

BUSINESS CREDIT CARD

Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up Business Credit Card. The final terms and conditions will be documented in the Letter of Offer and Loan Agreements.)

<p>PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to take up the Business Credit Card. The final terms and conditions will be documented in the Letter of Offer and Loan Agreements.)</p>	<p>ALLIANCE BANK MALAYSIA BERHAD</p> <p>BUSINESS CREDIT CARD</p> <p>DATE:</p>
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1. What is this product about?

Business Credit Card is a credit card facility with a line of credit granted by us to you as working capital and convenient payment tool. Any amount of the credit utilised by you thereunder has not been settled in full on or before the due date, the unsettled amount will be subject to finance charges. There are three (3) types of cards available, namely Mastercard Business Platinum Card, Visa Platinum Business Credit Card and Visa Infinite Business Credit Card.

2. What are the application options available to me?

- Assignment of credit limit is subject to Bank's credit evaluation and customer repayment capacity.
- There are two (2) options available, which are Fully Cash-Backed and Full Documents.

Options	Fully Cash-Backed	Full Documents
Credit Limit	As per Fixed Deposit pledged amount	Maximum RM250,000 (no minimum)
Document Requirement	<p><u>Sole Proprietor/ Partnership/ Limited Liability Partnership</u></p> <ul style="list-style-type: none"> - Photocopy of IC (Sole Proprietor or Partners) - SSM Statutory Documents (i.e. Form A, B or D) <p><u>Private Limited (Sdn Bhd)</u></p> <ul style="list-style-type: none"> • Photocopy of IC (Directors and/or Guarantors) • SSM Statutory Documents (i.e. Form 9, 24, 44, 49 & M&A (or its equivalent under Companies Act 2016)) • Latest Annual Return (should there be any change to the paid-up capital and/or shareholdings) 	<p><u>Sole Proprietor/ Partnership/ Limited Liability Partnership</u></p> <ul style="list-style-type: none"> - Photocopy of IC (Sole Proprietor or Partners) - SSM Statutory Documents (i.e. Form A, B or D) - Latest 6 months Bank Statement - Latest 2 years Tax Return form (i.e. Form B) & Receipt - Latest 2 years Management Account <p><u>Private Limited (Sdn Bhd)</u></p> <ul style="list-style-type: none"> • Photocopy of IC (Directors and/or Guarantors) • SSM Statutory Documents (i.e. Form 9, 24, 44, 49 & M&A (or its equivalent under Companies Act 2016)) • Latest Annual Return (should there be any change to the paid-up capital and/or shareholdings) • Latest 6 months Bank Statement • Latest 2 years Audited Account + Management Account
Years in Business	-	Minimum 3 years

3. What do I get from this product?

- Card Feature:-

Card Type	Card Feature						
	Feature A				Feature B		
VISA Visa Infinite Business Credit Card	<ul style="list-style-type: none"> • Cash Back: 				<ul style="list-style-type: none"> • 2x Timeless Bonus Points for every RM1 spent overseas. • 1x Timeless Bonus Points for every RM1 spent locally. Complimentary lounge access and 0% Flexi Payment Plans: 		
	Monthly Spend Tier	Cashback	Complimentary Lounge Access	0% Flexi Payment Plan Tenure	Monthly Spend Tier	Complimentary Lounge Access	0% Flexi Payment Plan Tenure
	RM1 – 10,000	0.25%	0	3 months	RM1 – 10,000	0	3 months
	RM10,001 – 100,000	0.5%	1	6 months			
	RM100,001 – 200,000	0.8%	2	9 months			

	<table border="1"> <tr> <td>RM200,001 – 300,000</td> <td>1.5%</td> <td>3</td> <td>12 months</td> </tr> </table> <ul style="list-style-type: none"> 26 Days Interest-Free Repayment Period. 	RM200,001 – 300,000	1.5%	3	12 months	<table border="1"> <tr> <td>RM10,001 – 100,000</td> <td>1</td> <td>6 months</td> </tr> <tr> <td>RM100,001 – 200,000</td> <td>2</td> <td>9 months</td> </tr> <tr> <td>Above RM200,000</td> <td>3</td> <td>12 months</td> </tr> </table> <ul style="list-style-type: none"> 26 Days Interest-Free Repayment Period. 	RM10,001 – 100,000	1	6 months	RM100,001 – 200,000	2	9 months	Above RM200,000	3	12 months																		
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MASTERCARD Mastercard Business Platinum Card	<ul style="list-style-type: none"> Cash Back: 0.25% capped at RM500 per month 26 Days Interest-Free Repayment Period. 	<ul style="list-style-type: none"> 13% Cash Rebate on Interest Paid on the 13th Month*. *Subject to Cardholder's prompt payment record for the past 12 months. 20 Days Interest-Free Repayment Period. 																															

