

Type of Document	Policy
Required For	Approval
Data Classification	For Internal Use Only



ALLIANCE BANK

HUMAN RESOURCE EMPLOYMENT POLICY

*Performance & Rewards
1 January 2023*

**HUMAN RESOURCE EMPLOYMENT POLICY****Reviewed By:**

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Last approval date by GNRC/ Board of Directors:
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A SUMMARY OF CHANGES TO THE EXISTING DOCUMENT			
No	Existing	Revised	Remarks/ Reasons of Change
1.	<p>2.5 Suspension of Contract of Service</p> <p>b) However, on a case – to – case basis, the Bank at its entire discretion may favourably consider providing medical benefits for self only (excluding bonus, family medical benefits, dental & optical for self & family, birthday day off, etc.) to a Management Staff who is granted Unpaid Leave on compassionate grounds e. g. a Management Staff who has fully utilised his leave entitlement but requires leave to take care of his sick parents, children etc. or to rest and undergo further medical treatment due to an accident or on other reasons of compassionate nature.</p>	<p>2.5 Suspension of Contract of Service</p> <p>b) However, on a case – to – case basis, the Bank at its entire discretion may favourably consider providing medical benefits for self only (excluding bonus, family medical benefits, flexible benefit, birthday day off, etc.) to a Management Staff who is granted Unpaid Leave on compassionate grounds e. g. a Management Staff who has fully utilised his leave entitlement but requires leave to take care of his sick parents, children etc. or to rest and undergo further medical treatment due to an accident or on other reasons of compassionate nature.</p>	Amended to reflect the change from Dental & Optical for Self & Immediate Family to Flexible Benefit
2.	<p>4.3.5 Prolonged Illness</p> <p>h) A Management Staff who is on approved prolonged illness leave shall not be entitled to any salary adjustment, bonus and other benefits, except for his own medical benefits (excluding family's medical benefits, dental and optical for self and family) for the duration of his prolonged illness leave.</p>	<p>4.3.5 Prolonged Illness</p> <p>h) A Management Staff who is on approved prolonged illness leave shall not be entitled to any salary adjustment, bonus and other benefits, except for his own medical benefits (excluding family's medical benefits, flexible benefit) for the duration of his prolonged illness leave.</p>	Amended to reflect the change from Dental & Optical for Self & Immediate Family to Flexible Benefit

