

# Products and Services

## ALLIANCE BANK MALAYSIA BERHAD

### Personal Banking

#### Wealth Management

##### Deposits

- Savings Account/Basic Savings Account
- AllianceSave Pendidikan
- Alliance Buddy
- Alliance Senior Savers
- Alliance My eSaving Account
- Current Account/Basic Current Account
- AllianceSave
- Alliance Hybrid Account
- Fixed Deposit
- Alliance FDGold
- eFD (via allianceonline)
- Alliance XChange Account (via allianceonline)
- Alliance XChange FD (via allianceonline)
- allianceonline Banking



##### Unit Trust

- Money Market Funds
- Bond Funds
- Balanced Funds
- Equity Funds
- Alternative Funds i.e. REITs

##### Retail Bond

- MYR-denominated Retail Bond
- Foreign Currency Retail Bond (available in all major currencies)

##### Structured Investment

- Interest-rate Linked Structured Investment
- Equity Linked Structured Investment
- Equity Linked Convertible Structured Investment
- Dual Currency Investment
- Gold-AUD Linked Structured Investment

#### Investment Lending & Share Services

- Alliance Share Margin Financing
  - Margin + Trading 2-in-1 Account
  - External Margin Account
  - Foreign Share Margin Financing
- Alliance Share Trading
  - Cash Trading Account
  - Collateralised Trading Account
  - T+7 Trading Account
- ESOS/IPO/Placement Financing
- Portfolio Lending
- Dedicated Omni-Channels to Serve Alliance Bank Customers
  - Call N Trade through Alliance Bank's Share Trading Centre (STC) via Account Relationship Manager
  - Internet Trading via allianceonline Stockbanking
  - Mobile Trading via Alliance iStock Application

#### Bancassurance

- Alliance Motor Insurance
- Alliance Travel Protector
- Alliance Premier Protector
- Alliance Senior Protector
- Alliance Safe Assure
- Home Assure
- Mortgage Reducing Term Assurance
- Mortgage Level Term Assurance
- Mortgage Reducing Term Takaful
- Elite Auto Care
- Elite Global Bond Plan
- Elite Global Bond Plan 2
- Elite Wealth Saver
- Elite Wealth Saver Plus
- Elite Global Select Plan
- Elite Cash Saver
- Elite Smart Life
- Fire Takaful/House Owner Takaful
- Smart Protector
- Motor Takaful
- Elite PA Plus (Telemarketing)
- Critical Illness Plan (Telemarketing)



#### Conventional Mortgage/Hire Purchase

- Alliance Conventional Home Loan
- Alliance Conventional Commercial Property Loan
- Alliance SaveLink Home Loan
- Alliance SaveLink Interest Payment Option
- Alliance SaveLink Commercial Property Loan
- Alliance Home Complete Personal Loan
- Alliance Home Complete Plus - Solar Panel Financing
- Alliance Oil Palm Plantation Financing
- Alliance SaveLink Oil Palm Plantation Financing
- Alliance Hire Purchase



#### Cards

- Alliance Visa Infinite Credit Card
- Alliance Platinum Credit Card
- Alliance Gold and Classic Credit Cards
- Alliance You:nique Rates Credit Card
- Alliance You:nique Rewards Credit Card
- Alliance You:nique Rebates Credit Card
- Alliance You:nique Prepaid Card
- Tiger Football Club Credit Card
- Tiger Football Club Debit Card
- Alliance Allianz Insurance Gold & Platinum Credit Cards
- Alliance Chinese Independent School (CIS) Credit Card
- Alliance Chinese Independent School (CIS) Prepaid Card
- Alliance CNI Gold Credit Card
- Alliance CNI Gold Prepaid Card
- Alliance CPA Australia Gold Credit Card
- Alliance Business Platinum Card



#### Personal Loan

- Alliance CashFirst Personal Loan

**ALLIANCE BANK MALAYSIA BERHAD**

## Business Banking

**SME**

- Credit Facilities
  - Working Capital Financing
  - Equipment Financing
  - Business Premises Financing
  - Schemes promoted by CGC/BNM/  
Government
  - Foreign Exchange
  - Biz Express Financing



