



PRODUCT DISCLOSURE SHEET FOR CREDIT CARD

Kindly read this Product Disclosure Sheet before you decide to take up any Alliance Bank Malaysia Berhad ("Alliance Bank") Credit Card. Please be sure to also read the general Terms and Conditions.

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 at the sole discretion of Alliance Bank, based on your income and the type of Card applied.
- Finance charges:

Retail purchase	All Alliance Bank Credit Cards	Tier 1 – 15% per annum: Cardmembers who promptly settle their minimum payment amount due for 12 consecutive months. Tier 2 – 17% per annum: Cardmembers who promptly settle their minimum payment amount due for 10 months or more in 12 consecutive months. Tier 3 – 18% per annum: Cardmembers who do not fall within the above categories.
	You:nique Rates Credit Card	9% per annum: Cardmembers who promptly settle their minimum payment amount due for 12 consecutive months will continue to enjoy lowered interest rate at 9% p.a. BNM tiered interest rates will prevail for Cardmembers who do not meet the above criteria.
Cash Advance	Finance charge for cash withdrawal is 18% per annum of outstanding amount calculated on daily basis from transaction date until full repayment date. The cash withdrawal limit is up to 80% of the Cardmember's prescribed credit limit subject however to: (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 (ii) the cash withdrawal at any one time not causing the aggregate outstanding balance of the Cardmember's obligation to Alliance Bank to exceed the Cardmember's prescribed credit limit. Note: For Business Platinum Card (Product code: 590 only), it is up to 75% of the Cardmember's prescribed credit limit.	
Balance Transfer/ Fast Cash	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. Cardmember 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 Cardmember does not have a fixed monthly instalment amount.	

To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments for the last 12 months.

Cash Back

- The Alliance Bank Cash Back Programme ("The Cash Back Programme") is subject to the following Terms and Conditions ("The Cash Back Programme's Terms") and to the Alliance Bank Visa/MasterCard Cardmember Agreement.
 - The Cash Back Programme is applicable to Alliance Bank You:nique Rebates and Business Platinum (Product Code: 590 only) Credit Cards only.
 - The Cash Back Programme awards Cardmembers with Cash Back ("Cash Back") 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) that are posted in the Bank's system at the rates and/or tiers determined by the Bank.
 - The following Cash Back rates and tiers apply to the respective Cardmember's monthly spending range ("Range")
 - With effect from 21 May 2019, there is a revision on the Cash Back rates to Tier 1 and Tier 2 for You:nique Rebates Credit Card. The details are as follows:

You:nique Rebates					
Effective Period	Before 21 May 2019		After 21 May 2019		
	Tier	Rates	Range (RM)	Rates	Range (RM)
	1	0.50%	0 – 1,000	0%	0 – 1,000
	2	1.50%	1,001 – 2,000	1.20%	1,001 – 2,000
	3	3.00%	2,001 – 3,000	3.00%	2,001 – 3,000
	4	0.30%	>3,000	0.30%	>3,000

Business Platinum (Product Code: 590 only)		
Tier	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

- Cash Back will not be awarded for retail spending RM300,001 and above for Alliance Bank Business Platinum Credit Card (Product Code: 590 only).
- Cash Back will be credited to the Principal Cardmember'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 Cardmember(s).
- Cash Back is non-transferable and cannot be exchanged for cash.
- Alliance Bank reserves the right to vary, add or delete The Cash Back Programme's Terms herein at any time with prior notice to the Cardmember and/or to discontinue or cancel The Cash Back Programme at its absolute discretion.
- The Cash Back Programme's Terms herein should be read in conjunction with the Alliance Bank Visa/MasterCard Card Agreement.

Timeless Bonus Points (TBP)

- The Alliance Bank ("Bank") Rewards for Alliance Classic, Gold, 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.
 - The Rewards Programme is applicable to Alliance Bank Generic (non co-branded) Classic, Gold, Platinum, Visa Infinite and You:nique Credit Cards ("Cards") only.

