

Alliance Xchange Account Terms and Conditions

1. General

- 1.1 The Customer agree that in addition and without prejudice to any of the Terms and Conditions herein, where applicable, the Terms and Conditions herein shall be governed by and be subjected to any rules, regulations and guidelines issued from time to time by Bank Negara Malaysia, the Association of Banks in Malaysia and any other relevant regulatory bodies. Alliance Xchange Account is an online foreign currency current account and foreign currency fixed deposits and is an Investment Foreign Currency Account (FCA) for individuals only.
- 1.2 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysian courts.

2. Opening of Account

- 2.1 Alliance XChange Account and Alliance XChange Fixed Deposit ("Accounts") are available for individuals ONLY (excluding sole-proprietors and general partnerships). Individuals who have attained the age of eighteen (18) years and are legally competent are eligible to open an account in their personal name.
- 2.2 The Accounts can ONLY be opened via allianceonline by a customer who already has an existing active Malaysian Ringgit Current Account/Saving(s) Account (MYR CASA) with Alliance Bank Malaysia Berhad ("the Bank"), which shall be used to facilitate the debit/ credit of foreign currency transactions and other fees and charges.
- 2.3 The Accounts are conventional accounts and customers can only convert funds from conventional MYR CASA to Alliance XChange and vice versa.
- 2.4 Customers are advised to keep all proper documentation/information pertaining to the activities of the Accounts (including but not limited to the purpose of account opening, letter of employment, overseas university acceptance letter). The Bank may request such documents from time to time to meet regulatory reporting requirements or other legitimate purposes.

3. Mode of Operation

- 3.1 No cheque book will be issued for the Accounts.
- 3.2 There shall be no currency notes and coins transacted or dealt with in respect to the Accounts.
- 3.3 The Accounts use special foreign exchange rates referred to as e-Rates published on allianceonline. The e-Rates may or may not differ from the rates that are available at the Bank's branch. The e-Rates displayed are indicative of the day and subject to change without prior notice.
- 3.4 The Bank is entitled to add, change, suspend, vary and/or withdraw any of the currencies/e-Rates published from time to time with notice and the customer hereby agrees that such addition, change, suspension, and/or withdrawal shall not entitle customers or any other third party to any claim or compensation against the Bank for any direct or indirect losses or damages suffered by the customer or any other third party arising there from.
- 3.5 The Accounts transactions can only be performed during Kuala Lumpur business days from Monday to Friday between 9.30 am to 4.30 pm. However, pre-set standing instructions and Fixed Deposit upliftments can be transacted on non-business days.
- 3.6 The customer acknowledges that operations of the Accounts are subject to prevailing Financial Services Act 2013 and any other applicable laws, guidelines or policies then in force.

4. For Alliance XChange Account

4.1 ONLY nine (9) types of currencies are available:

- a) Australian Dollar (AUD)
- b) Canadian Dollar (CAD)
- c) EURO (EUR)
- d) Sterling Pound (GBP)
- e) Hong Kong Dollar (HKD)
- f) Japanese Yen (JPY)
- g) New Zealand Dollar (NZD)
- h) Singapore Dollar (SGD)
- i) US Dollar (USD)

4.2 A customer may open up to five (5) Alliance XChange Accounts of the same currency type.

5. For Alliance XChange Fixed Deposit

5.1 ONLY seven (7) types of currencies are available: AUD, CAD, EUR, GBP, NZD, SGD and USD.

5.2 A customer may not open more than one (1) Alliance XChange Fixed Deposit of the same currency type. Nevertheless, a customer may make as many fixed deposit placements as he/she wishes.

6. Deposits and Withdrawals (Applicable for Alliance XChange Account only)

6.1 Deposits into Alliance XChange Account will be for a term and rate as agreed with the Bank including but not limited to the following:-

- a) Minimum initial deposit – 500 in foreign currency denominations, for example USD500, except for JPY which is at JPY20,000.
- b) Minimum balance to maintain in account – 30 in foreign currency denominations, for example USD30, except for JPY which is at JPY3,000.
- c) Minimum deposit amount – MYR100 equivalent per transaction, from conversion of MYR to Foreign Currency (after account opening).

6.2 A resident individual is permitted to make a transfer in foreign currency to another resident individual, for any purpose to or from an immediate family member ONLY. Immediate family members refer to spouses, parents, children, and siblings ONLY.

