilege Visa Signature Cardholder(s) is required to maintain an AUM balance upon completion of a calendar year. The minimum retail spend requirement of RM120,000 per annum is defined as the cumulative 12 months' retail spend upon completion of a calendar year and refers to the total retail spend of both principal and supplementary Alliance Privilege Visa Signature Credit Card(s). Following the completion of the calendar year, the Additional Cashback will be credited to the eligible Principal Cardholder's Credit Card Account in the following month.

Additional Cashback Illustration

Example 1 – Customer is an existing Alliance Privilege customer who meets the minimum average AUM p.a. requirement and maintains an AUM balance upon completion of calendar year. Customer's retail spending is RM120,000 p.a.

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total AUM / RM	1.0mil	1.5mil	1.5mil	1.5mil	1.5mil	2.0mil	2.5mil	2.5mil	2.5mil	2.5mil	2.7mil	2.9mil

Average AUM per annum	RM 2,050,000
Additional Cashback Rates	2.0%
Retail Spend per annum	RM 120,000
Additional Cashback	RM 2,400

Example 2 – Customer is a new Alliance Privilege customer in month of September who meets the minimum average AUM p.a. requirement and maintains an AUM balance upon completion of calendar year. Customer's retail spending is RM200,000 p.a.

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total AUM / RM	-	-	-	-	-	-	-	-	300,000	500,000	800,000	1.1mil

Average AUM per annum	RM 675,000
Additional Cashback Rates	1.0%
Retail Spend per annum	RM 200,000
Additional Cashback (effective 1 January 2024)	RM 1,600

Example 3 – Customer is an existing Alliance Privilege customer who meets the minimum average AUM p.a requirement but did not maintain an AUM balance upon completion of calendar year. Customer's retail spend p.a is RM300,000.

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total AUM / RM	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	1.0mil	-	-

Average AUM per annum	RM 833,333
Additional Cashback Rates	1.0%
Retail Spend per annum	RM 300,000
Additional Cashback	Nil

Example 4 – Customer is an existing Alliance Privilege customer who did not meet the minimum average AUM p.a requirement but maintains an AUM balance upon completion of calendar year. Customer's retail spend p.a. is RM150,000.

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total AUM / RM	200,000	1.0mil	300,000	500,000	50,000	300,000	20,000	30,000	500,000	25,000	20,000	350,000

Average AUM per annum	RM 274,583
Additional Cashback Rates	Nil
Retail Spend per annum	RM 150,000
Additional Cashback	Nil

- h) The Cashback is non-transferable and cannot be exchanged for cash.
i) Alliance Bank reserves the right to vary, add or delete The Cashback Programme's Terms herein at any time with prior notice to the Cardholder and/or to discontinue or cancel The Cashback Programme at its absolute discretion.
j) The Cashback Programme's Terms herein should be read in conjunction with the Alliance Bank Cardholder Agreement.

• Timeless Bonus Points (TBP)

The Alliance Bank Rewards for Alliance Classic, Gold, Visa Platinum, MasterCard Platinum, Visa Infinite and You:nique Rewards Card ("The Rewards Programme") is subject to the following Terms and Conditions ("The Rewards Programmes' Terms"). The Rewards Programme's Terms herein should be read in conjunction with the Timeless Rewards' Terms and Conditions and the Alliance Bank Visa/MasterCard Card Agreement.

- a) The Rewards Programme is applicable to Alliance Bank Generic (non co-branded) Classic, Gold, Visa Platinum, MasterCard Platinum, Visa Infinite and You:nique Credit Cards ("Cards") only.
b) The Rewards Programme awards Cardholders with Timeless Bonus Points ("TBP") on retail purchases (except for Cash Advance, Balance Transfer, Fast Cash, Fees and Charges such as Finance Charges, Late Charges, Annual Fees imposed by the Bank, Reversed, Disputed Split and/or Void Transactions) at the rates and/or tiers determined by the Bank. For avoidance of doubt, the awarding of TBP for each statement cycle will be determined based on the posting date of the transaction made into the Credit Card Account.
c) TBP is awarded for every Ringgit Malaysia transacted i.e. RM1 = 1TBP. The TBP earned will be rounded down to the nearest ten as illustrated below. The minimum TBP to be posted into Cardholder's Credit Card Account in each statement cycle is 10TBP.

