

**Alliance Bank Malaysia Berhad
("ABMB")
Foreign Currency Account
Terms and Conditions
(For Individual Customer)**

1. General

- 1.1 Foreign Currency Account is available for Malaysian individuals aged eighteen (18) years and above, including permanent residents and foreigners with valid identity documents. The customer agrees 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. This Foreign Currency Account shall be designated as either Trade Foreign Currency Account (TFCA) or Investment Foreign Currency Account (IFCA) based on the purpose of opening the account.
- 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. Deposits and Withdrawals

- 2.1 Deposits into the Foreign Currency Account will be for a term and rate as agreed with ABMB.
- a) ABMB reserves the right to impose any such limits on the amounts and terms of deposit upon notice including but not limited to the minimum deposit limits which may be subject to change from time to time.
 - b) The rate can be obtained via ABMB's website <https://www.alliancebank.com.my/interest-rates> or at branch.
- 2.2 Minimum initial placement is as follows for both TFCA and IFCA: -
- a) Foreign Currency Current Account ("FCCA"): FCY1,000 equivalent of the foreign currencies except for Japanese Yen (JPY) which should be a minimum of JPY 10,000. (Initial placement may vary from Alliance Xchange Account and promotional packages)
 - b) Foreign Currency Fixed Deposit ("FCFD"): FCY5,000 equivalent of the foreign currencies
- 2.3 FCCA
- a) No cheque book will be issued for this account.
- 2.4 Investment FCFD
- a) The tenure available for FCFD are 7 days, 14 days, 21 days, 1 month, 3 months, 6 months, 9 months and 12 months.
 - b) Withdrawal of deposits can be made only on maturity. ABMB may according to its policies allow premature withdrawal of deposits provided always that any loss/penalty charges for such withdrawals shall be fully borne by the Customer. Penalty charges are as follows:
 - i) No interest is payable if the FCFD is uplifted before the completion of three (3) months. (applicable to FCFD with tenure of 3 months and more)
 - ii) Where the FCFD is uplifted before maturity but after completion of three (3) months, interest will be paid at half the original contracted rate for each completed month(s). This term is only applicable for FCFD under tenure 3 months and above.
 - c) With effect from 1 January 2019 no interest will be paid for premature withdrawal/upliftment of the Fixed Deposit that is placed or renewed prior to or from 1 January 2018. The same applies for Fixed Deposit or Alliance FDGold opened via allianceonline.
 - d) Partial withdrawal is not allowed.
 - e) Withdrawals can only be made at the branch where the initial deposit was made.
 - f) Notwithstanding the above, if the maturity date falls on a non-business day, any renewal/disposal instructions by the customer will be carried out on the next business day. (e.g.: If the maturity date of the FCFD deposits falls on a non-working day, the maturity date will remain unchanged, and interest will be paid for the non-working day(s)).
 - g) The Customer is required to give clear and specific instructions in writing with regard to the withdrawal of the deposits. Such instructions should reach ABMB before the close of business stating when to be withdrawn. Backdated instruction is not allowed. ABMB shall be entitled to refuse or refrain from carrying out such instructions if the signature(s) on any such document appears to differ from the specimen signature of the Customer or the

authorised signatories. All alterations in such instructions should be verified by the Customer's signature according to the specimen signature card. ABMB shall not be responsible for any loss or damage to the Customer where such instructions are incomplete or ambiguous or where the amount of the deposit is insufficient to cover ABMB charges and the amount specified in such instructions.

- h) Effective 1st December 2021, Customers are **NOT REQUIRED** to present the original FCFD receipt for renewal or withdrawal of the FCFD.
- i) The FCFD receipt serves only as confirmation of placement of the Fixed Deposit and is not a document of title.
- j) When the Bank has agreed to allow a FCFD to be withdrawn by you without the submission of the physical FCFD receipt or certificate to the Bank, the physical FCFD receipt or certificate issued earlier by the Bank shall be deemed null and void thereafter and retention the continued of the physical FCFD receipt or certificate does not grant any rights to you.
- k) The physical FCFD receipt is not evidence that the FCFD is still subsisting and shall not by itself constitute sufficient evidence to rebut any records with the Bank indicating that the FCFD has been uplifted.
- l) The records available with the Bank as to the withdrawal of the FCFD by you shall be final, conclusive and binding on you.
- m) Pursuant to the "Unclaimed Moneys Act 1965 (Revised 2002)", the funds/balances in the FCFD shall be sent to the Registrar of Unclaimed Moneys ("RUM") if the last transaction date (including auto renewal instruction date) is more than seven (7) years. Prior to such transfer of funds/balances to RUM, the Bank will send a notice advising you to renew or withdraw the Fixed Deposit/Alliance FDGold to avoid the monies being transferred to the RUM.

3. Joint Account

3.1 Customers are allowed to open a joint account with following conditions:

- a) A Resident Individual is allowed to open jointly with—
 - (i) another Resident Individual; or
 - (ii) a Non-Resident Individual who is his Immediate Family Member.
- b) A Non-Resident is allowed to open jointly with—
 - (i) another Non-Resident; or
 - (ii) a Resident Individual who is his Immediate Family Member.