6.3 Third party transfer between residents and non-residents is permitted. The customer is to ensure that all payments, and transfers from or to other foreign currency account within the Bank or other banks are in compliance with Financial Services Act 2013 and any other applicable laws, guidelines or policies then in force.

6.4 The customer is permitted to make a third-party transfer of up to RM10,000 per day. For any transaction above the daily transfer limit, the customer is advised to proceed to the branch to complete the transaction.

6.5 The Account is an e-Banking product; deposits and withdrawals shall be transacted via allianceonline.

6.6 Notwithstanding the above, an over-the-counter (“OTC”) option is available and the usual OTC fees would apply. In addition, the customer would not be able to enjoy the special e-Rates if the customer chooses to transact OTC.

7. Placements and Upliftments (Applicable for Alliance XChange Fixed Deposits Only)

7.1 Placements into Alliance XChange Fixed Deposits will be for a term and rate as agreed with the Bank including but not limited to a minimum placement amount of 2,500 in foreign currency denominations.

- 7.2 The tenures available for Alliance XChange Fixed Deposits are 1 month, 3 months, 6 months, 9 months, and 12 months.
- 7.3 Partial withdrawal is not allowed.
- 7.4 Premature upliftment is allowed. However, interest payable, if any, will be subject to the bank's policy.
- 7.5 The account is an e-Banking product; placements and upliftments shall be transacted via allianceonline only.
- 7.6 No physical certificate will be issued. Nevertheless, all detailed transactions can be viewed on the allianceonline.

8. Standing Instructions

- 8.1 Customers can issue an online standing instruction to transfer funds from own MYR CASA into own Alliance XChange Account via allianceonline.
- 8.2 Customers can also issue standing instructions to transfer funds from Alliance XChange Account to a third-party Alliance XChange Account.
- 8.3 The customer acknowledges that the foreign currency deposit will receive value only on the day of the transaction and not upon issuance of a standing instruction.

9. Banking Charges

- 9.1 Zero fees do not apply for Foreign Telegraphic Transfers (FTT). All existing fees and cable charges related to telegraphic transfer are still applicable.
- 9.2 The customer shall ensure reasonable transactional activities in their account. The Bank reserves the right to charge USD5 or its equivalent semi-annually for non-usage accounts that fulfil BOTH criteria below:
 - a) Zero activity in the Alliance XChange Account for the past six (6) months and;
 - b) Account balance below RM 3,000 equivalents.
- 9.3 The customer agrees that the Bank shall be entitled to charge for any of its services provided to the customer at the rates as notified by the Bank with prior notice to the customer from time to time.

10. Statement of Account

- 10.1 A Statement of Account setting out all the transactions on the account will be made available electronically once a month via allianceonline for allianceonline users unless we receive instructions to the contrary from you at no charges. You are advised to check the entries in the Statement of Account and must report immediately to the Bank in writing if any discrepancies are found therein. In the absence of any objection within fourteen (14) days from the date of the Statement of Account, all entries therein are correct. The Bank reserves the right to make corrections as and when necessary if the error is discovered by the Bank.
- 10.2 The account transactions history for the period of up to 180 days can be viewed and downloaded in the form of statement via allianceonline.
- 10.3 Hardcopy statements can be requested at the branch with a fee imposed (waiver are available subject to Bank's policies. For more information on Fees and charges, please refer to <https://www.alliancebank.com.my/fees-and-charges>).

11. Limitation of Liability

- 11.1 The Customer agrees that the customer shall at all times indemnify the Bank and keep the Bank fully and completely indemnified against all liabilities, losses, claims, actions, proceedings, demands, losses, damages, costs and expenses ((including but not limited to legal costs on a "solicitor-client" basis) which may be incurred by the customer or by the Bank in connection with any or all of the accounts or the Bank's execution of any instructions (notwithstanding such instructions may be fraudulent or unauthorised) or if any of the customer's accounts or any part thereof is reduced or frozen by any government or an official authority save and except where such losses, costs or damages are directly attributable to the Banks's wilful default or gross negligence act or omission.
- 11.2 The customer further agrees that when the Bank incurs liability for or at the customer's request or on behalf of the customer, any funds or securities or other valuables deposited with ABMB (whether deposited by way of security, safe custody or for any other specific purpose) belonging to the customer and in the hands of the Bank shall automatically become security to the Bank and the Bank shall have the right to retain such funds or securities or other valuables or any part thereof or to refuse and reject the customer's request or written order to withdraw any money from the account until the liability is settled.
- 11.3 The customer agrees that the Bank shall not be responsible for or liable to the customer either for any devaluation in the currency of the deposit due to taxes, imposts or depreciation or for the unavailability of any currency due to restrictions or convertibility, requisitions, involuntary transfer, the exercise of military or usurped powers or any other causes which are beyond the Bank's control.
- 11.4 The customer accepts the risk of foreign acts of state in respect of the unavailability of the repayment of the deposit if such repayment is rendered illegal or deferred by any act or order of the Government of the currency involved or of the country where such deposit is alternatively placed and the Bank shall incur no liability by reason of any change in the applicable law, governmental regulation or order, of the country of currency or in the country where the deposit is placed.