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A SUMMARY OF CHANGES TO THE EXISTING DOCUMENT																	
No	Existing	Revised	Remarks/ Reasons of Change														
3.	<p>4.6.8 Dental & Vision For Self & Immediate Family</p> <p>a) The Bank shall pay the cost of dental & vision expenses for the Management Staff and their immediate family members from any registered dental practitioner and / or ophthalmologist / optometrist / optician as follows:</p> <p>i) The Management Staff immediate family members are defined as follows:-</p> <p>ii) legal spouse and children age 21 years and below attending full time education. In the event a Management Staff has more than one legal spouse, he shall nominate only one of them for the purpose of this benefit.</p> <p>iii) “Children” will include legally adopted children, step children and children by different spouse of the Management Staff.</p> <p>iv) Immediate family members exclude parents or siblings.</p> <p>b) All claims shall be on reimbursement basis and on a non-cumulative basis.</p>	<p>4.6.8 Flexible Benefit</p> <p>Flexible benefit aimed to provide Management Staff access to well-being care and personal development, covering the following flexible benefit categories:</p> <table><tr><th>Wellness</th><th>Self Development</th></tr><tr><td>For Self & Immediate Family: a. Dental & Optical</td><td>For Self only: a. Personal development or enrichment courses</td></tr><tr><td>For Self only: b. Ergonomics living c. Wellness programmes d. Sporting equipment</td><td>b. Professional bodies subscription c. Books, magazines, journals (including electronic version)</td></tr></table> <p>All claims shall be on reimbursement basis and on a non-cumulative basis.</p> <p>4.6.8.1 Entitlement</p> <table><tr><th>Grade</th><th>Maximum Limit per annum (RM)</th></tr><tr><td>Executive Vice President & Above</td><td>850</td></tr><tr><td>Vice President to Senior Vice President</td><td>750</td></tr><tr><td>Assistant Vice President & Below</td><td>600</td></tr></table> <p>4.6.8.2 Wellness</p> <p>a) Dental & Vision for Self & Immediate Family</p> <p>The Bank shall pay the cost of dental and optical expenses for the Management Staff and their Immediate family members from any registered dental practitioner and/or ophthalmologist/optometrist / optician as follows:</p> <p>i) legal spouse and children age 21 years and below attending full time education. In the event a Management Staff has more than one legal spouse, he shall nominate only one of them for the purpose of this benefit.</p>	Wellness	Self Development	For Self & Immediate Family: a. Dental & Optical	For Self only: a. Personal development or enrichment courses	For Self only: b. Ergonomics living c. Wellness programmes d. Sporting equipment	b. Professional bodies subscription c. Books, magazines, journals (including electronic version)	Grade	Maximum Limit per annum (RM)	Executive Vice President & Above	850	Vice President to Senior Vice President	750	Assistant Vice President & Below	600	<p>Approved by GNRC on 12 December 2022.</p> <p>This is an expansion of the Dental & Vision For Self and Family benefit to take effect from 1 January 2023.</p>
Wellness	Self Development																
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Executive Vice President & Above	850																
Vice President to Senior Vice President	750																
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3.	<p>Con't</p> <p>c) Entitlement</p> <table><tr><th>Grade</th><th>Maximum Limit per annum (RM)</th></tr><tr><td>Executive Vice President & Above</td><td>850</td></tr><tr><td>Vice President to Senior Vice President</td><td>750</td></tr><tr><td>Assistant Vice President & Below</td><td>600</td></tr></table> <p>d) Dental Expenses covers:</p> <ul style="list-style-type: none">i) Extractionii) Scalingiii) Fillingiv) Curative Treatment e.g. gum treatment and root canallingv) Crowning <p>However, the Bank shall not pay for dentures, braces, tooth implants etc.</p> <p>e) Vision Expenses</p> <ul style="list-style-type: none">i) Management Staff may undergo an eye examination by an ophthalmologist, optometrist or registered optician as and when problems develop. If after such examination, the Management Staff is recommended to wear spectacles or contact lenses, the Bank shall reimburse the cost of such spectacles or contact lenses.ii) If the Management Staff is already bespectacled or using contact lenses and is recommended to change his lenses, the Bank shall reimburse the cost of such lenses / spectacles.	Grade	Maximum Limit per annum (RM)	Executive Vice President & Above	850	Vice President to Senior Vice President	750	Assistant Vice President & Below	600	<ul style="list-style-type: none">ii) "Children" will include legally adopted children, step children and children by different spouse of the Management Staff.iii) Immediate family members exclude parents and siblings. <p>Dental Expenses covers:</p> <ul style="list-style-type: none">i) Extractionii) Scalingiii) Fillingiv) Curative Treatment e.g. gum treatment and root canallingv) Crowning <p>Exclusion:</p> <p>Dentures, braces, tooth implants, etc.</p> <p>Optical Expenses</p> <ul style="list-style-type: none">i) Management Staff may undergo an eye examination by an ophthalmologist, optometrist or registered optician as and when problems develop. If after such examination, the Management Staff is recommended to wear spectacles or contact lenses, the Bank shall reimburse the cost of such spectacles or contact lenses.ii) If the Management Staff is already bespectacled or using contact lenses and is recommended to change his lenses, the Bank shall reimburse the cost of such lenses/spectacles.iii) However, Bank shall not pay for the cost of solution for contact lenses and the cost of sunglasses.	
Grade	Maximum Limit per annum (RM)										
Executive Vice President & Above	850										
Vice President to Senior Vice President	750										
Assistant Vice President & Below	600										



