

## PRODUCT DISCLOSURE SHEET – ALLIANCE e-AMANAH

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Alliance Islamic Bank Berhad

*Please read this Product Disclosure Sheet carefully before deciding to subscribe to the Alliance e-Amanah trust service. You are advised to ensure that you have read, understood, and agreed to all applicable general terms and conditions.*

### 1. What is Alliance e-Amanah?

Alliance e-Amanah is a trust service, namely a Trust Fund, offered by Alliance Bank Malaysia Berhad in collaboration with Rakyat Trustee Berhad (RTB) as the Trustee, to ensure that the administration of a customer's estate can be carried out smoothly after death. The concept of trust encompasses values of confidence, integrity, and responsibility, requiring a person to act honestly, sincerely, and responsibly in safeguarding the interests of the party entrusted.

This Trust Fund is established through monthly or annual contributions by the customer and operates based on the concept of Tabarru', which is the principle of mutual assistance among participants through a collective fund used to support members facing misfortunes such as death, illness, or loss of assets. This concept aligns with Islamic values such as cooperation, mutual aid, and collective responsibility. In the implementation of this service, Alliance Bank acts as the Wakil (Agent/Wakalah) of Rakyat Trustee Berhad, where the bank is granted the authority (wakalah) to manage matters related to the Trust Fund within the scope of responsibilities agreed upon by the parties.

### 2. Who is eligible to subscribe to the Alliance e-Amanah?

- i. Individuals aged 18 to 79 years, according to the prescribed age eligibility limits.
- ii. Individuals who are eligible and able to make payments for the establishment of the Trust Fund through monthly or annual payment methods.
- iii. Customers must read, understand, and agree to all terms and conditions of the Alliance e-Amanah product before subscribing.

### 3. Can individuals with health conditions subscribe to the Alliance e-Amanah?

Customers can still subscribe to Alliance e-Amanah; however, Trust Fund benefits for pre-existing conditions are only payable after 12 months from the Product Effective Date, while benefits due to accidents take effect immediately.

### 4. What is the age limit for obtaining Trust Fund benefits under the Alliance e-Amanah?

For Total Permanent Disability, customers must be certified in that condition for at least 6 months, and the Trust Fund value will be held with RTB until death, with an acquisition age limit of up to 80 years, subject to terms and conditions.

### 5. Can I subscribe only to the Alliance e-Amanah, or must it be packaged with other inheritance products?

Customers can subscribe to Alliance e-Amanah as a standalone product, but it is recommended to prepare at least a Basic Will through Alliance e-Warisan to facilitate the estate administration process.

### 6. What are the payment methods allowed for subscribing to Alliance e-Amanah?

Alliance e-Amanah payments can be made either annually via FPX or monthly via e-Mandate for automatic deductions.

## 6. What is the monthly payment required for Trust Fund benefits under the Alliance e-Amanah Product?

The monthly payment for subscribing to this product starts as low as RM20 per month. The monthly or annual payment packages and Trust Fund Values are as follows:

MONTHLY/ANNUAL PAYMENT	TRUST FUND VALUE
RM20 per month / RM240 per year	RM20,000
RM40 per month / RM480 per year	RM40,000
RM60 per month / RM720 per year	RM60,000
RM80 per month / RM960 per year	RM80,000
RM100 per month / RM1,200 per year	RM100,000

## 7. What are the benefits of subscribing to the Alliance e-Amanah?

### i. Non-Estate Asset

This Trust Fund is not considered part of the estate and will be fully administered according to the terms stated in the Trust Deed (SIA).

### ii. Customer Benefits

The Trust Fund is designed to assist heirs in settling fees and costs of estate administration upon the customer's death. If there is any remaining fund, Rakyat Trustee Berhad (RTB) as the Trustee will:

- settle the customer's outstanding debts (if any); and/or
- distribute the remaining balance in trust to the heirs/beneficiaries named in the SIA.
- All fund administration is carried out by RTB in accordance with the terms and conditions of the SIA

### iii. Maximum Participation Age 79 Years and Fixed Monthly or Annual Payments

Customers can join from ages 18 up to a maximum of 79 years, while Trust Fund benefits can be received until age 80. Monthly or annual payments are fixed and do not vary based on age or health condition.

### iv. Affordable Payments with High Trust Fund Value

Customers can subscribe through packages starting from as low as RM20 per month, with Trust Fund values up to RM100,000, providing affordable and high-impact legacy protection.

## 8. What documents are required to subscribe to the Alliance e-Amanah?

The required documents are as follows:

- i. e-Registration for Alliance e-Amanah (completed online registration form);
- ii. A copy of the customer's valid Identification Card.

## 9. Shariah Concept for Alliance e-Amanah

Amanah	Amanah signifies a fundamental principle of trustworthiness, integrity, and responsibility. It's not just about keeping promises or being honest; it encompasses fulfilling obligations, acting with sincerity, and being accountable for one's actions, particularly in matters of trust and responsibility.
Takaful	Takaful means helping and protecting one another. It is a system where a group of people contribute money to a common fund, which is then used to support members who face difficulties, such as illness, death, or loss of property. Takaful follows Islamic principles and is based on values like mutual assistance, shared responsibility and cooperation
Wakalah	It refers to the delegation of responsibility by one person (the Muwakkil) to another person (the wakil), with an agreed fee (fi Wakalah) and specific terms, whereby the wakil is entrusted to carry out the delegated responsibilities.

## 10. For further information, contact us for a FREE consultation.

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