Cashback

The Alliance Bank Cashback Programme (“The Cashback Programme”) is subject to the following Terms and Conditions (“The Cashback Programme’s Terms”) and to the Alliance Bank Visa/Mastercard Business Credit Cardholder Agreement.

- a) Cashback on retail purchases (except for Instalment Payment Plan, Flexi Payment Plan, Cash Advance, Balance Transfer, Fast Cash, Fees and Charges such as Finance Charges, Late Charges, Annual Fees imposed by the Bank, Reversed, Disputed Split and/or Void Transactions) that are posted in the Bank’s system at the rates and/or tiers determined by the Bank.
- b) The Cashback will be credited to the Principal Cardholder’s Credit Card Account in the following month’s Statement of Account in respect of their Card(s) and is based on spending incurred by both the Principal and/or Supplementary Cardholder(s). If the Cardholder(s) fail to make the minimum payment due by the Due Date mentioned in the previous month’s Statement of Account, cashback earned for the current month will not be posted into the Principal Cardholder’s Credit Card Account.
- c) To be eligible for the Cashback, the Credit Card must at all times (i) be valid, in good credit standing and not be in breach of The Cashback Programme’s Terms; and (ii) not be terminated or closed or be made subject to any attachment, adverse orders made by Court or any authorities sanctioned by laws, delinquent and/or invalid or cancelled as may be determined by ABMB in order to be entitled for the Cashback.
- d) Cashback will not be awarded for retail spending RM300,001 and above for Visa Platinum Business Credit Card and Visa Infinite Business Credit Card.
- e) Cashback is non-transferable and cannot be exchanged for cash.
- f) The Bank reserves the right to vary, add or delete The Cashback Programme’s Terms herein at any time with prior notice to the Cardholder and/or to discontinue or cancel The Cashback Programme at its absolute discretion.

Timeless Bonus Points (TBP)

The Alliance Bank Rewards Programme is subject to the following Terms and Conditions (“The Rewards Programmes’ Terms”). The Rewards Programme’s Terms herein should be read in conjunction with the Timeless Rewards’ Terms and Conditions and the Alliance Bank Visa/Mastercard Business Credit Cardholder Agreement.

- a) The Rewards Programme awards Cardholders with Timeless Bonus Points (“TBP”) on retail purchases (except for Cash Advance, Balance Transfer, Fast Cash, Fees and Charges such as Finance Charges, Late Charges, Annual Fees imposed by the Bank, Reversed, Disputed Split and/or Void Transactions) at the rates and/or tiers determined by the Bank.
- b) TBP is awarded for every Ringgit Malaysia transacted i.e. RM1 = 1TBP. The TBP earned will be rounded down to the nearest ten as illustrated below. The minimum TBP to be posted into Cardholder’s Credit Card Account in each statement cycle is 10TBP.

	Example 1	Example 2	Example 3	Example 4
Total TBP earned in statement cycle	1,288	115	1,054	8
Total TBP posted into credit card statement	1,280	110	1,050	0

- c) TBP will not be awarded for Petrol Service Stations and Government Agency Services.
- d) TBP will be credited to the Principal Cardholder’s Card account in the following month’s Statement of Account and is based on spending incurred by both the Principal and/ or Supplementary Cardholder(s). If the Cardholder(s) fail to make the minimum payment due by the Due Date mentioned in the previous month’s Statement of Account, TBP earned for the current month will not be posted into the Principal Cardholder’s Credit Card Account.
- e) To be eligible for the Timeless Bonus Points, the Credit Card must at all times (i) be valid, in good credit standing and not be in breach of The Rewards Programmes’ Terms; and (ii) not be terminated or closed or be made subject to any attachment, adverse orders made by Court or any authorities sanctioned by laws, delinquent and/ or invalid or cancelled as may be determined by ABMB in order to be entitled for the Timeless Bonus Points.
- f) TBP is non-transferable and cannot be exchanged for cash.
- g) The Bank reserves the right to vary, add or delete The Rewards Programme’s Terms herein at any time with prior notice to the Cardholder and/ or to discontinue or cancel The Rewards Programme.

