

**PRODUCT DISCLOSURE SHEET**

Dear Customer,

Please read this Product Disclosure Sheet (PDS) before you decide to take up the Biz-Xpress Card (BXC) debit card with Alliance Bank Malaysia Berhad ("ABMB" or "Bank"). Be sure to also read the general terms and conditions. Please seek clarification if you have any queries.

**ALLIANCE BANK**

Alliance Bank Malaysia Berhad 198201008390 (88103-W)

**Biz-Xpress Card (BXC)**

Date: \_\_\_\_\_

**1. What is this product about?**

BXC is a debit card product that allows business customers to conveniently deposit cash, withdraw cash, and make payments for business purchases or e-commerce securely through the Bank's self-service channels. We have two (2) types of business packages catered to your needs, as below:

Business Package	Features/Functionality
Deposit Only	<ul style="list-style-type: none"> <li>Restricted to deposit function via the Cash Deposit Machines and Cheque Express Machines only.</li> </ul>
Full Access High Limit	<ul style="list-style-type: none"> <li>Supports full account enquiry and cash withdrawal function via ATM, as well as deposit function via the Cash Deposit Machines and Cheque Express Machines</li> <li>Accepted for MyDebit payment in Malaysia only at merchants that accept MyDebit</li> <li>Accepted for Mastercard Debit payment at merchants that accept Mastercard Debit</li> <li>Accepted for e-commerce</li> <li>Cash withdrawal limit per card:               <ul style="list-style-type: none"> <li><b>Daily Maximum: RM8,000 per card</b></li> <li><b>Monthly Maximum: RM30,000 per card</b></li> </ul> </li> </ul>

You can link up to a maximum of six (6) business deposit accounts to a single BXC. When transacting via the Self-Service Terminals, you can select the account that you wish to withdraw cash from, deposit both cash and cheque into.

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

Card Issuance / Annual Fee	RM8.00 per card
Card Replacement Fee	RM8.00 per card
MEPS cash withdrawal at: i. Other local banks ii. Locally incorporated foreign banks	RM1.00 per transaction
Sales Draft Retrieval Fee	RM20.00 per copy
CIRRUS cash withdrawal	RM8.00 per transaction
CIRRUS balance inquiry	RM1.00 per transaction
Overseas Transactions Conversion Fee	Transactions made in foreign currency shall be converted to Ringgit Malaysia at the conversion rate and charge as determined by MasterCard or Visa and shall be inclusive of 1% foreign exchange conversion spread by Alliance Bank.

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

**3. What are the key terms and conditions?****Contactless Payment Terms**

- A fast, easy, convenient and secure payment method that allows you to complete transactions by tapping your card on a contactless-enabled terminal.
- The default contactless transaction limit in Malaysia is set at Ringgit Malaysia Two Hundred and Fifty (RM250.00). No PIN is required for any transactions up to Ringgit Malaysia Two Hundred and Fifty (RM250.00). For transactions exceeding Ringgit Malaysia Two Hundred and Fifty (RM250.00), you will be required to enter PIN for verification and authorisation.
- You have the choice to select the preferred limit for daily cumulative limit and transaction limits, subject to the Bank's maximum allowable limits.
- You can disable contactless feature and select your preferred contactless limits via any Alliance Bank Branches, ATMs or call Customer Service Centre at 03-56243888.

#### 4. What if I fail to fulfill my obligations?

You would not be liable for card-present unauthorised transactions which require PIN verification or signature verification or the use of a contactless BXC, PROVIDED YOU HAVE NOT:

- acted fraudulently
- delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of your BXC
- voluntarily disclosed the PIN to another person;
- recorded the PIN on your BXC or on anything kept in proximity with the BXC
- left your BXC or an item containing the BXC unattended in places visible and accessible to others; or
- voluntarily allowed another person to use your BXC.
- Legal action may be taken against you if you fail to fulfill your obligations.

You shall notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorized.

#### 5. What are the major risks?

- You should never disclose the details of your BXC or PIN number to other parties and should always keep them with you and take prudent measures or precautions to prevent the loss, misuse and/or abuse of your BXC details and your PIN number.
- If your BXC is lost or stolen, or your PIN number is compromised, or if you have suspected any unauthorised transaction has been carried out, you must notify us immediately at 03-5624 3888 to block your BXC.

#### 6. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondence reaches you in a timely manner. You may visit any of our branches to update your contact details accordingly.

#### 7. Where can I get assistance and redress?

- If there are any service-related queries or complaints, you may call us at +603 5516 9988 (Malaysia), from 8:00 a.m. to 10:00 p.m. daily.
- If your query or complaint is not satisfactorily resolved by us, you may contact BNMLINK or Financial Markets Ombudsman Service (FMOS) at:

##### **BNMLINK**

4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur.  
Tel.: 1-300-88-5465 (Malaysia) atau +603 2174 1717 (Overseas)  
Operating Hours: 9:00 a.m. – 5:00 p.m.  
(Monday – Friday except public holiday)  
Website: [bnm.gov.my/BNMLINK](http://bnm.gov.my/BNMLINK)

##### **Financial Markets Ombudsman Service (FMOS)**

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 public holiday)  
Website: <https://www.fmos.org.my>

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

For further assistance, please call our Business Banking Contact Centre or visit any Alliance Bank branches.

##### **Business Banking Contact Centre**

Tel.: 1300-80-3388 (Malaysia) / +603 5624 3888 (Overseas)  
Operating hours: 9:00am to 6:00pm  
(Monday – Friday except for public holiday)  
Email: [bbcc@alliancefg.com](mailto:bbcc@alliancefg.com)

##### **Bank Branches**

Operating Hours:  
9:15am to 4:15pm (Peninsular Malaysia)  
9:00am to 4:00pm (East Malaysia)  
(Monday – Friday except for public holiday)

#### **IMPORTANT NOTE:**

The information provided in this disclosure sheet is valid as at the date herein or until \_\_\_\_\_.