12. Closure of Account

- 12.1 The Bank reserves the right to close the customer's account by serving notice by ordinary mail addressed to the customer's last known address as registered with the Bank or in such form and manner as determined by the Bank and shall not be bound to disclose any reason thereof.

13. Change of Address, Signature or Particulars

- 13.1 Any change of address or signature(s) or other particulars that are recorded with the Bank shall be promptly notified to the Bank in writing. All communications by the Bank including the service of any legal documents sent by post or left at the customer's last known address registered with the Bank shall be deemed to have been made as stipulated on the notice and/or date of posting to and received by the customer.

14. Unclaimed Monies Act 1965

- 14.1 You are advised to keep your account active as it is provided under the Unclaimed Moneys Act 1965 that any credit balances in an account that has not been operated for seven (7) years must be gazetted as "Unclaimed Monies", and twelve (12) months thereafter will be remitted to the Consolidated Trust Account maintained by the Government.

15. Right to set-off

- 15.1 The Bank, in addition to any general lien or other similar right to which it is entitled by law, may at any time, with notice given to the customer, combine or consolidate any or all of the customer's accounts with the Bank of any description whether in Ringgit Malaysia or in any other currency or set-off or transfer any sum standing to the credit of such accounts towards satisfaction of any sums due to the Bank by the customer. The customer hereby authorises the Bank to effect any such

combination, consolidation, set-off or transfer with the necessary conversions at the Bank's prevailing exchange rates which shall be determined at the Bank's discretion.

16. Disclosure of Information

16.1 The customer consents to and authorise the Bank and its officers and employees to disclose and furnish all information concerning the customer's particulars and affairs (financial or otherwise), account details, relationship with the Bank, the terms of agreement and any other matters relating to the customer or its business and operations to the following classes of persons in such manner and to such extent as the Bank may consider necessary:

- a) The Bank's related companies by virtue of Section 7 of the Companies Act 2016 or any associated company of the Bank (the Bank together with the aforesaid related/ associated companies are collectively referred as "Alliance Bank Group") and their assignees and successors-in-title. For avoidance of doubt, disclosure to the Alliance Bank Group shall be for facilitating the businesses and operations of the Bank and/or the Alliance Bank Group
- b) Any person for or in connection with any legal action or proceeding taken to recover monies due and payable by the customer to the Bank;
- c) Regulatory bodies, government agencies, tax authorities, the police, law enforcement bodies and courts, both within and outside Malaysia including pursuant to the Foreign Account Tax Compliance Act (FATCA) of the United States and Common Reporting Standards (CRS);
- d) Cagamas Berhad, Credit Guarantee Corporation (Malaysia) Berhad (if applicable) and any other relevant authority as may be authorised by law to obtain such information, or such authorities/agencies established by Bank Negara Malaysia, or any agency established by the Association of Banks in Malaysia/Association of Islamic Banks in Malaysia;
- e) Central Credit Reference Information System (CCRIS), credit bureaus, credit reporting agencies and corporations set up for the purposes of collecting and providing credit information authorised or licensed under Credit Reporting Agency Act 2010;
- f) The Bank's accountants, auditors, lawyers, advisors, consultants and/or other authorised agents as may be required for the proper performance of their functions, duties and obligations to the Bank and the Alliance Bank Group;
- g) The Bank's service providers, nominees, agents, contractors or third party service providers engaged by the Bank and its related or associated companies to carry out the Bank's functions and activities;
- h) An external party as may be required for any corporate exercises/due diligence activities undertaken by the Bank and/or the Alliance Bank Group;
- i) Any party which in the future may express intention to acquire an interest/shareholding in the Bank/pursuant to any proposed arrangement, composition, merger, acquisition/restructuring between the Bank and such parties; and
- j) Any other persons or entities with the customer's prior consent. The customer hereby consents to such disclosure and confirm that the Bank, Alliance Bank Group, its officers and employees shall not be liable for furnishing such information or for the consequences of any reliance which may be placed on the information so furnished in accordance with the terms contained herein.

