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

Structured Investment

- Alliance Interest-rate Linked Structured Investment
- Alliance Dual Currency Investment (DCI)
- Alliance Gold-AUD Linked Structured Investment (GOALS)
- Alliance Equity Linked Structured Investment (ELI)
- Alliance Equity Linked Convertible Structured Investment (ELCI)

Retail Bond

MYR Retail Bond

Unit Trust Investment

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

Investment Lending and 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
 - Collaterised Trading Account
- T+7 Trading Account
- ESOS/IPO/Placement Financing
- Investment Margin Financing
- Portfolio Lending

Bancassurance

- Alliance Motor Insurance
- Alliance Travel Protector
- Alliance Premier Protector
- Alliance Senior Protector
- Alliance Home Protector
- Alliance Safe Assure
- Alliance Passenger Assure
- Mortgage Reducing Term Assurance
- Mortgage Level Term Assurance
- Mortgage Reducing Takaful Term
- Elite Global Bond PlanElite Wealth Saver
- Home Assure

Mortgage/Hire Purchase

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

Cards

- Alliance Gold and Classic Credit Cards
- Alliance Platinum Credit Card
- Alliance CPA Australia Gold Credit Card
- · Alliance CNI Gold Credit Card
- Alliance CNI Gold Prepaid Card
- Alliance Business Platinum Card
- Alliance Chinese Independent School (CIS) Credit Card
- Alliance Chinese Independent School (CIS) Prepaid Card
- Alliance You:nique Rates Credit Card
- Alliance You:nique Rewards Credit Card
- Alliance You:nique Rebates Credit Card
- Alliance You:nique Prepaid Card
- Alliance Allianz Insurance Gold & Platinum Credit Cards
- DiGi Simple Prepaid Card
- Tiger Football Club Credit Card
- · Tiger Football Club Prepaid Card
- Alliance My eSaving Debit MasterCard
- Alliance Hybrid Standard Debit MasterCard
- Alliance Hybrid Platinum Debit MasterCard
 Alliance Hybrid AP Platinum Debit MasterCard
- Alliance Hybrid Premium Debit MasterCard
- Alliance Visa Infinite Credit Card

Personal Loan

- Alliance CashFirst Personal Loan
- Alliance CashVantage Personal Financing-i







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
 - MyBusiness Platinum Card
 - 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
 - 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

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
 - 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 Account
 - Business Foreign Currency Current Account
 - Business Foreign Currency Fixed Deposit
 - Business Internet Banking
 - 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
 - Payroll (Salary/EPF Monthly Contribution/ PCB-LHDN Payment/Socso 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











ALLIANCE BANK MALAYSIA BERHAD

Financial Markets

- Foreign Exchange Transactions
- Hedging Solution
 - Currency Options
 - Interest Rate 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
- · Wadi'ah Yad Dhamanah Savings Account-i
- Mudharabah Savings Account-i
- · Alliance My eSaving Account-i
- Basic Current Account-i
- Wadi'ah Yad Dhamanah Current Account-i
- Mudharabah Current Account-i
- Alliance Hybrid Account-i
- Investment Account-i
- Wakalah Investment Account-i

Financing

- Alliance CashVantage Personal Financing-i
- Alliance i-Wish Home Financing-i
- Alliance i-Wish Flexi Home Financing-i
- · Alliance Hire Purchase-i
- · Civil Servant Personal Financing-i

Business Financing

- Term Financing-i
- Leasing-i
- Biz Prop Financing-i
- Cash Line Facility-i
- Revolving Credit-i
- Alliance i-Wish SaveLink Business Financing-i
- · Bridging Financing-i
- Contract Financing-i
- · Project Financing-i
- SME Shariah-compliant Financing Facility
- Business Premises Financing-i
- Government Assistance Scheme

Trade Financing

- · Letters of Credit-i
- · Trust Receipt-i
- · Shipping Guarantee-i
- · Accepted Bills-i
- Bill 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-iASLAM International Debit Card

Unit Trust Investment

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

Financial Markets

- Accepted Bills-i (AB-i)
- · Negotiable Instruments of Deposit (NID)
- Investment Account-i
- Investment Products





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 Finance & Advisory

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

Corporate Banking

- Credit Facilities
- Bankers Acceptance
- Bank Guarantee
- Term Loans

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
 - Collaterised 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

Investment Research





ALLIANCE 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