	Example 1	Example 2	Example 3	Example 4
Total TBP earned in statement cycle	1,288	115	1,054	8
Total TBP posted into credit card statement	1,280	110	1,050	0

- d) TBP will not be awarded for Petrol Service Stations and Government Agency Services.
e) TBP is calculated based on the spending made by both the Principal and/or Supplementary Cardholder(s) and will be credited to the Principal Cardholder's Card Account in the following month. If the Cardholder(s) fail to make the minimum payment due by the Due Date mentioned in the previous month's Statement of Account, TBP earned for the current month will not be posted into the Principal Cardholder's Credit Card Account.
f) To be eligible for the Timeless Bonus Points, the Credit Card must at all times (i) be valid, in good credit standing and not be in breach of The Rewards Programmes' 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 ABMB in order to be entitled for the Timeless Bonus Points.
g) TBP is non-transferable and cannot be exchanged for cash.
h) Alliance Bank reserves the right to vary, add or delete The Rewards Programme's Terms herein at any time with prior notice to the Cardholder and/or to discontinue or cancel The Rewards Programme.

• Details of Rewards Programme for Visa Infinite & Visa Platinum are as follows:

Card Type(s)	Rewards Programme	Categories
Visa Infinite	8x TBP	eCommerce ¹
	8x TBP	eWallet Top-Up ²
	5x TBP	Overseas, Groceries & Dining
	1x TBP	Entertainment, Auto-Billing, Contactless & Other Retail Spend

Card Type(s)	Rewards Programme	Categories
Visa Platinum	8x TBP	eCommerce ¹
	8x TBP	eWallet Top-Up ²
	3x TBP	Overseas & Dining
	1x TBP	Entertainment, Auto-Billing, Contactless & Other Retail Spend

Important Note

- ¹ eCommerce transaction is defined as transaction made via the Internet where the Merchant is an eCommerce/online/Internet merchant based on POS Condition Code 59. For eCommerce, any spend amount above RM3,000 on each statement cycle, you will earn 1X TBP for every RM1 transaction.
- ² For eWallet Top-Up, any spend amount above RM3,000 on each statement cycle, you will earn 1X TBP for every RM1 transaction.
- ³ For all Instalment Payment Plan (IPP), Flexi Payment Plan (FPP), JomPay and FPX transactions, you will earn 1X TBP for every RM1 transaction.

• E-Hailing Airport Services

The Alliance Bank Visa Signature and Alliance Privilege Visa Signature is subject to the following Terms and Conditions and to the Alliance Bank Cardholder Agreement.

- a) 2 complimentary e-hailing rides to airport worth RM80 per ride for cumulative spend of RM120,000 above per annum. The cashback will be credited into the Principal Cardholder's Credit Card Account on the following month, upon completion of a calendar year.
b) The retail transactions combine both Principal and Supplementary Cardholders' spend per annum from 1 January to 31 December, which are posted on the credit card statement.
c) The facility applies to both local and overseas e-hailing services.

• Complimentary Lounge Access

Details of Complimentary Lounge Access for Visa Infinite & Alliance Privilege Visa Signature are as follows:

Card Type(s)	Entitlement	Locations
Visa Infinite	2X access per calendar year	Plaza Premium Lounge worldwide
	1X access per calendar year	Travel Club Lounge

Alliance Privilege Visa Signature	4X access per calendar year	Plaza Premium Lounge worldwide Plaza Premium First worldwide
	2X access per calendar year	Travel Club Lounge

- a) Complimentary Lounge Access is applicable to all Visa Infinite and Alliance Privilege Visa Signature Principal Cardholders only.
b) The entitlement will be refreshed every calendar year and will not be carried forward to the following year.
c) The eligible cardholder must present his/her passport or MyKad, Visa Infinite Credit Card or Alliance Privilege Visa Signature Credit Card and a valid boarding pass to enter the lounges.
d) To view the full Terms and Conditions and lounge listing, please refer to our website at <https://www.alliancebank.com.my>.

