

# **Product Disclosure Sheet Alliance Bank Debit Card**

<b>PRODUCT DISCLOSURE SHEET</b> (Read this Product Disclosure Sheet before you decide to take up any Alliance Bank Debit Card. Please be sure to also read the General Terms and Conditions which is available on our website at <a href="http://www.alliancebank.com.my">www.alliancebank.com.my</a> )	<b>Alliance Bank Malaysia Berhad (ABMB)</b> <b>Alliance Bank Debit Card</b>  <b>Date: 1 November 2025</b>
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### 1. What is this product about?

The Alliance Bank Debit Card ("Debit Card") with Alliance Bank Malaysia Berhad is a payment instruments cum Automated Teller Machine ("ATM") card that allow you to pay for goods and services from your deposit account at participating retail and service outlets. The Debit Card also allows you to withdraw cash at ATMs worldwide. You are required to maintain an eligible deposit account with Alliance Bank Berhad Malaysia or Alliance Islamic Bank Berhad, to be linked to your Debit Card. If you close your eligible deposit account with us, you will not be able to perform any transaction(s) via the Debit Card.

### 2. What are the fees and charges that I have to pay?

Card Issuance /Annual Fee*	RM12.00 (for Hybrid Debit Card) RM8.00 (for other cards)	CIRRUS Cash Withdrawal	RM8.00 per transaction
Card Replacement Fee	RM8.00 (applicable in cases of loss or damage due to customer negligence)	Overseas Transactions Conversion Fee	Transactions made in foreign currency shall be converted to Ringgit Malaysia at the conversion rate and charges as determined by MasterCard and shall be inclusive of 1% foreign exchange conversion spread by Alliance Bank.
MEPS cash withdrawal at: • Other local banks • Locally incorporated foreign banks	RM1.00 per transaction		

\*Waived for Alliance Personal (AP) and Privilege Banking (PB) customers with Alliance Hybrid AP/PB Platinum Debit Card throughout the duration of the AP/PB membership.

### 3. Daily Limit

Product	Daily Purchase Limit (RM)		Daily ATM Limit (RM)	
	Default	Max	Default	Max
eSaving	1,000	Up to 5,000	3,000	Up to 10,000
Hybrid Standard				
Hybrid AP Platinum				
Hybrid PB Platinum		Up to 8,000		

#### Note:

1. You can change your settings for daily purchase and daily ATM limit at any Alliance Bank ATMs.
2. Purchase limit includes retail purchases made via Mastercard payment network, up to the daily limit set.
3. ATM limit includes ATM withdrawal and retail purchases made via MyDebit payment network, up to daily limit set.

### 4. What are the key terms and conditions?

#### Pre-authorization at Automated Fuel Dispenser ("Self-Service Pump")

- A pre-authorization amount of RM200.00 ("Pre-authorization Amount") is required for petrol transaction at the self-service pump. The Pre-authorization Amount is a temporary hold from your deposit account's available balance before petrol is filled.
- The Pre-authorization Amount will be cleared within three (3) days and the actual amount for the petrol transaction will be debited from your deposit account.
- Alternatively, you may opt to pay for petrol transactions at the cashier to avoid any Pre-authorization Amount hold.

#### Cash Back for Overseas Retail Purchases in Foreign Currency

Card Type	Alliance Hybrid Standard	Alliance AP Platinum	Alliance PB Platinum
Cash Back	1.0% Cash Back	1.5% Cash Back	2% Cash Back
Capping	RM50 per month	RM100 per month	RM200 per month

The Cash Back will be credited into your deposit account based on statement cycle.

#### Contactless Functionality

- A fast, easy, convenient, and secure way to pay with just a tap to the contactless reader when prompted.
- The contactless limit is defaulted at RM250. No PIN is required for any transactions up to RM250 in Malaysia, however for transactions RM250 and above, PIN will be required. You have the choice to select the preferred limit for daily cumulative limit and transaction limit.
- You can disable contactless feature and select your preferred contactless limits via any Alliance Bank Branches, ATMs, or call Contact Centre at 03-5516 9988.

#### MyDebit Cash Out Functionality

- A convenient alternative for you to withdraw cash from participating merchants when you make a purchase.
- The default limit is set at RM500.00 per transaction.
- You can disable this feature or select your preferred limit via any Alliance Bank ATM.

### 5. What if I failed to fulfil my obligations?

#### a) Liability for unauthorised transactions:

- You would not be liable for card-present unauthorized transactions which require PIN verification or signature verification or the use of a contactless Debit Card, provided you have not:
  - acted fraudulently;
  - delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorized use of your Debit Card;
  - voluntarily disclosed the PIN to another person;
  - recorded the PIN on your Debit Card or on anything kept in close proximity with the Debit Card;
  - left your Debit Card or an item containing the Debit Card unattended in places visible and accessible to others; or
  - voluntarily allowed another person to use your Debit Card.

- b) For the avoidance of doubt, you are expected to exercise due care in safeguarding the Debit Card even at place of your residence.
- c) You should notify the Bank immediately upon receiving a short message service (SMS) transaction alert if the transaction was unauthorised.

**6. What are the major risks?**

You should never disclose the details of your Debit Card or PIN number to other parties and should always keep them with you at all times and take prudent measures or precautions to prevent the loss, misuse and/or abuse of your Debit Card and your PIN number.

If your Debit Card is lost or stolen, you must notify us immediately at 03-5516 9988 to block your lost or stolen Debit Card.

**7. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change(s) to your contact details to ensure that all correspondence and transaction alerts reach you in a timely manner. You can visit any of our branch to update your contact details.

**8. Where can I get further information?**

If you have any enquiries, please contact us at 03-5516 9988 or visit [www.alliancebank.com](http://www.alliancebank.com) or any Alliance Bank branch nationwide.

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia (BNM) LINK or Financial Markets Ombudsman Service (FMOS) at:

<b>Bank Negara Malaysia LINK (BNMLINK)</b> Peti Surat 10922, 50929 Kuala Lumpur.	Tel.: 1-300-88-5465 ( <b>Malaysia</b> ) or +603 2174 1717 ( <b>Overseas</b> ) Operating Hours: 9:00 a.m. – 5:00 p.m. (Monday – Friday except for public holiday) Website: <a href="https://bnmlink.bnm.gov.my/">https://bnmlink.bnm.gov.my/</a>
<b>Financial Markets Ombudsman Service (FMOS)</b> Level 14, Main Block, Menara Takafu Malaysia No.4, Jalan Sultan Sulaiman 50000 Kuala Lumpur.	Tel.: +603 2272 2811 Operating Hours: 9:00 a.m. – 5:00 p.m. (Monday – Friday except for public holiday) Website: <a href="https://www.fmos.org.my">https://www.fmos.org.my</a>

The information provided in this Disclosure Sheet is valid as at 1/11/2025.