

## Frequently Asked Questions:

### Revision of benefits for Alliance Hybrid Standard, Hybrid AP Platinum & Hybrid PB Platinum Debit Card

**Q1 What are the changes in the benefits?**

The benefits of Alliance Hybrid Debit Cards will be revised as follows:

Card	Current Benefits	Revised Benefits <i>(Effective 1 December 2015)</i>
Hybrid Standard	1.0% Cash Back on local & overseas spend, capped at RM30 per month	1.0% cash back on <b>overseas</b> spend, capped at <b>RM50 per month</b>  No Cash Back on local spend
Hybrid AP Platinum	1.5% Cash Back on local & overseas spend, capped at RM90 per month	1.5% cash back on <b>overseas</b> spend, capped at <b>RM100 per month</b>  No Cash Back on local spend
Hybrid PB Platinum	2.0% Cash Back on local & overseas spend, capped at RM180 per month	2.0% cash back on <b>overseas</b> spend, capped at <b>RM200 per month</b>  No Cash Back on local spend

**Q2 When is the effective date of the revised benefits?**

The revision of benefits will be effective from 1 December 2015.

**Q3 I will receive my current statement on the 15<sup>th</sup> of each month. Will I be entitled for the current cash back benefit for transactions made throughout my full month cycle?**

You will be entitled for the current Cash Back on posted transactions up to **30<sup>th</sup> November 15** only.

Refer to the illustration below for Hybrid PB Platinum:

Retail Transaction	Transaction Date	Posting Date	Cash Back (%)	Cash Back (RM)
RM500 on local transaction	18 Nov 15	20 Nov 15	2%	10
RM600 on overseas transaction	25 Nov 15	30 Nov 15	2%	12
RM500 on local transaction	28 Dec 15	1 Dec 15	<b>NO CASH BACK</b>	
RM600 on overseas transaction	2 Dec 15	5 Dec 15	2%	12
<b>TOTAL CASH BACK ENTITLEMENT</b>				<b>34</b>

**Q4 When can I see the revised benefits reflected in the statement?**

There are 2 statement cycles i.e. 15th and 30th.

- For 15th statement cycle, the revised benefits will be reflected in the 15th December 2015 statement.
- For 30th statement cycle, the revised benefits will be reflected in the 30th December 2015 statement.

**Q5 How is the Cash Back calculated?**

Cash Back is calculated based on posted retail transaction (except reversed, disputed, spilt and/or void transactions) captured in the Bank's system. Cash Back earned will be credited into the Current Account on monthly basis statement cycles i.e. 15th and 30th/31th.

**Q6 Is there any new term and condition(s) or requirement(s) applicable to the revised benefit?**

You can enjoy Cash Back on overseas transaction as long as it is an overseas retail transaction. There will be a capping on the Cash Back, depending on the Debit card product.

**Q7 Will I entitle for the Cash Back, if I have cancelled the retail transaction?**

Cash Back is not applicable for retail transaction(s) that has been cancelled.

**Q8 Will the revised benefit be maintained on a long term or will we expect the benefit to be revised soon?**

The Bank reserves the right to vary, add or delete the terms of the Cash Back and/or to discontinue or cancel the cash back benefit at any time with prior notice given to the Cardmembers, at its absolute discretion.