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"). 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 July 2026

1. What is Biz-Xpress Card (BXC)?

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 ABMB's self-service channels. We have two (2) types of business packages catered to your needs, as below:

Business Package	Features/Functionality
Deposit Only	• Restricted to deposit function via the Cash Deposit Machines and Cheque Express Machines only.
Full Access High Limit	• Full account enquiry via ATM, as well as deposit function via the Cash Deposit Machines and Cheque Express Machines • Cash withdrawal via ATMs worldwide • Local payment via MyDebit or Mastercard network, overseas payment via Mastercard network. • Accepted for e-commerce and recurring transaction

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. Know Your Obligations

It is your responsibilities to read these key terms:

a. Abide by the terms and conditions for the use of the BXC.
b. Take reasonable steps to keep your BXC, PIN, and security device secure at all times, even at place of your residence::
   i. To not disclose the PIN or security codes to any other person;
   ii. To not allow any other person to use your BXC;
   iii. To not disclose the details of your BXC to a third party except to facilitate payment and purchase authorisation or to provision the BXC on a mobile wallet;
   iv. To not record or write down your PIN or security credentials on the BXC, or on anything kept in close proximity with the BXC;
   v. To not use a PIN or security credential that is predictable and can be easily associated to you such as birth date, identity card, passport, driving license or contact number; and
   vi. keep your security device secure at all times.
c. Notify ABMB as soon as reasonably practicable after having discovered that your BXC is lost, stolen, an unauthorised transaction has occurred or the PIN and security credentials may have been compromised;
d. Notify ABMB immediately upon receiving a transaction alert if the transaction was unauthorised;
e. Notify ABMB immediately of any change in your contact number/details to ensure that all correspondence and transaction alert reach you in a timely manner;
f. Use your BXC responsibly, including not using the card for unlawful activity; and
g. Check the account statement periodically and report any discrepancy wihtout undue delay.
h. The following fees and charges are applicable to BXC:

Card Issuance / Annual Fee	RM8.00 per card
Card Replacement Fee	RM8.00 per card *(For card loss / damage caused by cardholder's negligence)*
MEPS cash withdrawal at: i. Other local banks ii. Locally incorporated foreign banks iii. Non-bank operated ATMs	 Waived Waived RM1.00 per transaction
MyDebit Cash Out Fee	RM0.50 per transaction
CIRRUS Cash Withdrawal	RM8.00 per transaction
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 ABMB.

It is your responsibility to:

Read and understand the **key terms** in the contract before you sign it.

Keep your **PIN and security credentials secure** at **all times**. **Do not** disclose your **credentials** to any person.

Contact us immediately, after having discovered the loss or unauthorised use of your card.

3. Know Your Risks

You may be **liable** for card-present unauthorized transaction or cash withdrawal which require PIN verification or signature verification or the use of a contactless BXC, if you have:

a) acted fraudulently;
b) delayed in notifying ABMB as soon as reasonably practicable after having discovered the loss or unauthorized use of your BXC;
c) voluntarily disclosed the PIN to another person or allow another person to use your BXC;
d) recorded the PIN on your BXC, or on anything kept in close proximity with your BXC;
e) left your BXC or an item containing your BXC unattended in places visible and accessible to others;
f) refused to cooperate with ABMB in investigation; or
g) failed to carry out obligations informed by ABMB.

4. Other Key Terms

a. Overseas transactions and card-not-present (CNP) transaction

Your BXC is blocked from being used for overseas transaction and CNP transaction such as online purchases or telephone orders, which are not authenticated via strong authentication method. You must opt-in before you can use your BXC for overseas and CNP transactions at any Alliance Bank branch.

b. Overseas ATM cash withdrawal

Overseas ATM cash withdrawal your BXC is blocked from overseas ATM cash withdrawal by default. You may opt in at any Alliance Bank branch or ATM.

c. 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 released within three (3) days and the actual transaction amount for the petrol transaction will be debited from your deposit account.

d. Contactless Functionality

- 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.
- For new, replacement or renewal BXC, you are required to use your BXC for PIN transaction first before starting to make contactless payment.
- You can disable contactless function at any Alliance Bank Branch or ATM.

e. MyDebit Cash Out Functionality

- 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.

f. Card Limits

	Purchase Limit	**ATM Limit**
Daily limit	RM8,000 per card	RM8,000 per card
Monthly limit	RM30,000 per card	RM30,000 per card

Note:
1. Purchase limit includes retail purchases made via Mastercard payment network.
2. ATM limit includes ATM cash withdrawal and retail purchases made via MyDebit payment network.

g. You must notify us immediately upon receiving transaction alert if the transaction was not authorized by you; and when there is a change in your contact number.

h. If you fail to abide by the terms and conditions of your BXC, we have the right to terminate your BXC.

If you have any questions or require assistance on your BXC, you can:

Call us at:
03-5624 3888

Visit us at:
https://www.alliancebank.com.my/business/SME/Cards/Alliance-Biz-Xpress-Card

Email us at:
bbcc@alliancefg.com

Contact our business relationship managers at any of our nearest Branches/Banking Business Centers

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

BNMLINK	**Financial Markets Ombudsman Service (FMOS)**
4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.	Level 14, Main Block, Menara Takaful Malaysia No.4, Jalan Sultan Sulaiman 50000 Kuala Lumpur.
Tel.: 1-300-88-5465 (Malaysia) or +603 2174 1717 (Overseas)	Tel.: +603 2272 2811
Website: bnm.gov.my/BNMLINK	Website: https://www.fmos.org.my