A SUMMARY OF CHANGES TO THE EXISTING DOCUMENT			
No	Existing	Revised	Remarks/ Reasons of Change
3.	<p>Con't</p> <p>iii) However, the Bank shall not pay for the cost of solution for contact lenses and the cost of sunglasses.</p>	<p>b) Ergonomic Living</p> <p><u>Ergonomics Equipment & Home Office Setup</u></p> <p>i) Ergonomic Chair</p> <p>ii) Adjustable Desk-Height or Sit/Stand Desk</p> <p>iii) Backrests</p> <p>iv) Footrests</p> <p>v) Wrist Rests</p> <p><u>ICT Support</u></p> <p>i) Monitor</p> <p>ii) Monitor/Laptop Stand</p> <p>iii) Mouse</p> <p>iv) Keyboard</p> <p>v) Earphone/Headset</p> <p>vi) Laptop Fan Cooler</p> <p>c) Sporting Equipment</p> <p>i) Bicycle</p> <p>ii) Balls</p> <p>iii) Racquets</p> <p>iv) Home Gym Equipment (jump rope, weights, yoga mats)</p> <p>v) Sports Shoes</p> <p>vi) Fitness Device/ Activity Tracker (e.g. Fitbit, Miband, Garmin)</p> <p>d) Wellness Programmes</p> <p>i) Fees for the following classes/lessons:</p> <ul style="list-style-type: none"> Swimming/Diving Yoga, Pilates, Zumba, Dance Physical Bootcamp Badminton/tennis/squash Golf Gym personal trainer <p>ii) Membership fees for Gym/ Sports / Golf Club</p>	

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A SUMMARY OF CHANGES TO THE EXISTING DOCUMENT			
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3.	Con't	<p>4.6.8.3 Self-Development</p> <p>a) Personal Development or Enrichment Courses</p> <p>Fee for</p> <ul style="list-style-type: none">• Financial literacy• Linguistic• Public speaking• Online learning• Life skills courses (first aid, cooking/ baking/ coffee art, music, art) <p>b) Professional Bodies Subscription</p> <p>Management Staff may opt to claim additional professional subscription within or out of their current job scope.</p> <p>c) Books, Magazines, Journals (including electronic version)</p> <p>The Bank shall pay for the purchase of non-leisure related book, magazine, journals.</p>	

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B SELF RISK ASSESSMENT BY DOCUMENT OWNER			
No.	Risk Type	Risk Description	Mitigation / Control
1.	Authority Risk	Document not properly reviewed and approved which may result in inconsistency or mismatch with the Bank's policy.	The authority to approve for various processes is outlined in this policy. (Section 3 & 4)
2.	Compliance Risk (Internal)	Non-Compliance with HR Employment Policy	This document for implementation is to be broadcast bankwide to the relevant parties.
3.	Compliance Risk (External)	Non-compliance with regulatory requirements	Employees are to ensure compliance with relevant prevailing laws governing financial institution and any other policies or guidelines issued by regulatory bodies.

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APPENDIX

Appendix 1	Penyata Notis & Pilihan Dasar
Appendix 2	Declaration of Married Couples and Siblings Working within the Group
Appendix 3	Handover Form

**SECTION 1: INTRODUCTION****1.1 Purpose and Scope**

- a) This Document sets forth the employment policies applicable to Management Staff in the Alliance Bank Group ("Bank") comprising Alliance Bank Malaysia Berhad, Alliance Investment Bank Berhad, AllianceDBS Research Sdn Bhd and Alliance Islamic Bank Berhad and is placed in the InAlliance portal (Sharepoint Manual). The personal grades and internal corporate title for Management Staff is listed on Section 6.
- b) For ex-MPBB, ex-MPF, ex-IBMB, ex-SBB, ex-SF, ex-BMB, ex-AMB and ex-AFB Management Staff deemed to be in continuous service with the Bank prior to 1 March 2007, will have some of their benefits retained on a personal-to-holder (PTH) basis i.e. benefits retained on a no worse-off principle. Information and details of these PTH benefits are administered by Group Human Resource which Management Staff can refer to for guidance.
- c) This Document is not exhaustive, as it is not possible to cover every aspect of the benefits in a single document.
- d) Except in so far as these terms concern matters pertaining to Government Legislation, all benefits otherwise granted are strictly ex-gratia and therefore subject to reviews or may be withdrawn at any time at the sole discretion of the Bank.
- e) All Management Staff should read, understand and familiarize themselves with this Document. Any errors, omissions or discrepancies in the administration of the benefits contained in this Document should immediately be brought to the attention of Group Human Resource and Group Human Resource reserves the absolute right to make any changes to remedy/rectify the errors, omissions or discrepancies. No Management Staff shall be allowed to benefit or take advantage of such errors, omissions or discrepancies.

