

Corporate Responsibility

As we make significant steps towards our goal to become “The Best Customer Service Bank in Malaysia”, we remain committed to building a sustainable and meaningful business as well as community partnerships. Our approach is to leverage on our skills and expertise as a financial institution, provide support to our employees and stakeholders, and make positive contribution to local communities and the environment.

We manage our corporate responsibility commitments with the same high standards and professionalism as in our commercial activities to address diverse causes, ranging from products and services, financial literacy, education, health care, welfare and the environment.

Our efforts are guided by the principles of accountability, honesty, transparency and sustainability as well as Bursa Malaysia’s Corporate Social Responsibility Framework.

Strengthening Our Customers

As a responsible financial institution, we rigorously review our business practices and develop new products and services to offer the best value to our customers and empower them to manage and perform their financial goals. We continue to provide wealth management advice and undertake new initiatives to enable our customers and business community make informed decisions about their financial future. Our innovative solutions and impact on the market place are reflected in the growing prominence and recognition of the Alliance brand by the industry.

The Alliance Bank Wealth Series continue to receive positive response. The Alliance Wealth Guide available online at www.alliancewealthguide.com.my provides quarterly market outlooks from Alliance Research or invited asset or investment managers, for general viewing. The Alliance Expert Series discusses investment opportunities in the local and global markets. Our Investment bank annually hosts an Alliance Corporate Day; this year, the event was held at the Ritz-Carlton Kuala Lumpur and featured globally acclaimed consultant and economist Richard Duncan as its keynote speaker.



Underscoring our commitment and strong partnership with the SME community, the Alliance Bank BizSmart Academy was launched in August 2013. The first-of-its-kind holistic approach to business academy combines education, coaching and seed funding to young entrepreneurs. Existing SME customers and the wider business community can register for business enhancing sessions at www.BizSmart.com.my.

The SME Innovation Challenge to nurture the next generation of young entrepreneurs is the most novel feature of Alliance Bank BizSmart Academy. Strong social media interest kept up with the journeys of the 13 SMEs, in business for less than three years, selected from over 200 entries nationwide. They were given Blue Ocean Strategy coaching and mentoring by top business leaders. Christy Ng Shoes was named the winner of the first SME Innovation Challenge; the owner, Christina Ng, walked away with RM250,000 grant money. TBA Resources Sdn Bhd (Textbook Asia) was named the first runner-up and was rewarded with RM100,000 grant money.

We continued to establish ourselves as a thought leader in the business community; sharing key business insights through various seminars, business publications and radio interviews. Among the key initiatives held last year was the Young Entrepreneur’s Conference 2013, the National Budget Seminar, as well as trade and foreign exchange seminars conducted nationwide.

Investing In Our Employees

Our staff is our biggest asset and we constantly strive to provide them the best possible workplace and career development opportunities. Our human capital investment is focused on identifying and training talents, capacity building and managing as well as retaining our human capital.

The Bank invested in a new Training and Development Centre with five training rooms and one computer lab at the Bank’s headquarters, and gained immediate results. Training expenses were reduced by a significant 86% and enabled the Bank to conduct 60% more training programmes to encourage multi-skilled and more knowledgeable employees.

G.R.E.A.T @Alliance Bank Programme was launched to support our vision to be the best customer service bank. It is designed to enhance the selling and servicing skills of staff dealing with clients, from the frontline to team leaders and clerical support.

Another active programme is the Talent Management and Development Framework which seeks to identify and nurture internal talents and to ensure that the Bank has a robust talent succession system. The Alliance Bank Leadership Excellence Academy continue to offer exclusive programmes for selected staff to take on leadership roles.

The Alliance Bank Management Trainee Programme welcomed its second intake of trainees selected from over 1,000 university graduates for the 12-month programme designed for those with a passion for financial services; they graduated from the programme in mid-April 2014. The pioneer batch of 28 trainees completed their stint in mid-April 2013.

Seven staff were selected to participate in the first intake of the Branch Manager Development Programme aimed at coaching talent within the Bank for the role of branch manager. The initiative reflects the Bank's commitment for career development for its employees and to build the bench strength of branch managers within the organisation.

The Alliance Bank Structured Internship Programme continued its joint initiative with TalentCorp Malaysia to draw top graduates to make the Bank their employer of choice. Successful applicants undergo ten weeks of internship including placements with different divisions of the Bank.

Caring And Responsive Employer

It is important to acknowledge the needs of our staff and their wellness to build a positive work place. We continue to streamline processes to assist them to improve product knowledge, enhance service skills to customers and increase productivity.

More Help Desks have been established to attend to queries from staff and assist them in attending to customers. The Group Corporate Services Service Desk was set up in 2011.



