

BUSINESS CREDIT CARD

Product Disclosure Sheet

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Alliance Bank Credit Card. Please read this PDS before you submit your application for an Alliance Bank Business Credit Card.



ALLIANCE BANK

Alliance Bank Malaysia Berhad 198201008390 (88103-W)

ALLIANCE BANK MALAYSIA BERHAD

DATE: Updated 2026 January

1. What is Alliance Bank Business Credit Card?

- Business Credit Card is a credit card facility with a line of credit granted by the Bank to you as working capital and convenient payment tool.
- Any amount utilized on the credit card which is not settled in full on or before the due date will be subject to finance charges.
- There are 3 available card types: Mastercard Platinum Business Credit Card, Visa Platinum Business Credit Card, and Visa Infinite Business Credit Card.

2. Know Your Obligations

It is your responsibility to read these key terms to understand your obligations:

- Cardholders are required to open a Business Current Account upon accepting card approval.
- Outstanding balance (inclusive of Cash Advance) minimum monthly repayment: 5% of the outstanding balance or a minimum of RM50, whichever is higher.
- Monthly instalment repayment(s): Corresponding monthly instalment amount(s)

Notes:

- If all amounts owed are fully paid on time, cardholder will enjoy 20 – 26 days finance charges free period from the date of Statement of Account based on card type. Otherwise, finance charges on retail transactions will be calculated from the posting date of respective transactions
- There is no interest-free period to Balance Transfer or Cash Advances
- As the Principal Cardholder, you are liable for all transactions incurred by Supplementary Cardholders
- The fees and charges that you may incur and have to pay are as below:

Fees and Charges		Amount	
Annual Fee (Waived for 1 st year)	Card Type	Charge on Company / Principal Card	Charge on Nominee / Supplementary Card
	Mastercard Platinum Business Credit Card	Company: Free for Life Principal: RM438	RM188
	Visa Platinum Business Credit Card	RM0	RM0
	Visa Infinite Business Credit Card	RM0	RM100
Interest Charges on Outstanding Amount	Imposed on outstanding amount after payment due date. Tiered interest rate applied based on Cardholder's past 12 months repayment track record: <ul style="list-style-type: none"> Tier 1 – 15% per annum or 8.88% per annum (for Visa Platinum Business Credit Card only) if prompt payment made for last 12 months. Tier 2 – 17% per annum if prompt payment made for at least 10 months. Tier 3 – 18% per annum if unable to fulfill Tier 1 and 2. 		
Overseas Transaction Conversion Fee	<ul style="list-style-type: none"> 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 1% administrative cost on overseas transaction. 		
Cash Advance Charges	Below charges imposed upon utilization of Cash Advance feature: <ul style="list-style-type: none"> 5% of cash advance amount or RM15 (whichever higher) on date Cash Advance is made Interest charge of 18% per annum of Cash Advance amount, calculated on daily basis from transaction date until full repayment date 		
Plaza Premium Lounge and Travel Club Lounge Utilization	If monthly tier spend is not met and / or exceeded total entitlement per calendar year: <ul style="list-style-type: none"> USD30 per entry for Plaza Premium Lounge RM131 per Travel Club Lounge utilization 		
Card Replacement Fee	RM50 per card (for lost or stolen card)		
Additional Paper Statement Request Fee	RM5 per statement		
Service Tax	<ul style="list-style-type: none"> RM25 for Principal Card RM25 for Supplementary Card 		
Stamp Duty	As prescribed under Stamp Duty Act 1949		

- For details, please refer to Business Credit Card Terms and Conditions or <https://www.alliancebank.com.my>
- 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.

3. Know Your Risks

- a) What happens if you ignore your obligations?
- 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.
 - 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.
 - 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 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.
 - Cardholder is expected to exercise due care in safeguarding the card even at place of Cardholder's residence.
 - Cardholder shall notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorized.
 - If you 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.
- b) By paying the minimum monthly repayment, the interest amount and time taken to settle the full amount will increase.
- c) If you use your Card to make repayment for other financing, it may cost you more.

4. Other Key Terms

- a) 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.
- b) If you face payment issues, contact us early to discuss repayment alternatives.
- c) You should notify us immediately after having discovered the loss or unauthorized use of your credit card.
- d) It is important that you inform the Bank of any change in your contact details to ensure that all transaction alerts and correspondences reach you in a timely manner.
- e) All calculations and information above for illustration purposes only.
- f) *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.*

If you have any questions or require assistance on your Alliance Bank Business Credit Card, you can:



Call us at:
1300-88-3233



Visit us at:
<https://www.alliancebank.com.my/business/SME/Cards>



Email us at:
bbcc@alliancefg.com



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

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