1.2 Update & Review

- a) This Document issued under the direction of the Bank's Management contains official statements of the Bank's policies. The Bank reserves the right to review these policies whenever, in its judgment, a review is necessary. Changes in this policy should be signed-off and approved by relevant parties as guided by the Bank's Approval Authority Matrix and Policy on Documentation Standards.
- b) Group Human Resource will be responsible for updating the Document once every two (2) years and any amendments made shall be made known accordingly through Document updates.

1.3 Confidentiality & Control

- a) This Document is issued by Group Human Resource and is the property of the Bank. Employees are given full access to the document so that they are aware of the provisions contained herein.
- b) Information obtained from this document must neither be divulged nor reproduced in any form or means to any other persons and given to individuals who are not employees of the Bank. A breach of this rule will result in disciplinary action against the staff concerned.

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**1.4 Inspection**

This document must be made available for inspection by the visiting teams from Group Internal Audit, External Auditors and Regulatory Bodies upon request.

SECTION 2: TERMS OF EMPLOYMENT**2.1 Appointment**

- a) Management Staff are appointed at the discretion of the Bank and subject to the conditions spelt out under Resourcing Guidelines and Procedures.
- b) The Bank reserves the right to appoint Management Staff to any function or position in a branch in the States of Malaysia.
- c) Management Staff shall undertake to attend to the business of the Bank faithfully, diligently and carefully and to perform all duties which may be required of them to the best of their skill and ability.
- d) Management Staff will not, without previous authorization from the Bank, take any interest or activities in any form or business or social and political functions which may divert their attention from their duties in the Bank.
- e) Management Staff are required to preserve strict confidentiality in all matters relating to the Bank and shall not divulge such matters directly or indirectly to any outsider or member of the public except in the proper course of their duties and only in accordance with the Corporate Disclosure Policies & Procedures and relevant prevailing laws.
- f) The Bank reserves the right to conduct character and financial checks before, during and after the employment, if such checks are necessary.

2.2 Probation

- a) All newly appointed Management Staff, unless otherwise determined, shall be required to serve the Bank on probation for a period of six (6) months.
- b) If for any reason whatsoever a Management Staff fails to perform, show or make satisfactory progress during the probation, the Bank may at its sole discretion extend the probationary period. If he is not confirmed in his appointment in writing at the end of the extended probationary period, his services shall be terminated forthwith.
- c) Upon confirmation, the period of service of the Management Staff shall be deemed to have commenced from the date of joining.

2.3 Resignation

- a) On Probation
During probation period, the service of a Management Staff shall be terminated at any time by either party giving the other one (1) month's notice or one (1) month's salary in lieu. Such notice shall be in writing.

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- b) Upon Confirmation
Either party can terminate the contract of service by giving to the other three (3) months' prior written notice or pay the equivalent of three (3) months' salary in lieu of notice. For Bancassurance Sales Staff, a one (1) month written notice or payment in lieu of notice of one (1) month salary will apply.
- c) Upon expiration of the effective date of termination or resignation, neither party shall have any claims nor demands against the other save for any antecedent breach.

2.4 Termination of Service

The Bank reserves the right to terminate summarily the service of a Management Staff at any time should he be found to be guilty of misdemeanour, negligence, misconduct or any breach of the terms of his contract of service.

2.5 Suspension of Contract of Service

- a) A Management Staff who is on approved Unpaid Leave or on Prolonged Illness Leave shall be deemed to have not been in service for the period the Management Staff is on such leave. Consequently, he shall not be entitled to any benefits as provided for under this Document, except for self-medical benefits which shall continue to be extended to those Management Staff who have been approved to proceed on prolonged illness leave.
- b) However, on a case – to – case basis, the Bank at its entire discretion may favourably consider providing medical benefits for self only (excluding bonus, family medical benefits, flexible benefit, birthday day off, etc.) to a Management Staff who is granted Unpaid Leave on compassionate grounds e. g. a Management Staff who has fully utilised his leave entitlement but requires leave to take care of his sick parents, children etc. or to rest and undergo further medical treatment due to an accident or on other reasons of compassionate nature.