- Centralised Procurement Services Help Desk to support business units on procurement-related matters;
- Group Credit Administration Help Desk to provide a single contact point to manage enquiries related to loans;
- Alliance Islamic Bank Berhad (AIS) Help Desk to attend to enquiries on Islamic products and services, as well as latest guidelines on Shariah-related matters.

Recognising that our staff too requires financial planning advice, a wealth roadshow themed "Let Your Bonus Money Work Harder For You" was organised by the Capital Square branch in Kuala Lumpur to help them plan for their future.

We expanded facilities for the staff with a prayer room (surau) at the Bank's headquarters for Muslim staff to perform their religious obligations. The facility with an internal ablution area is opened 24 hours every day.

The Alliance Financial Group Recreation and Sports Club organised a series of educational health talks for the staff with medical experts and dieticians from Sunway Medical Centre on nutrition, diabetes, diets and ergonomics at the work desk.

The Bank also held a City Survival Programme to share self-defense tips with female staff on countering street crime and to understand the dangers at home, workplace and on the streets at its headquarters.

In ensuring the workplace be as safe as possible, the Bank initiated a clean-up of possible mosquito breeding grounds at its headquarters and periodic fogging was organised at the 3 Alliance Building in Subang Jaya and at all branches to fight the threat of dengue. N90 face masks were provided to all staff during the worsening haze situation in the country in March 2014.



Corporate Responsibility (cont'd)

Caring For The Community



The Alliance Bank Fun Run 2013 witnessed a tremendous turnout of over 2,000 staff and their families. Proceeds from the run amounting to RM80,000 were distributed equally between the MyKasih Foundation in support of the financial education classes, and the Tan Sri Alex Lee Athletes' Education Fund managed by the Olympic Council of Malaysia which provides annual grants to current and past sports athletes to further their education.

The AFG Treasure Hunt 2013 from Kuala Lumpur to Ipoh made a special stop at the Salvation Army Ipoh Boys Home to donate food essentials collected as "treasures" along the way.

In FY2014, the Group, through AIS, fulfilled its zakat obligations. Zakat is an obligatory tax or tithe allocated from the profits of the Islamic Bank's business and levied as almsgiving for the relief of the poor and needy. AIS presented a total of RM50,000 in zakat aid to ten charity organisations at our kampung-themed Raya Open House. The Islamic Bank also presented a cheque amounting to RM5,000 to the Persatuan Bekas Tentera Malaysia in support of ex-military men and women in Malaysia.

Financial literacy remains the highlight of the Alliance Bank Branch Open House held on selected Saturdays over an eight-month period. The engaging and interactive Kids Financial Literacy Workshop, held in ten states in Malaysia, brought lessons of savvy savings habit to over 1,600 Malaysian children below the age of 12. Whilst the children attended the Financial

Literacy Workshops, their parents were invited to attend financial management workshops on the fundamentals and importance of investing for their children's future.

Caring For The Environment

We continue to be mindful of how we manage resources and the impact of our operations in a sustainable manner. The Bank has invested considerably in technology infrastructure to raise work productivity and efficiency, minimise the consumption of resources and wastage especially of paper use, reduce employee travel, responsible disposal of IT waste and increase energy efficiency throughout the Bank's operations.

The Bank has adopted a "greener" printing system in March 2014 with a software that optimises printing needs in a secure manner, reducing paper use and wastage of uncollected printouts. The rationalisation of all copiers and standalone printers helped to increase the utilisation of the devices, saves space and reduce day-to-day print costs and paper use to a minimum. The system,

which is equipped with an effective security mechanism also has major IT benefits: it provides better fleet management, requires less in-house resource, increases capabilities to deliver more core services to the organisation, and significantly improve service quality and consistency.

In another major initiative, the Bank replaced some of its servers with the latest energy efficient technology and models which are compliant with Energy Star (an international standard for energy efficient consumer products) and 80 Plus, a voluntary certification programme to promote efficient energy use in computer power supply units.

We continued to build on a more integrated IT environment with greater infrastructure and PC virtualisation which is more cost saving and sustainable by reducing energy use, work space, cooling costs and carbon footprint. Similar benefits were gained from the ongoing consolidation of our Data Centre. At the workplace, tablets are used as an alternative to PCs because they are more energy efficient. We have also eliminated travel times and thereby reduced emissions by adopting virtual tape solutions in library replication and data disaster recovery.

Alliance Bank also became the first bank in Malaysia to enable house owners to do their share for the environment with a loan to install solar panels in their homes at very competitive rates. The Home Complete Plus Solar Panel Financing was launched at the Sustainable Energy Development Authority office in Putrajaya in June 2013 in the presence of Yang Berhormat Datuk Seri Panglima Dr. Maximus Ongkili, Minister of Energy, Green Technology and Water.