17. Anti-Bribery and Corruption

17.1 The Bank has instituted and maintains policies and procedures designed to prevent bribery and corruption by the Bank and its directors, officers, or employees; and to the best of the Bank's knowledge, neither the Bank nor any director, officer, or employee of the Bank has engaged in any activity or conduct which would violate any anti-bribery or anti-corruption law or regulation applicable to the Bank. The Bank has not, and covenants that it will not, in connection with the conduct of its business activities, promise, authorize, ratify or offer to make, or take any act in furtherance of any payment, contribution, gift, reimbursement or other transfer of anything of value, or any solicitation, directly or indirectly to any individual.

17.2 By virtue of applying for this product, Customer hereby acknowledges that it has been made aware of the Bank's anti-bribery and corruption summary of the policy available at

<https://www.alliancebank.com.my/Anti-Bribery-and-Corruption-Summary-of-Policy> and further covenants/undertakes that it shall not indulge in such corrupt practices in whatsoever manner whether directly or indirectly with any directors, officers or employees of the Bank.

18. Perbadanan Insuran Deposit Malaysia (PIDM)

- 18.1 All Conventional deposits are protected by PIDM up to RM250,000 for each depositor.
- 18.2 Joint account held with different joint owners shall enjoy separate protection limit. However, if the depositor has several joint accounts with the same joint owners, these deposits shall be aggregated and insured up to RM250,000.

19. Change of Terms and Conditions

- 19.1 The Bank reserves the right to add, modify or delete any of these Terms and Conditions or the Specific Terms at any time by giving twenty-one (21) days prior written notice before implementing the changes. The changes will take effect on the date stated in the notice. In situations where changes are made pursuant to laws or regulations, is administrative in nature or for clarification purposes, notice of a shorter period or immediate notice will be given.
- 19.2 The Customer shall be taken to have understood and accepted the change(s) or addition(s) to the Terms and Conditions unless the Customer objects or otherwise takes positive action to close the account or terminate the service before the changes become effective. The Customer remains liable for all transactions before the closure or termination.

20. Suspension/Freeze of Account

- 20.1 The Bank is entitled at any time to suspend and/or freeze the operations of and/or terminate one or more of your accounts, facilities, and/or services maintained with and/or applied for by the Bank according to its policies.

21. Foreign Account Tax Compliance Act (FATCA)

- 21.1 The requirements under the Foreign Account Tax Compliance Act (FATCA) forms part of the Terms and Conditions governing your relationship with the Bank and shall be binding on you to the fullest extent.

Definitions

The term U.S. person or United States person means a person described in section 7701(a) (30) of the Internal Revenue Code:

- (a) a citizen or resident of the United States,
- (b) a United States partnership,
- (c) a United States corporation,
- (d) any estate (other than an estate the income of which, from sources without the United States which is not effectively connected with the conduct of a trade or business within the United States, is not includible in gross income under the Internal Revenue Code), and
- (e) Any trust if
 - i. A court within the United States is able to exercise primary supervision over the administration of the trust.
 - ii. One or more United States people have the authority to control all substantial decisions of the trust

22. Common Reporting Standard (CRS)

- 22.1 The requirements under the Common Reporting Standard (CRS) forms part of the Terms and Conditions governing your relationship with the Bank and shall be binding on you to the fullest extent.

Definitions

The definition below was extracted from Section 7 of Income Tax Act 1967.

An individual is in Malaysia in that year for a period or periods amounting in all to one hundred and eighty-two (182) days or more.