2.6 Working Hours

- a) The Normal Hours of Work shall be thirty-nine (39) hours a week.
- b) The commencing and ending points of Normal Hours of Work shall be as determined by the Bank from time to time in accordance to the operational needs of the Bank.
- c) The Normal Hours of Work, unless otherwise determined by the Bank, shall be as follows:
 - (i) For States observing **Saturday & Sunday** as Rest Days

	From	To
Monday –Thursday	8.45am	5.45pm
Friday	8.45am	4.45pm

- (ii) For States observing **Friday & Saturday** as Rest Days

	From	To
Sunday – Wednesday	8.45am	5.45pm
Thursday	8.45am	4.45pm

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(iii) For Labuan, Sabah & Sarawak

	From	To
Monday –Thursday	8.30am	5.30pm
Friday	8.30am	4.30pm

- d) The Bank may vary the working hours of work, day of work or place of work in relation to business or operational needs of the Bank. The overall total number of working hours however will remain the same.

2.7 Work Ethics and Code of Conduct

- a) The continuing success of the Bank depends on the maintenance of a high level of public confidence in the management of the Bank. Honesty, trustworthiness and integrity are expected by the public and demanded by the law and it is our declared intention that the Bank remains untarnished by scandals, internal frauds, abuses or corrupt practices. All staff shall uphold the good name of the Bank at all times
- b) All staff are required to adhere to the Bank's policy and guidelines, relevant prevailing laws governing financial institution and any other policies or guidelines issued by regulatory bodies which describes the standards of conduct required to be observed. This shall include but not limited to:
- Alliance Banking Group Code of Conduct
 - Alliance Banking Group Policy on Chinese Walls, Confidential Information, Inside Information and Conflicts of Interest
 - Financial Services Act 2013
 - Islamic Financial Services Act 2013
 - Capital Markets & Services Act 2007
 - Bank Negara Malaysia Corporate Governance
 - Code of Conduct For Malaysia Wholesale Financial Markets

2.7.1 Solicitation

The Bank policy forbids solicitation, buying, or selling of any kind during office hours without prior approval from the Department Head or Branch Manager or MANCO. This includes any form of solicitation such as contributions to charities, selling of tickets or membership in service clubs or other organisations. Distribution of leaflets, pamphlets, or any other materials is also forbidden during working hours or in the working areas. Any unauthorized soliciting or vending must be reported to the Department Head or Branch Manager or MANCO.

2.7.2 Press Statements

- a) Management Staff are not allowed to give any comments or statements to any reporters of the Press. Any press statement can only be made by the Group Chief Executive Officer or spokesperson appointed by the Management.
- b) Reference is made to the prevailing Group Communication Procedure.
- c) Should any reporter approach the Management Staff for statements or comments on any issue regarding the Bank or the industry, he is to direct the reporter to the Group Marketing & Customer Experience Office.

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2.8 Code of Attire

In order to project the image of the Bank as a respectable and a professional institution, all Management Staff are expected to dress decently, cleanly, tidily and neatly at all times during office hours. Generally, the latest fads are not advisable for working wardrobes. Staff may refer to prevailing 'Attire Guide' found in the inAlliance portal as reference.

2.9 Notice & Choice Principle Statement

In accordance with the Personal Data Protection Act 2010 and the Bank's commitment to offer all Employees a conducive and trustworthy working environment in line with the Bank's core values, the following Notice & Choice Principle Statement is applicable to all Employees within the Bank:

Collection of Personal Data

Employee's personal data such as name, address, e-mail address (or other contact information), NRIC, age, gender, personal financial details and securities dealings, details of directorship or shareholding, education background, employment history, resume, results of employment checks as well as other such data associated for job application are collected through various methods. This may include:

- Personal data which are directly/voluntarily provided by the Employee when he applies for employment with the Bank or from time to time;
- Personal data which are available in the public domain or when the Employee visits the Bank's website;
- From third parties such as credit reporting agencies, law enforcement agencies and other government entities, healthcare professionals, recruitment agencies, referees; and
- Information captured in the human resource system and/or security system including the CCTV.