Complimentary Lounge Access

- a) Complimentary Lounge Access is applicable to Visa Infinite Business Credit Cardholders and Visa Platinum Business Credit Cardholders only.
- b) The details of the Complimentary Lounge Access are as follows:

Monthly Spend Tier	Visa Infinite Business	Visa Platinum Business	Locations
	Entitlement Per Month		
RM1 – 10,000	0	0	Plaza Premium Lounge Worldwide Travel Club Lounge
RM10,001 – 100,000	1	0	
RM100,001 – 200,000	2	1	
Above RM200,000	3	2	

Note:

- The Complimentary Lounge Access for Visa Infinite Business is capped at 9 times at Plaza Premium Lounge and 9 times at Travel Club Lounge per calendar year.
- The Complimentary Lounge Access for Visa Platinum Business is capped at 6 times at Plaza Premium Lounge and 6 times at Travel Club Lounge per calendar year.
- Cardholders may carry forward their unutilised entitlement to the subsequent months, subject to the total capping per calendar year.
- In the event the Cardholders utilise the entitlement but do not meet the stipulated monthly spend tier (based on statement balance) and/or exceed the total capping per calendar year, the Bank will charge the Cardholders USD30 per entry for Plaza Premium Lounge

utilisations and/or RM131 per entry for Travel Club Lounge utilisation. This charge will be reflected in the respective Cardholders statement within 2 statement cycles from the date of the lounge access utilisation.

0% Flexi Payment Plan (0% FPP)

- a) 0% FPP is applicable to Visa Infinite Business Credit Cardholders and Visa Platinum Business Credit Cardholders only.
 b) The details of the 0% FPP are as follows:

Monthly Spend Tier	Visa Infinite Business	Visa Platinum Business
	0% FPP Tenure (in months)	
RM1 – 10,000	3	3
RM10,001 – 100,000	6	
RM100,001 – 200,000	9	6
Above RM200,000	12	

c) The minimum conversion amount for 0% FPP is RM5,000. Cardholders may contact the Bank to request for the 0% FPP conversion and the applicable tenure will be advised based on the preceding month's statement balance.

Interest-Free (Finance Charges-Free) Repayment Period

- a) If all amounts owed fully paid on time, Cardholder will enjoy 20-26 days finance charges free period from the date of the Statement of Account (depending on card type)
 b) Else, finance charges on the retail transactions will be calculated from the posting date of the respective transactions.
 c) No interest free period to Balance Transfer or Cash Advances.
 d) As the Principal Cardholder, you are liable to all transactions incurred by the Supplementary Cardholder.

• **Finance Charges:-**

Interest Charged	<ul style="list-style-type: none"> Imposed on outstanding amount after payment due date. Tiered interest rate is applied based on Cardholder's past 12 months repayment track record: Tier 1 – 15% per annum or 8.88% per annum (for Visa Platinum Business Credit Card only): Prompt payment for last 12 months. Tier 2 – 17% per annum: Prompt payment for at least 10 months. Tier 3 – 18% per annum: Those who cannot fulfil Tier 1 and 2.
Cash Advance	<ul style="list-style-type: none"> Cash Advance Fee of 5% of the amount advanced or RM15, whichever is higher, is charged on the date the Cash Advance is made. 18% per annum of cash advance amount, calculated on daily basis from transaction date until full repayment date. The daily cash withdrawal limit is up to 75% of the Cardholder's prescribed credit limit subject however to: <ul style="list-style-type: none"> (i) the applicable daily withdrawal limit of any ATM of the Bank or of any other bank or institution with whom the Bank has an arrangement(s) for the use of the ATM of the said bank or institution in the case of cash withdrawal through an ATM; AND (ii) the cash withdrawal at any one time not causing the aggregate outstanding balance of the Cardholder's obligation to the Bank to exceed the Cardholder's prescribed credit limit. The formula used for computation of the Finance Charge(s) on Cash Advance and outstanding Retail Transaction balance is as follows: $f = (B) \times (P/D) \times (R)$ $F = \text{SUM}(f)$ Where <ul style="list-style-type: none"> F is the total Finance Charge(s) imposed for the month SUM (f) is the sum of all Finance Charge(s) computed on the different Balances on which the Finance Charge(s) may be imposed over the applicable period during the month f is the Finance Charge(s) for a particular balance 'B' computed over the period of 'P' days B is the outstanding balance that is imposed with Finance Charge(s) P is the respective interest bearing period in days during which the Finance Charge(s) is imposed on the balance 'B' D is the number of days used as the base for the annual rate R is the nominal Finance Charge(s) annual rate then prevailing