- The Rewards Programme awards Cardmembers 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.
- TBP is awarded for every Ringgit Malaysia transacted i.e. RM1 = 1TBP
- The Rewards Programme award details as follows:

Card	Benefits	Categories	Remarks
Classic	1x TBP	Domestic and overseas transactions	
Gold	2x TBP	Overseas transactions only	
		Utility	Electric, gas, sanitary, and water utilities (MCC 4900)
Platinum	1x TBP	All other retail transactions	
	3x TBP	Overseas transactions only	
	2x TBP	Petrol	Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542)
		Groceries	Grocery Stores & Supermarkets (MCC 5411)
	Utility	Electric, gas, sanitary, and water utilities (MCC 4900)	
Visa Infinite	1x TBP	All other retail transactions	
	5x TBP	Overseas transactions only	
	2x TBP	Domestic transactions only	
You:nique Rewards	2x TBP	Domestic and overseas transactions	

- TBP will not be awarded for petrol (except for Platinum Card) and government agency transactions.
- TBP will be credited to the Principal Cardmember's Card account in the following month's Statement of Account and is based on spending incurred by both the Principal and/or Supplementary Cardmember(s).
- TBP is non-transferable and cannot be exchanged for cash.
- Alliance Bank reserves the right to vary, add or delete The Rewards Programme's Terms herein at any time with prior notice to the Cardmember and/or to discontinue or cancel The Rewards Programme at its absolute discretion.

3. What are my obligations?

- Minimum monthly repayment: 5% of outstanding balance or RM50, whichever is higher.
- Finance charges free period: 20 days from the date of the Statement of Account of the new retail transaction, provided there is no outstanding balance in your Card Account, Balance Transfer Account and Fast Cash Account.
- If you do not pay in full and on time, finance charges on retail transactions will be calculated from the posting date of the respective transactions.
- No finance charges free period on Cash Advances.
- As the Principal Cardmember, you are liable to all transactions incurred by the Supplementary Cardmembers.

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

Fees and Charges	Description				
	Card Type	Visa (RM)		MasterCard (RM)	
		Principal	Supplementary	Principal	Supplementary
Annual Fee	Infinite	800	No Charge		Supplementary
	Platinum	438	No Charge	438	No Charge
	Gold	148	30	148	30
	Classic	68	20	68	20
	Basic	20	10		
	You:nique			148	30
	Business Platinum			438	188
Annual Fee Waiver & Conditions (without Home Financing Facility in Alliance Bank)	<p>For Credit Card approved before 1 May 2019:</p> <ul style="list-style-type: none"> • Infinite: First year waived. Thereafter, annual fee is waived upon minimum spend of RM30,000 in a year. • Others: First 3 years waived. Thereafter, annual fee is waived upon minimum spend of RM5,000 or swipe your Credit Card for 12 times within a 12-month period. <p>For Credit Card approved after 1 May 2019:</p> <ul style="list-style-type: none"> • Infinite: First year waived. Thereafter, annual fee is waived upon minimum spend of RM30,000 in a year. • Others: First year waived. Thereafter, annual fee is waived upon minimum spend of RM5,000 or swipe your Credit Card 12 times within a 12-month period. <p>*Note: Lifetime annual fee waiver without spending conditions applies to Alliance Privilege (Visa Infinite and Platinum only) and Alliance Personal Members (Platinum only)</p>				
Annual Fee Waiver & Conditions (Customer who has a Home Financing Facility with Alliance Bank)	<p>You will enjoy the Annual Fee Waiver subject to the conditions below:</p> <ul style="list-style-type: none"> • 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	5% of the amount advanced or a minimum of RM15.00, whichever is higher, per transaction. Cash Advance withdrawal up to 80% of the credit limit of your Card. Note: For Business Platinum Card (Product Code: 590 only), it is up to 75% of the Cardmember's prescribed credit limit.				
Replacement Card Fee	RM15 per Visa Basic Card. RM50 per Card for all other Credit Cards.				

Sales Draft Retrieval Fee	Basic: RM5.00 per copy. Others: RM 20.00 per copy.
Additional Statement Request Fee	RM5.00 per copy.
Overseas Transactions Conversion Fee	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.
Courier Charges	RM5.50 for Peninsular Malaysia RM15.40 or actual for Singapore/East Malaysia
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 fulfill my obligations?

- Late payment penalty charges:
 - Minimum RM10 or 1% of total principal outstanding balance due, whichever higher up to a maximum of RM100.
- 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.
- 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.
 - For the avoidance of doubt, you are expected to exercise due care in safeguarding the Card even at place of your residence.
 - You shall notify Alliance Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorized.
 - 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 or stolen.

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 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 further information?

Should you require additional information on credit cards, please refer to the bankinginfo 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
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10. 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.

Agensi Kaunseling Dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free service on money management, credit counseling, financial education and debt restructuring for individuals. For enquiry, please call 03-2616 7766.

The information provided in this Disclosure Sheet is valid as at to 15 April 2019.