- Trade Facilities
  - Letter of Credits
  - Trust Receipts
  - Foreign Currency Trade Loan
  - Bankers Acceptances
  - Export Bills Purchased/Discounting
  - Export Credit Refinancing
  - Export LC Negotiation
  - Collection Bills
  - Shipping Guarantees
  - Export LC Advising/Confirmation
  - Bank Guarantees (BGs)
  - Promissory Notes
  - Supplier Credit Financing
- Bancassurance
  - Commercial Line General Insurance
  - Keyman Credit-Life Insurance
  - Alliance Business Shield/Biz Assure
- Business Credit Card
  - My Business Platinum
  - Business Platinum Card
- Cash Management
  - Account Management
    - Business Current Account
    - Business Fixed Deposit
    - Business Foreign Currency Current Account

- Business Foreign Currency Fixed Deposit
- Biz-Xpress Card: Deposit cum Withdrawal function via Self-Service Terminals (ATM, CDM and CES)
- Collection Management
  - Payee Corporation Service
  - Auto Debit Service
  - iBayar Facility
  - Bulk Cheque Collection Service
  - Cash in Transit
- Liquidity Management
  - Auto Sweeping Service
  - Bounce Cheque Protection Service
  - Business Rewards Services
- Payment Management
  - Prepaid Reload
  - Payroll (Salary/EPF/SOCSSO/Monthly Contribution/PCB-LHDN Payment)
  - Bulk Payment
  - Bulk Payment with Remittance Advice
  - Remittances (CO/DD/FTT/FDD/IBG/RENTAS)
  - Fund Transfer (Own account transfer/ Group account transfer/Designated 3rd Party Transfer)
  - Bills Payment
- BizSmart Online Banking



## Corporate & Commercial

- Credit Facilities
  - Working Capital Financing
  - Term Loan
  - Bridging Loan
  - Syndicated Loan
  - Business Premises Financing
  - Supplier Financing
  - Business Platinum Card
  - Foreign Currency Loan

- Trade Facilities
  - Letter of Credits
  - Trust Receipts
  - Foreign Currency Trade Loan
  - Bankers Acceptances
  - Export Bills Purchased/Discounting
  - Export Credit Refinancing
  - Export LC Negotiation
  - Collection Bills
  - Shipping Guarantees
  - Export LC Advising/Confirmation
  - Bank Guarantees (BGs)
  - Promissory Notes
  - Foreign Currency Trade Loan
- Foreign Exchange
- Cash Management
  - Account Management
    - Business Current Account
    - Business Fixed Deposit
    - Business Foreign Currency Current Account
    - Business Foreign Currency Fixed Deposit
  - Collection Management
    - Payee Corporation Service
    - Auto Debit Service
    - Bulk Cheque Collection Service
    - Cash in Transit
    - Cash Concentration Solution
    - Biz-Xpress Card: Deposit cum Withdrawal function via Self-Service Terminals (ATM, CDM and CES)
  - Liquidity Management
    - Auto Sweeping Service
    - Business Rewards Services
  - Payment Management
    - Prepaid Reload
    - Payroll (Salary/EPF/SOCSO/Monthly Contribution/PCB-LHDN Payment)
    - Bulk Payment
    - Bulk Payment with Remittance Advice
    - Remittances (CO/DD/FTT/FDD/IBG/RENTAS)
    - Fund Transfer (Own account transfer/Group account transfer/Designated 3rd Party Transfer)
    - Bills Payment
  - BizSmart Online Banking
  - Interest Rate Swap
  - Bancassurance

## Products and Services (cont'd)

# ALLIANCE BANK MALAYSIA BERHAD

## Financial Markets

- Foreign Exchange Transactions
- Hedging Solution
  - Currency Options
  - Interest Rate Swap
  - Cross-currency Swap
- Structured Investments
- Money Market Deposit
- Money Market Deposit - Islamic
- Negotiable Instrument of Deposit
- Negotiable Islamic Deposit Certificate
- Banker Acceptances
- Islamic Acceptance of Bills

# ALLIANCE ISLAMIC BANK BERHAD

## Deposits

- Basic Savings Account-i
- Basic Current Account-i
- Wadi'ah Yad Dhamanah Savings Account-i
- Mudharabah Savings Account-i
- Alliance My eSaving Account-i
- Alliance Junior Smart Saver-i
- Wadi'ah Yad Dhamanah Current Account-i
- Mudharabah Current Account-i
- Alliance Hybrid Account-i
- General Investment Account-i
- Wakalah Investment Account-i
- eIA (via allianceonline)
- allianceonline Banking