4. What are my obligations?

- a) Cardholder is required to open a Business Current Account upon accepting card approval.
 b) Minimum monthly repayment: 5% of the outstanding balance or a minimum of RM50, whichever is higher.

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

Fees and Charges	Card Type	Charge on Company/ Principal	Charge on Nominee/ Supplementary
Annual Fee (First year waived)	VISA Visa Infinite Business Credit Card	Not Applicable	RM100
	VISA Visa Platinum Business Credit Card	RM0	RM0
	MASTERCARD Mastercard Business Platinum Card	Company: Free for Life Principal: RM438	RM188
Annual Fee Waiver & Conditions (Without SME Financing Facility in Alliance Bank)	Card Type	Condition 1: Minimum spend* per annum	Condition 2: Minimum number of swipes per annum
	VISA Visa Infinite Business Credit Card	RM12,000	12
	VISA Visa Platinum Business Credit Card	Not Applicable	Not Applicable
	MASTERCARD Mastercard Business Platinum Card	Not Applicable	Not Applicable

*Only for retail transactions, excluding Cash Advance, Fast Cash and FlexiPay transactions.

Note: First year Annual Fee is waived. Thereafter, Annual Fee Waiver is applicable when either Condition 1 or Condition 2 is met and the credit cardholder promptly pay at least minimum amount due before the payment due date for the preceding 12 months.

Annual Fee Waiver & Conditions (With SME Financing Facility in Alliance Bank)	<ul style="list-style-type: none"> Annual fee waiver offered to customers throughout the tenure of the financing provided the financing is/are active You must maintain a performing SME Financing with us at all times and upon acceptance of our Alliance Bank Credit Card, you agree to be bound by the Alliance Bank Business Credit Card Agreement. In the event your SME Financing is classified as a Non Performing Loan or your Home Financing is fully settled or redeemed, the Bank may at its discretion cancel the Credit Card or charge you the annual fees accordingly, i.e. you will no longer be entitled to the annual fee waiver.
Cash Advance Fee	<ul style="list-style-type: none"> 5% of the amount advanced or RM15, whichever is higher, is charged on the date the Cash Advance is made. Cash withdrawal limit is up to 75% of the Cardholder's prescribed credit limit
Card replacement fee (lost/ stolen card)	RM50 per card.
Overseas transaction conversion fee	Foreign currency transactions are first converted to US Dollars through VISA International/ Mastercard Worldwide, then subsequently converted to Ringgit Malaysia on the date of the transactions at the conversion rate plus an administrative cost of 1.0%.
Additional Paper Statement Request Fee	RM5 per statement.
Service tax	RM25 for Principal Card and RM25 for Supplementary card Please refer to the Fees and Charges on our website for the latest update: https://www.alliancebank.com.my
Stamp duty	As prescribed under Stamp Duty Act 1949

Note:- Unless otherwise specified herein, our fees 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, the Bank shall be entitled to recover such taxes from you.