In some instances, Employees may be required to furnish the Bank with sensitive personal data such as physical or mental health or condition, religious belief or other beliefs of a similar nature, commission or alleged commission of any offence for recruitment process or to manage the Employee's ongoing employment.

In the event the Employee chooses not to furnish the Bank with any of the requested information, the Bank may not be able to consider his employment with the Bank or it may affect his ability to enjoy the benefits of his employment with the Bank which may result in the ability of the Bank to perform its obligations under existing employment contract.

Usage of Personal Data

The Bank may use the Employee's personal data in general administrative and human resource related processes which may include the following purposes:

- To assess and evaluate the Employee's application for employment including pre-employment checks;
- To administer and manage all aspects of an employee's employment relationship including but not limited to benefits, payroll, training, development, performance appraisal, promotion, medical leaves
- To communicate to the Employee on other employment opportunities within the Bank;
- To provide the Employee with information on products and services offered by the Bank and/or the Bank's business partners;

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- To comply with regulatory requirements and provide assistance to law enforcement agencies; and
- For all other purposes in relation or incidental to the above.

Disclosure of Information

The Bank shall not disclose the Employee's information to any third parties unless it is within the ambit of permitted disclosures under the prevailing laws/guidelines and/or the Employee has consented to such disclosure. The Bank may disclose the Employee's information to certain categories of parties as listed below:

- Third party/external service providers providing services for outsourced function of human resource related process in and outside of Malaysia;
- Agents or affiliates or professional association acting on the Bank's behalf or appointed in providing training, employee benefits, insurance, conducting surveys, etc.;
- To other departments and/or units within the Bank, other companies in the Bank, the Bank's affiliates for the purposes of keeping the Employee abreast with latest marketing and promotional offers which may be of interest to the Employee;
- Regulatory, government bodies or other authorities if required or authorized to do so to discharge any regulatory function under any law or in relation to any order or judgment of a court;
- To the Bank's professional advisors including lawyers, accounts, auditors on a need to know basis for the purposes of providing their services/advice to the Bank;
- To persons validating and administering the Employee's application for employment including employment recruitment agencies; and
- To facilitate the Employee's request/dealings in respect of credit facilities, accounts, products and/or services with any financial institution.

Retention of Personal Data

By the Employee voluntarily providing the Bank with his personal data, the Employee has consented for the Bank to the use of the personal data in accordance with this Notice & Choice Principal Statement.

Access and Correction of Personal Data

Employees may request for access to their personal information and/or request for the said information to be updated/corrected if the Employee deemed it to be incorrect or outdated.

All requests must be made in writing and addressed to:
employeeservices@alliancefg.com.

Please refer to Appendix 1 Penyata Notis & Pilihan Dasar for the Bahasa Malaysia version.

2.10 Siblings and Spouse Employed Within The Bank

- a) The Bank shall, as far as possible, avoid placing Management Staff and their spouse and/or sibling(s) in job positions within the Bank which may lead to the following repercussions:-
 - Access to confidential or sensitive information.
 - Possible conflict of interest.
 - Exposing the Bank to risk.

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- b) Management Staff are required to make a declaration to the Head, Group Human Resource immediately upon occurrence of the following to enable Management to take appropriate action:
- Management Staff who are married to another staff
 - Management Staff who have sibling(s) working within the Bank
- c) The Declaration Form, as per Appendix 2, is to be completed and forwarded to Group Human Resource within one (1) month of its occurrence, for appropriate action. In the case of married couples, a copy of their marriage certificate is to be attached as documentary proof of marriage.
- d) The responsibility in ensuring the correctness in the maintenance and updating of such staff personal data rests with the Management Staff and failure to do so would be considered as a compliance breach on the part of the staff.
- e) The Bank reserves the right to relocate the Management Staff or his/her spouse(s) and/or sibling(s) in the following situations:

Situation	Transfer Policy
1. Both employees serving in the same Branch/Department	One must be transferred out
2. (a) One employee serving in a confidential department and another employee in a non-confidential department/ branch; OR 2. (b) Both employees serving in a confidential department <u>Note:</u> Confidential departments in this context are department which have access to staffs' personal and work details. Such departments include Group Internal Audit, Business Analytics, Group Human Resource and Group Information Systems.	Both employees are allowed to continue to serve in their respective positions provided all of the following conditions are met: (a) their reporting lines are different; (b) they do not have signing authority; (c) they do not have any decision making capacity; (d) they do not have access to confidential information pertaining to their spouse(s)/sibling(s); and (e) they do not have access to the same application system. In the event any of the above conditions is not met, one must be transferred out or resign from the service of the Bank.

