

Frequently Asked Questions (FAQs)

Alliance Bank Visa Platinum Virtual Credit Card ("VCC")

Q1: What is VCC?

The Alliance Bank Visa Platinum Virtual Credit Card ("VCC") is a line of credit granted by the Alliance Bank Malaysia Berhad ("ABMB"). VCC works much the same way as regular credit cards. At the moment, VCC is available via MCash E-Wallet which users may apply, view, and use their VCC through MCash E-Wallet.

Q2: How to apply?

Users who are interested to apply for the VCC may follow the steps as below:

1. Download MCash E-Wallet at Google Play Store or Apple App Store.
Alternatively, click this link to download
<https://www.mcash.my/download/mcash/application>
2. Register and verify your MCash account
3. Tap to VCC icon
4. Proceed with the VCC application by providing personal and income details, taking a photo of the Identity Card (Front and Back), and uploading an EPF statement or proof of income
5. User will receive the notification once the application is approved or rejected

Q3: What is the minimum requirement for applying to the VCC?

1. Principal Cardholders, 21 years old and above
2. Annual Income of Minimum RM24,000 p.a.

Q4: What is the required documentation needed?

The documents need to be uploaded by the user to prove their income:

Salaried Earners

- Copy of NRIC (both sides) AND
- EPF (latest 2-year statements)

Self Employed or Commission based

- Copy of NRIC (both sides) AND
- Latest 6 months' bank statements OR
- Latest 1 Year Borang B and Tax receipt/e-Ledger

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Q5: What is the credit limit for the VCC?

The VCC credit limit is determined based on user income and their existing financing commitment during the review of the application by Alliance Bank.

Q6: What are the usages of VCC?

For the time being, VCC users will enjoy a seamless transaction for:

- i. Jompay Payment
 - ii. Duit Now QR payment at Duit Now merchants
 - iii. MCash E-Wallet reload
- More products/services will be added from time to time

Q7: What are the benefits of VCC?

- a) Via VCC, users shall enjoy seamless credit card payment on their mobile devices without a physical card. VCC users shall receive the promotions related to the VCC from time to time offered by Alliance Bank.
- b) Users will obtain a unique 16-digit tokenization for security purposes in order to minimise exposure to the risk of fraudulent e-commerce transactions.

Q8: Where can I get more information about the VCC?

Users may refer to VCC "PRODUCT DISCLOSURE SHEET" by clicking on this link.

English:

<https://www.alliancebank.com.my/Alliance/media/Documents/Cards/Personal/Credit-Cards/Credit-Card-Product-Disclosure-Sheet-PDS-EN.pdf>

BM:

<https://www.alliancebank.com.my/Alliance/media/Documents/Cards/Personal/Credit-Cards/Credit-Card-Product-Disclosure-Sheet-PDS-BM.pdf>

Q9. Does VCC support QR Merchants that accept credit card?

VCC will only support those Duitnow QR Merchants that accepts line of credit.

Q10. Can I reload the MCash ewallet using VCC?

Yes, you may reload by tapping pay with VCC. You do not need to input the 16-digit card number and could reload instantly.

Q11. How do I pay my VCC?

You will receive your credit card statement via email on monthly basis and pay through i.e. Online Banking / Interbank Giro (IBG) / ATM Transfer / Payment at Cash Deposit Machine, among others.

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Q12. What if I lost my phone?

Please call Contact Centre +603-5516 9988 to immediately block your credit card.

Q13. For More Product Enquiries:

| Call Us | |
|---------------------------------|--|
| a) Alliance Bank Contact Centre | b) MCash Contact Centre |
| EVERYDAY: 8:00am to 10:00pm | Monday - Friday: 10:00 am to 6:00 pm (Excluding Public holiday) |
| +603-5516 9988 | +603-9134 7455 |