6. What if I fail to fulfil my obligations?

a) Late payment penalty:

- If Cardholder fails to pay the Minimum monthly repayment by the Payment Due Date, a late payment charge of one per centum (1%) on the Current Balance or RM10, whichever is higher (subject to a maximum of RM100.00 only) shall be debited to the Credit Card account.
 - If partial payment, minimum payment or no payment is made after Payment Due Date, finance charges mentioned in Clause 2 will be imposed from the day transaction is posted to the credit card account.
- b) Right to set-off:
- The Bank has the right to set-off any credit balance in your account maintained with us against any outstanding balance in this loan account
- c) Liability for unauthorised transactions:
- Cardholder would not be liable for card-present unauthorised transactions which require personal identification number (“PIN”) verification or signature verification or the use of a contactless Credit Card, PROVIDED Cardholder has not:
 - acted fraudulently;
 - delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of your card;
 - voluntarily disclosed the PIN to another person or any third party;
 - recorded the PIN on Cardholder’s card or on anything kept in close proximity with the card;
 - left the card or an item containing the card unattended in places visible and accessible to others; or
 - voluntarily allowed another person to use the card.
- d) For the avoidance of doubt, Cardholder is expected to exercise due care in safeguarding the card even at place of Cardholder’s residence.
- e) Cardholder shall notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorised.
- f) If fail to abide by any terms or conditions set out by the Bank for the use of the card, the Bank will have the right to revoke/ terminate the card.

7. What if I fully settle the balance before its maturity (for Fast Cash or Balance Transfer plan)?

No Exit Fee will be charged if you settle the remaining balance of the Balance Transfer or Fast Cash instalments before its maturity date.
However, any paid interest charged will not be refunded.

8. What are the major risks?

- By paying the minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when charging your Card.
- If you use your Card to make repayment for other financing, it may cost you more.
- The finance charges imposed on the outstanding balance for your Card is based on a tiered pricing structure in accordance to your repayment history.
- If you have problems paying for your Card balances, contact us early to discuss repayment alternatives. You may contact us at [any of our nearest Branches/ Banking Business Centres](#).
- You should notify us immediately after having found that your Card is lost, stolen, unauthorised transactions had occurred.

10. Do I need a collateral or guarantor?

- Collateral: Generally no collateral is required, except Fully Cash-Backed facility may require fixed deposit as security, subject to discretion and credit evaluation by the Bank.
- Guarantor: Subject to discretion and credit evaluation by the Bank.

11. 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 correspondences reach you in a timely manner.
- You may contact our business relationship managers at any of our nearest Branches/ Banking Business Centres or contact us at 1300-88-3233

12. Where can I get assistance and redress?

- If you have difficulties in making repayments, you should contact us at the earliest possible to discuss repayment alternatives. You may contact us at:

Alliance Bank SME Collection Department
Address : Alliance Bank Malaysia Berhad
Menara Multi-Purpose, Level 36,
No 8 Jalan Munshi Abdullah,
50100 Kuala Lumpur

Tel. : 03-5516 9988
Email : SMECG@alliancefg.com
Website : www.alliancebank.com.my

- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at:

Address : Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail,
50250 Kuala Lumpur.

Tel. : 03-2616 7766
Email : enquiry@akpk.org.my
Website : www.akpk.org.my

- If you wish to complain on the products or services provided by us, you may contact us at:

Alliance Bank Contact Centre
Address: 3 Alliance, Level 1,
3, Jalan SS15/2A,
47500 Subang Jaya, Selangor

Tel. : 03-5516 9288
Fax : 03-5516 9388
Email : info@alliancefg.com
Website : www.alliancebank.com.my

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK or Ombudsman for Financial Services (OFS) at:

Address : Block D, Bank Negara Malaysia
Jalan Dato' Onn, 50480 Kuala Lumpur

Tel. : 1-300-88-5465
Fax : 03-2174 1515
Email : bnmtelink@bnm.gov.my

Ombudsman for Financial Services
Address : Level 14, Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

Tel. : 03-2272 2811
Fax : 03-2272 1577
Email : enquiry@ofs.org.my

12. Where can I get further information?

- Should you require additional information about our facilities and services, you may contact our business relationship managers at [any of our nearest Branches/ Banking Business Centres](#) or refer to our website at www.alliancebank.com.my.

13. Other type of Product packages available

You may refer to our website at www.alliancebank.com.my for other SME financing packages:

- For purpose of purchasing equipment/ machinery.
- For purpose of purchasing property/ business premises.
- For purpose of working capital.

All calculations and information above for illustration purpose only.

Disclaimer:- The actual amount of financing, tenure and interest rate to be provided by the Bank is dependent upon credit evaluation. The transmission of this Product Disclosure Sheet to you does not create any obligation by the Bank to grant you any facilities.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT MAKE PROMPT REPAYMENTS ON YOUR CREDIT CARD BALANCES