SECTION 3: REMUNERATION

The design and management of remuneration arrangements across the Bank is outlined in the Group Remuneration Policy. Staff may refer to prevailing policy found in the inAlliance portal as reference.

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**3.1. Salary**

- a) Management Staff shall be paid their salaries before each month end.
- b) The salary payment shall include basic salary and allowances, if applicable, less contribution to Employees Provident Fund (EPF) and any other authorized deductions.
- c) Upon joining the Bank, Management Staff shall authorize the Bank to credit their salaries into the respective accounts with the Bank via completion of the Personal Data Form. Management Staff shall be responsible to notify Group Human Resource via Employee Services of any changes in their accounts with the Bank for the purpose of crediting their salary.
- d) The net salary amount shall be paid into the Management Staff's authorized Current / Savings account. Management Staff may view and print their own ePayslip via HRMS.
- e) Salary ranges are regularly reviewed to ensure that the Bank's remuneration policy is able to attract and retain the necessary caliber of Management Staff. The Bank maintains its competitiveness by participating in salary surveys ensuring that the Bank's salary package is competitive with those of other leading Banks.

3.2. Salary Adjustment**3.2.1 Criteria for Payment**

- a) A confirmed Management Staff who have continuously served the Bank for a minimum period of 6 months as at 31 March of each year may be eligible for a salary adjustment, subject to satisfactory annual or confirmation performance review.
- b) The adjustment granted and timing of payment made to the Management Staff shall be at the absolute discretion of the Bank.
- c) The Bank shall take into account three (3) main factors in determining a Management Staff's adjustment quantum:-
 - i) Management Staff's performance.
 - ii) Bank's performance.
 - iii) Bank's ability to pay.
- d) The annual adjustment is dependent primarily on the performance of the Management Staff during the course of the year and under normal circumstances all adjustments shall be made effective from 1 April of the year.
- e) The Bank may, at its absolute discretion postpone or defer a Management Staff's normal adjustment if in the opinion of the Bank, the work performed is below expectation or investigations are pending against the Management Staff, in circumstances involving misconduct (including fraud, embezzlement or dishonesty) or gross negligence as for whatsoever reasons that the Bank may deem fit. A deferred adjustment may be subsequently paid with or without retrospective effect when in the opinion of the Bank, the Management Staff's performance has improved.

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- f) The Bank, may at its discretion grant an additional adjustment in addition to the normal adjustment to a Management Staff who has performed outstandingly during the year, or for any other reasons that warrants such adjustment.

3.2.2 Disqualification

Annual Adjustment shall not be paid to the following category of Management Staff:-

- a) Those Management Staff who have tendered their notice of resignation during any part of the year, despite having served the full year service or are in the bank's employment at the time of payment of Annual Adjustment.
- b) Those Management Staff whose service with the Bank is terminated or dismissed due to serious misconduct (fraud, embezzlement, dishonesty, etc) or gross negligence or for whatsoever reasons that the Bank may deem fit.

3.3. Discretionary Bonus

3.3.1 Criteria for Payment

- a) Continuously served the Bank for a minimum period of three (3) months and above as at 31 March of each year. A confirmed Management Staff who has served the Bank for a period less than twelve (12) months but not less than three (3) months on 31 March of the year, may be paid proportionate bonus.
- b) A Management Staff who is still on probation as at 31 March each year and has served not less than 3 months may be paid Bonus on a proportionate basis at the Bank's absolute discretion and at such date as the Bank may deem fit, only if and when the Management Staff is subsequently confirmed in his appointment.
- c) Management Staff who retire, medically boarded out or die whilst on duty and who are in the Bank's employment as at 31 March but leave service after 31 March may be paid Bonus at the Bank's absolute discretion.
- d) Discretionary bonus shall not be paid to those who have either resigned or tendered their notice of resignation during any part of the year, despite having served the full year service or are still serving notice at the time Bonus is paid.