## Financing

- Alliance CashVantage Personal Financing-i
- Alliance i-Wish Home Financing-i
- Alliance i-Wish Flexi Home Financing-i
- Alliance Hire Purchase-i
- Alliance Pension Financing-i
- Alliance Home Complete-i
- Alliance Oil Palm Plantation Financing-i

## Business Financing

- Term Financing-i
- Leasing-i
- Business SaveLink Premises Financing-i
- CashLine-i
- Revolving Credit-i
- Bridging Financing-i
- Contract Financing-i
- Project Financing-i
- Business Premises Financing-i
- Schemes promoted by CGC/BNM/ SME Corp/Government

## Trade Financing

- Letters of Credit-i
- Trust Receipt-i
- Shipping Guarantee-i
- Accepted Bills-i
- Bills of Exchange Negotiated/Purchase-i
- Export Credit Refinancing-i
- Pre-Shipment & Post-Shipment
- Bank Guarantee-i
- Murabahah Working Capital Financing-i

## Cards

- Alliance My eSaving Debit MasterCard-i
- Alliance Hybrid Standard Debit MasterCard-i
- Alliance Hybrid Platinum Debit MasterCard-i
- Alliance Hybrid AP Platinum Debit MasterCard-i
- Alliance Hybrid Premium Debit MasterCard-i

## Unit Trust Investment

- Islamic Equity Funds
- Islamic Balanced Funds
- Islamic Bond Funds
- Islamic Money Market Funds

## Financial Markets

- Islamic Acceptance of Bills-i
- Negotiable Islamic Deposits Certificate
- Islamic Profit Rate Swap
- Islamic Money Market Deposits



## ALLIANCE INVESTMENT BANK BERHAD

### Corporate Finance

- Initial Public Offerings
  - involving public issues of new securities and/or offers for sale of existing securities in companies seeking listing and quotation on the Main Market and the ACE Market of Bursa Malaysia Securities Berhad as well as listing of Real Estate Investment Trusts (REITs).
- Secondary Offerings
  - involving raising of funds subsequent to the initial public offering through rights issues, restricted issues, private placements and special issues of both equity and equity-linked instruments.
- Corporate Restructuring Advisory
- Merger, Takeover and Acquisition Advisory
- Independent Advice to Minority Shareholders
- Valuation of Companies

### Debt Capital Market

Customised solutions via Conventional and Islamic:

- Structured Financing
- Asset Securitisation
- Project Financing
- Fixed/Floating Rate Bonds
- Commercial Papers/Medium Term Note Programmes
- Loan Syndication

### Equity Capital Markets

- Underwritings and Private Placements of Initial Public Offerings
- Underwritings of Rights Issues
- Primary and Secondary Private Placements of Equity and Equity-Linked Instruments
- Underwriting and Private Placements of Real Estate Investment Trusts (REITs)
- Book-Building/Accelerated Book-Building of Equity and Equity-Linked Instruments

### Islamic Banking

- Bal' Bithaman Ajil
- Murabahah Working Capital Financing
- Islamic Accepted Bills
- Mudharabah Investment Account Deposits
- Kafalah Bank Guarantee

### Stockbroking Products & Services

- Institutional and Retail Share Trading
  - Cash Trading Account
  - Collateralised Trading Account
  - Alliance Flexi 7
- Share Margin Financing
- Online Share Trading Services
  - eAllianceShare
  - Mobile Share Trading
- E-Services
  - Direct Credit
  - E-dividend
- Foreign Share Trading
- Nominees and Custodian Services

## ALLIANCEDBS RESEARCH SDN BHD (formerly known as HWANGDBS VICKERS RESEARCH SDN BHD)

- Equity Research
- Economic Research
- Industry Research
- Corporate Research
- Investment Advisory Services

## ALLIANCEGROUP NOMINEES (TEMPATAN) SDN BHD

## ALLIANCEGROUP NOMINEES (ASING) SDN BHD

- Nominee and Custody Services

## ALLIANCE TRUSTEE BERHAD

- Trustee Services