3. What are my obligations?

- **Minimum monthly repayment:** 5% of outstanding balance or minimum RM50, whichever is higher.
**Note: The total amount of the contracted monthly instalment of any Instalment Payment Plan (IPP), Flexi Payment Plan (FPP), Balance Transfer Plan and Fast Cash Plan signed up from 2 October 2019 onwards will be included into the Credit Card Minimum Monthly Repayment.*
- **Interest Free Period:** If you fully pay all amounts owed on time, you will enjoy 20 days finance charges free period from the date of the Statement of Account.
- If you do not pay in full and on time, finance charges on the retail transactions will be calculated from the posting date of the respective transactions.
- No interest free period to Balance Transfer or Cash Advances.
- As the Principal Cardholder, you are liable to all transactions incurred by the Supplementary Cardholder.

4. What are the fees and charges I have to pay?

Fees and Charges	Card Type	Description			
		Visa (RM)		MasterCard (RM)	
		Principal	Supplementary	Principal	Supplementary
Annual Fee (First year waived)	Visa Infinite	438	Waived		
	Visa Signature	148	Waived		
	Visa Platinum	120	Waived		
	MasterCard Platinum			438	Waived
	MasterCard You:nique			148	30
	Gold	148	30	148	30
	Classic	68	20	68	20
	Visa Basic	20	10		
	Virtual Credit Card	Waived	-		
Annual Fee Waiver & Conditions (Without Home Financing Facility in Alliance Bank)	Card Type	Condition 1: Minimum spend per annum		Condition 2: Minimum number of swipes per annum	
	Visa Infinite	RM12,000		-	
	Visa Signature	RM12,000		-	
	Visa Platinum	-		12	
	MasterCard Platinum	RM12,000		12	
	MasterCard You:nique	RM12,000		12	
	Gold	RM12,000		12	
	Classic	RM12,000		12	
	Visa Basic	RM12,000		12	
	Virtual Credit Card	-		-	

Note: Lifetime Annual Fee Waiver without spending conditions applies to Virtual Credit Card, Alliance Privilege (Visa Infinite, Visa Signature and Visa/MasterCard Platinum) and Alliance Personal Members (Visa Signature and Visa/MasterCard Platinum only).

Annual Fee Waiver & Conditions (With Home Financing Facility in Alliance Bank)	<ul style="list-style-type: none"> • Annual fee waiver offered to the customers throughout the tenure of the loan provided the loan(s) is/ are active. • You must maintain a performing Home Financing with us at all times and upon acceptance of our Alliance Bank Credit Card, you agree to be bound by the Alliance Bank Credit Card Agreement (a copy will be sent together with your Credit Card). • In the event your Home Financing is classified as a Non Performing Loan, or your Home Financing is fully settled or redeemed, the Bank may at its sole discretion cancel the Credit Card or charge you the annual fees accordingly, i.e. you will no longer be entitled to the annual fee waiver.
Cash Advance Fee	<ul style="list-style-type: none"> • 5% of the amount advanced or a minimum of RM15.00, whichever is higher. • Cash Advance withdrawal up to 80% of the credit limit of your Card <p>Note: For Business Platinum Card (Product Code: 590 only), it is up to 75% of the Cardholder's prescribed credit limit</p>

Card Replacement Fee	RM15 per Visa Basic Card RM50 per Card for all other Credit Cards
Additional Statement Paper Request Fee	RM5.00 per copy
Overseas Transactions Conversion Fee	<p>For Visa Basic Transactions made in foreign currency shall be converted to Ringgit Malaysia at the conversion rate and charges as determined by Visa.</p> <p>For Other Credit Cards Transactions made in foreign currency shall be converted to Ringgit Malaysia at the conversion rate and charges as determined by MasterCard or Visa and shall be inclusive of 1% foreign exchange conversion spread by Alliance Bank.</p>
Overlimit Fee	Not Applicable
Service Tax	RM25 for Principal Card RM25 for Supplementary card Please refer to the Fees and Charges on our website for the latest update: https://www.alliancebank.com.my

5. What if I fail to fulfil my obligations?

a) Late payment penalty charges:

- Minimum RM10 or 1% of total principal outstanding balance due, whichever higher up to a maximum of RM100.

b) Right to set-off:

- We have the right to set-off any credit balance in any one or more of your accounts maintained with us against any or all outstanding balances in respect of your Card.

c) Liability for unauthorised transactions:

- You would not be liable for card-present unauthorised transactions which require PIN verification or signature verification or the use of a contactless Credit Card, PROVIDED YOU HAVE NOT:
 - acted fraudulently;
 - delayed in notifying Alliance Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of your Card;
 - voluntarily disclosed the PIN to another person or any third party;
 - recorded the PIN on your Card or on anything kept in close proximity with the Card;
 - left the Card or an item containing the Card unattended in places visible and accessible to others; or
 - voluntarily allowed another person to use your Card.

