

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

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

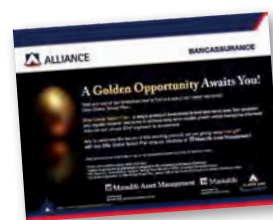
Share Trading & Investment Lending

- 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 Travel Protector
- Alliance Premier Protector
- Alliance Senior Protector
- Safe Assure
- Home Assure
- Mortgage Reducing Term Assurance
- Mortgage Level Term Assurance
- Mortgage Reducing Term Takaful
- Elite Auto Care
- Elite Wealth Saver Plus
- Elite Cash Saver

- Elite Smart Life
- Elite Smart Kids
- Fire/House Owner (Conventional & Takaful)
- Smart Protector
- Motor Insurance (Conventional & Takaful)
- Care Assure
- Elite Income Builder
- Elite Critical Care (Telemarketing)
- Elite Snatch Protect (Telemarketing)



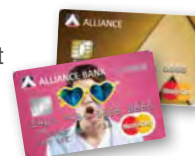
Conventional Loans

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

Cards

Credit 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 Allianz Insurance Gold & Platinum Credit Cards
- Alliance Chinese Independent School (CIS) Credit Card
- Alliance CNI Gold Credit Card
- Alliance CPA Australia Gold Credit Card
- Alliance Business Platinum Card



Debit Cards

- Alliance Hybrid Standard Debit Card
- Alliance Hybrid AP Platinum Debit Card
- Alliance Hybrid PB Platinum Debit Card
- Alliance My eSaving Debit Card
- Alliance EcoWorld Debit Card

BUSINESS BANKING

SME

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



- 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/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

- 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
 - 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
 - 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
- Savings Account-i
- Current Account-i
- Alliance My eSaving Account-i
- Junior Smart Saver-i



- Alliance Term Deposit-i
- Junior Smart Term Deposit-i
- Mudharabah Current Account-i
- Alliance Hybrid Account-i
- eATD (via allianceonline)
- allianceonline Banking

Consumer Financing

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



Business Financing

- Revolving Credit-i
- Cashline Facility-i
- i-Wish Savelink Business Premises Financing-i
- Business Premises Term Financing-i
- Industrial Hire Purchase-i
- Term Financing-i
- Bridging Financing-i
- Contract Financing-i
- Project Financing-i
- Leasing-i
- Schemes promoted by CGC/BNM/SME Corp/Government

Trade Financing

- Bank Guarantee-i
- Shipping Guarantee-i
- Letters of Credit-i
- Murabahah Trust Receipt-i
- Murabahah Working Capital Financing-i
- Accepted Bills-i
- Export Credit Refinancing (Pre-Shipment/ Post-Shipment)-i

Cards

- Alliance Hybrid Standard Debit Card-i
- Alliance Hybrid AP Platinum Debit Card-i
- Alliance Hybrid PB Platinum Debit Card-i
- Alliance My eSaving Debit Card-i
- Alliance Junior Debit Card-i

Unit Trust

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

Financial Markets

- IPRS-Murabahah-i
- Money Market Deposit-i
- Negotiable Islamic Deposits Certificate
- Islamic Acceptance of Bills

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.
- 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 for related party transactions, General Offers and General Offer Exemption

- Other General Corporate Advisory such as bonus issue, share split and employee share option scheme

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 Share Trading
- 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

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

ALLIANCEGROUP NOMINEES (TEMPATAN) SDN BHD

ALLIANCEGROUP NOMINEES (ASING) SDN BHD

- Nominee Services

ALLIANCE TRUSTEE BERHAD

- Trustee Services