** Please refer to clause no. 16 for the definition of resident and non-resident.

3.2 Subject to any applicable legislation and without prejudice to ABMB's right of consolidation and set-off contained herein or ABMB's rights in respect of such balance or securities arising out of any lien charge pledge counter-claim or otherwise, ABMB shall be entitled to pay the balance standing to the credit to the account to the survivor(s) in the event of death of any or one of the joint Accountholder and such payment constitutes valid discharge by ABMB on the amount due in the account (s). Notwithstanding the above, ABMB may take any step as it may find desirable in the event there are any claim by any person other than the survivor(s).

4. Fees and Charges

4.1 The Customer agrees that ABMB shall be entitled to charge for any of its services provided to the Customer at the rates as notified by ABMB to the Customer from time to time.

4.2 Unless otherwise specified herein, ABMB's fees & charges exclude any current and future taxes (if any) that may be imposed under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, ABMB shall be entitled to recover such taxes from you.

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

5. Statement of Account (Applicable for FCCA only)

- 5.1 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 an instruction 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.
- 5.2 The account transactions history for the period of up to 180 days can be viewed and downloaded in the form of a statement via allianceonline.
- 5.3 Hardcopy statements can be requested at the branch with a fee imposed (waivers 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>

6. Limitation of Liability

- 6.1 The Customer agree that ABMB shall not be liable for all losses, costs, and expenses which may be incurred by the customer or by ABMB in connection with any or all of the accounts or ABMB'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 official authority.
- 6.2 The Customer further agrees that when ABMB 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 ABMB shall automatically become security to ABMB and ABMB shall have the right to retain such funds or securities or other valuable 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.
- 6.3 The Customer agrees that ABMB shall not be responsible for or liable to the Customer either for any diminution 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 whatsoever which are beyond ABMB's control.
- 6.4 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 ABMB 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.
- 6.5 In this direction, unless the context otherwise requires it, "restricted currency" includes
- a) currency note or coin which is legal tender in the State of Israel;
 - b) any right to receive such currency notes or coins –
 - i) in respect of any credit or balance at a licensed onshore bank or any other similar institution in or outside Malaysia; or
 - ii) from any person in or outside Malaysia; or
 - c) any document or instrument or device of any kind intended to enable the person to whom the document or instrument or device is issued to obtain such currency from another person on the credit of the person issuing it, and including but not limited to traveler's cheque or other draft or letter of credit so intended.
 - d) any electronic or digital representation of such currency note or coin

7. Closure of Account

- 7.1 ABMB reserves the right to close the Customer's account by serving fourteen (14) days' prior notice by ordinary mail addressed to the Customer's last known address registered with ABMB or in such form and manner as determined by ABMB and shall not be bound to disclose any reason thereof.

8. Change of Address, Signature or Particulars

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

9. Right of set-off

- 9.1 ABMB, 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 ABMB of any description and 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 ABMB by the Customer. The Customer hereby authorises ABMB to effect any such combination, consolidation, set-off or transfer with the necessary conversions at ABMB's current prevailing exchange rates.

10. Disclosure of Information

- 10.1 The customer consents to and authorises 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.

11. Anti-Bribery and Corruption

- 11.1 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.
- 11.2 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.

12. Change of Terms and Conditions

- 12.1 ABMB may reserve 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) day 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.
- 12.2 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.

13 Suspension/Freeze of Account

- 13.1 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.

14 Foreign Account Tax Compliance Act (FATCA)

- 14.1 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 included 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

15 Common Reporting Standard (CRS)

- 15.1 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 particularly 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 particular 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 a period of that period, as the case 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 years for the three years of assessment immediately preceding that particular year of assessment.

16 Foreign Exchange Notices

- 16.1 The 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;

- 16.2 The following are considered as non-resident

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

16.3 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 derivatives, 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; or
 - (iv) a domestic trade in goods or services between a Resident exporter and a Resident Entity involved in Global Supply Chain (This includes pass-through payments for domestic trade in goods or services undertaken via Resident intermediate Entities along the Global Supply Chain.) operations in Malaysia, provided that the payment—
 - (a) is sourced from the Trade FCA of the Resident payor or proceeds from a Foreign Currency trade financing facility obtained by the Resident payor in accordance with Part B of Notice 2;
 - (b) shall not be sourced from conversion of Ringgit into Foreign Currency by the Resident payor; and
 - (c) is credited into Trade FCA of the Resident payee

16.4 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 or Islamic derivative offered by the Resident unless approved by the 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 or Islamic derivative which is referenced to Ringgit unless approved by the 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 is approved by BNM or allowed under Notice 1 Notice 1 Dealing in Currency, Gold and Other Precious Metals.

16.5 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.

16.6 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.

16.7 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.

16.6 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.

16.7 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.

16.8 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.

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

17 Perbadanan Insurans Deposit Malaysia (PIDM)

17.1 All Conventional deposits are protected by PIDM up to RM250,000 for each depositor per financial institution.

17.2 Joint account held with different joint owners shall enjoy separate protection limits. However, if the depositor has several joint accounts with the same joint owners, these deposits shall be aggregated and insured up to RM250,000 per financial institution.

18 Prevention and Mitigation of Banking Fraud and Scam

18.1 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.

18.2 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.

- 18.3 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.
- 18.4 Upon being notified by the Customer of such an 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.

19 Disputes

- 19.1 If there are any service-related queries or complaints, you may write to info@alliancefg.com
- 19.2 If your query or complaint is not satisfactorily solved by ABMB, you may 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

20 How to contact us

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