- d)** For the avoidance of doubt, you are expected to exercise due care in safeguarding the Card even at place of your residence.

- e)** You shall notify Alliance Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorized.

- f)** If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your Card.

6. What if I fully settle the remaining balance of the Balance Transfer or Fast Cash instalments before its maturity?

- No Exit Fee will be charged if you settle the remaining balance of the Balance Transfer or Fast Cash instalments before its maturity date.

7. What are the major risks?

- By paying the minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when charging your Card.
- If you use your Card to make repayment for other financing, it may cost you more.
- The finance charges imposed on the outstanding balance for your Card is based on a tiered pricing structure in accordance to your repayment history.
- If you have problems paying for your Card balances, contact us early to discuss repayment alternatives.
- You should notify us immediately after having found that your Card is lost, stolen, unauthorised transactions had occurred.

8. What do I need to do if there are changes to my contact details?

- It is important that you inform us of any changes in your contact details to ensure that all correspondences and transaction alerts reach you in a timely

manner.

- You can either call Alliance Bank Contact Centre at 03-5516 9988 or visit any Alliance Bank branch to update your contact details.

9. Where can I get assistance and redress?

- If you have difficulties in making repayments, you should contact us at the earliest possible to discuss repayment alternatives. You may contact us at:

Alliance Bank Collection Department

Address : 3 Alliance, Level 1,
3, Jalan SS15/2A,
47500 Subang Jaya, Selangor.

Tel. : 03-5516 9288

Fax : 03-5516 9388

Email : collectionscreditcard@alliancefg.com

Website : www.alliancebank.com.my

- Alternatively, you may seek the services of **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at:

Address : Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail,
50250 Kuala Lumpur.

Tel. : 03-2616 7766

Email : enquiry@akpk.org.my

Website : www.akpk.org.my

- You may also join the “Pengurusan Wang Ringgit Anda” (POWER) Programme offered by AKPK that promotes financial discipline and prudent financial management. For further information or to register, please contact AKPK at 03-2616 7766 or visit the website at www.akpk.org.my.

If you wish to complain on the products or services provided by us, you may contact us at:

Alliance Bank Contact Centre

Address : 3 Alliance, Level 1,
3, Jalan SS15/2A,
47500 Subang Jaya, Selangor.

Tel. : 03-5516 9288

Fax : 03-5516 9388

Email : collectionscreditcard@alliancefg.com

Website : www.alliancebank.com.my

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK or Ombudsman for Financial Services (OFS) at:

Address : Block D, Bank Negara Malaysia
Jalan Dato' Onn, 50480 Kuala Lumpur.

Tel. : 1-300-88-5465

Fax : 03-2174 1515

Email : bnmtelelink@bnm.gov.my

Ombudsman for Financial Services

Address : Level 14, Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000 Kuala Lumpur.

Tel. : 03-2272 2811

Fax : 03-2272 1577

Email : enquiry@ofs.org.my

10. Where can I get further information?

- Should you require additional information on credit cards, please refer to the banking info booklet on ‘Credit Cards’, available at all our branches and the www.bankinginfo.com.my website. If you have any enquiries, please contact us at:

Address : Alliance Bank Contact Centre,
3 Alliance, Level 1,
3, Jalan SS15/2A,
47500 Subang Jaya, Selangor.

Tel. : 03-5516 9988

Fax : 03-5621 5624

Email : info@alliancefg.com

Website : www.alliancebank.com.my

11. “Mode of disclosure / communication” and “on-going communication by the Bank”

- The Bank shall have the right to, from time to time, to vary, add to, delete or amend the rates, fees, charges as well as any terms and conditions, not specifically referred to elsewhere herein, by notifying the Cardholder of such alteration by giving notice either through monthly credit card statements or electronically or otherwise.

12. Other credit cards available

- Please refer to the table under item 4 herein above.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT MAKE PROMPT REPAYMENTS ON YOUR CREDIT CARD BALANCES