- (a) An individual is in Malaysia in that basis year for a period of less than one hundred and eighty-two (182) days and that period is linked by or to another period of one basis year for the year of assessment immediately preceding that particular year of assessment or in that basis year for the year of assessment following that particular year of assessment:

Provided that any temporary absence from Malaysia:-

- i. Connected with his service in Malaysia and owing to service matters or attending conference or seminars or study abroad.
 - ii. Owing to ill-health involving himself or a member of his immediate family; and
 - iii. In respect of social visits not exceeding fourteen (14) days in the aggregate. Shall be taken to form part of such period of that period, as the cases may be, if an individual is in Malaysia immediately prior to and after that temporary absence.
- (b) An individual is in Malaysia in that basis year for a period or periods amounting in all to ninety (90) days or more, having been with respect to each of any three of the basis years for the four (4) years of assessment immediately preceding that particular years of assessment either:
- i. Resident in Malaysia within the meaning of this Act for the year in question; or
 - ii. In Malaysia for the period or periods amounting to ninety days or more in the basis year in question

An individual is resident in Malaysia within the meaning of this Act for the basis year for the year of assessment following that particular year of assessment, having been so resident for each of the basis year for the three years of assessment immediately preceding that particular year of assessment.

23. Foreign Exchange Notices

23.1 Resident is defined as follows:

- a) a citizen of Malaysia, **excluding** a citizen who has obtained permanent resident status in a country or territory outside Malaysia and is residing outside Malaysia;
- b) a non-citizen of Malaysia who has obtained permanent resident status in Malaysia and is ordinarily residing in Malaysia;

23.2 The following are considered as non-resident

- a) any person other than a resident;
- b) a Malaysian citizen who has obtained permanent resident status of a country or territory outside Malaysia and is residing outside Malaysia.
- c) A non-citizen of Malaysia with exception of 17.1 (b)

23.3 A resident is not permitted to make/receive payment to/from a resident in Foreign Currency subject to

- a. Notice 3, and Notice 4 of Foreign Exchange Notices
- b. approval from Bank Negara Malaysia (BNM) has been obtained

23.3.1 Payment in Foreign Currency Between Resident and Resident

A Resident is allowed to make or receive payment in Foreign Currency, to or from another Resident for—

- (a) any purpose between Immediate Family Members;
- (b) education, employment or migration outside Malaysia;
- (c) a transaction between the Resident and
 - (i) a licensed onshore bank
 - (ii) a licensed international takaful operator; or
 - (iii) an international currency business unit of a licensed takaful operator, in the conduct of the latter's business involving Foreign Currency.
- (d) Settlement of –
 - (i) Foreign Currency-denominated derivative (excluding exchange rate derivative) transacted

on a Specified Exchange under the Capital Markets and Services Act 2007 [Act 671] ("CMSA").between the Resident and a Resident futures broker;

- (ii) a commodity murabahah transaction between Residents undertaken through a Resident commodity trading service provider;
- (iii) a miscellaneous expense incurred outside Malaysia between a Resident Individual residing in Malaysia and a Resident Individual residing outside Malaysia (Miscellaneous expense is a Current Account Transaction that is of reasonable amount and infrequent in nature, including but not limited to holiday expenses abroad, medical expenses abroad and advance or reimbursement for the purchase of goods and services abroad on behalf of a Resident) Individual residing in Malaysia

23.3.2 **Payment in Foreign Currency between Resident and Non-Resident**

A Resident is free to pay or receive payment in Foreign Currency, to or from a Non-Resident for any purposes (Subject to compliance with other Foreign Exchange Policy Notices), except for-

- (a) Foreign Currency-denominated derivative offered by the Resident unless approved by BNM or allowed under Part B of Notice 5- Issuance of Financial Instrument and Islamic Financial Instrument (Collectively Referred to as "Financial Instrument") by Licensed Financial Institution and Bursa Malaysia;
- (b) A derivative which is referenced to Ringgit unless approved by BNM or allowed under Part B of Notice 5- Issuance of Financial Instrument and Islamic Financial Instrument (Collectively Referred to as "Financial Instrument") by Licensed Financial Institution and Bursa Malaysia;
- (c) Exchange rate derivative offered by a Non-Resident unless it is approved by BNM or allowed under Notice 1 Dealing in Currency, Gold and Other Precious Metals.

23.3.3 **Payment in Foreign Currency between Non-Resident and Non-Resident**

A Non-Resident is allowed to make or receive payment in Foreign Currency, in Malaysia, to or from another Non-Resident for any purpose.

23.4 The following are the definition of Borrowing

- a) any utilised or unutilised credit facility or financing facility;
- b) any utilised or unutilised trade financing facility, including but not limited to, trade guarantee or guarantee for payment of goods;
- c) redeemable preference share or Islamic redeemable preference share; or
- d) Corporate Bond or Sukuk.

23.5 Notwithstanding the above, the following are **excluded** from the definition of Borrowing—

- a) a trade credit term extended by a supplier for any goods or services;
- b) a credit limit that a LOB apportions for its client to undertake a Forward Basis transaction, **excluding** a transaction that involves—
 - i) exchanging or swapping of Ringgit or Foreign Currency debt for another Foreign Currency debt; or
 - ii) exchanging of Foreign Currency debt for a Ringgit debt;
- c) a Financial Guarantee or Non-Financial Guarantee;
- d) an operational leasing facility;
- e) a factoring facility without recourse;
- f) a credit card or charge card facility obtained by an Individual from a Resident and used for payment for retail goods or services only; or
- g) a credit facility or financing facility obtained by a Resident Individual from a Resident to purchase one (1) residential property and one (1) vehicle.

23.6 Domestic Borrowing shall be defined as

- a) any Borrowing in Ringgit obtained by a Resident from another Resident; or
- b) any obligation considered or deemed as Domestic Ringgit Borrowing under any of the FE Notices.

23.7 The Bank has the right to decline or further request for information or supporting documents

- a) to verify the need to open a Foreign Currency Account.
- b) before affecting any transaction incoming or outgoing from/into a Foreign Currency Account.

23.8 The Bank has the right to decline or further request for information or supporting documents to validate the investment in foreign currency limit by a Domestic Borrowing customer.

23.9 Customers may refer to <https://www.bnm.gov.my/fep> for any further details.

24. Prevention and Mitigation of Banking Fraud and Scam

24.1 The Bank may from time to time provide the latest update or content to educate the Customer and create awareness that help prevent or mitigate fraud and scam risk. These may include but are not limited to security tips, software/operating system/application/version update, and regulation requirements from any relevant governing bodies.

24.2 The Customer shall keep in safe custody of all banking instruments, for example cheque books/cheque leaves, security tokens, debit card, telephone banking PIN, internet and mobile banking login credentials, and transaction authorisation code (TAC). The Customer shall notify the Bank immediately when the Customer becomes aware that any of the above is lost or used without authority or proper authorisation. The Customer shall not be liable for losses resulting from an unauthorised transaction(s) occurring after the Customer has notified the Bank in accordance with these Terms and Conditions that the Customer's banking instruments mentioned above have been lost, misused, stolen, compromised or breached.

24.3 Where any loss or damage suffered by the Customer is solely attributed to the wilful negligence of the Bank, the Bank's sole and entire liability (whether in respect of one or more claims) to the Customer in contract or tort shall not exceed the amount of the transaction which gave rise to the claim or claims or the direct damages sustained, whichever is lower. In no event shall the Bank be liable or any loss of business, loss of profits, earnings or goodwill, loss of data, indirect, consequential, special or incidental damages, liabilities, claims, losses, expenses, disbursements, awards, penalties, proceedings and costs regardless of whether the possibilities of such losses or damages were disclosed to, or could have reasonably been foreseen by the Bank.

24.4 Upon being notified by the Customer of such incident, the Bank shall conduct an investigation and the Customer is required to provide sufficient information and collaboration to facilitate the investigation. The Bank is hereby given the authority to perform the following measures upon detection (with/without prior consent from the customer) in order to prevent or mitigate further financial loss while the Bank is performing its investigation:

- a) Suspend or freeze the affected account;
- b) Revoke or reset the Customer's internet or mobile banking access; and/or
- c) Revoke the validity of banking instruments;

and the Customer will be notified once the above has been operated.

25. Disputes

25.1 If there are any service-related queries or complaints, the Customer may write to info@alliancefg.com.

25.2 If the customer's query or complaint is not satisfactorily solved by the Bank, the Customer shall contact Bank Negara Malaysia (BNM) LINK or Financial Markets Ombudsman Service (FMOS) at:

Bank Negara Malaysia LINK (BNMLINK) Peti Surat 10922, 50929 Kuala Lumpur.	Tel.: 1-300-88-5465 (Malaysia) or +603 2174 1717 (Overseas) Operating Hours: 9:00 a.m. – 5:00 p.m. (Monday – Friday except for public holiday) Website: https://bnmlink.bnm.gov.my/
Financial Markets Ombudsman Service (FMOS) Level 14, Main Block, Menara Takaful 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: https://www.fmos.org.my

26. Fees and Charges

26.1 For more information on Fees and charges, please refer to <https://www.alliancebank.com.my/fees-and-charges>

27. How to contact us

27.1 For further assistance, please call our Contact Centre at 03-5516 9988 or visit any Alliance Bank branch.