Notwithstanding the above, for deserving cases, primarily involving Key Responsible Persons (as defined herein), the Board of Directors or any board committees to whom the power has been delegated to, shall have full discretion to approve individual bonus after considering the recommendations made by Group Chief Executive Officer depending on the individual's contribution and performance.

- e) No discretionary bonus should be paid to those whose service with the Bank is terminated or is dismissed due to serious misconduct.

3.3.2 Distribution

- a) Payment of Discretionary Bonus is dependent upon the Bank's and the Management Staff's performance and also the Bank's ability to pay.
- b) A Management Staff's Discretionary Bonus is calculated from the date he joined the Bank or the date he is promoted to the Management Staff's grade from a clerical or unionized officer grade.

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**SECTION 4: BENEFITS****4.1. Transfer**

A Management Staff is subject to transfer to any Branch or Department within the same city or town or to another city or town at the discretion of the Bank.

4.1.1 Notice of Transfer

All transfers will be confirmed by Group Human Resource in writing to the Management Staff concerned in not less than 14 calendar days but not more than one month together with the details of allowances to be paid if any, which will apply in connection with the transfer.

4.1.2 Terms of Appointment

- a) On being transferred, other than to certain specific positions, the Bank will ensure that a Management Staff's overall terms and conditions of service at the transferred location shall not be less favourable than his existing terms and conditions of service.
- b) Eligibility for staff home financing/loan or housing allowance is as follows:
 - (i) If the Management Staff has already secured a staff housing financing/loan prior to the transfer and the house purchased through the Staff Housing Loan (SHL) scheme is situated at the transferred location, then he would not be entitled to a housing allowance.
 - (ii) If the Management Staff, at the time of his transfer, has not secured any staff housing financing/loan, he may opt for one benefit only i.e. purchase a property at the transferred location or claim the housing allowance.

When a Management Staff is transferred to another Branch away from the town in which the Management Staff has already secured a staff housing financing/loan, that property of his will be exempted from owner occupation. The Management Staff is eligible to receive payment of the housing allowance at the transferred location.

4.1.3 Transfer Benefits

- a) Eligibility
 - i) The Bank will offer transfer benefits to Management Staff who are transferred at the Bank's request.
 - ii) Transfer must be from one city or town to another city or town which is more than 50km from the Management Staff's home base.
- b) Transfer Period
 - i) The duration of the transfer should be **above 1 year with a maximum duration of 3 years.**

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- ii) The transfer will be reviewed after 2 years and the Bank will have the sole discretion to extend the transfer for a further period of one year. Upon completion of a 3-year transfer period, the Bank may:
 - a. Transfer the Management Staff back to his home base / another location; or
 - b. Localise the Management Staff and review the compensation package, where appropriate.

c) **Pre-Transfer Benefits**

The Bank will pay for expenses prior to relocation of the Management Staff as follows:

- i) Transport expenses incurred by Management Staff and Spouse to visit new location on one occasion to look for a suitable house. Mode of transport to be determined by the Bank.
- ii) Two (2) days of unrecorded leave for pre-transfer visit.
- iii) Hotel accommodation will be provided up to a period of 2 calendar days and the choice of hotel is at the Bank's discretion.
- iv) A daily subsistence allowance to pay for meals for a period of 2 days as follows:

	Location Transferred	
	Peninsular Malaysia	East Malaysia
Management Staff	RM65 per day	RM85 per day
Spouse	RM65 per day	RM85 per day

d) **Transfer Benefits Upon Relocation**

The Bank will pay for the following expenses upon relocation of the Management Staff:

- i) A one-off payment of a Resettlement Allowance of RM5,000 for Management Staff who are married and RM3,000 for Management Staff who are single.
- ii) Hotel accommodation will be provided up to a period of 14 calendar days and choice of hotel is at Bank's discretion. Hotel accommodation may be extended for a further period of 7 calendar days subject to the approval of Regional Head or Department Head or MANCO.



- iii) A daily subsistence allowance to pay for meals during the course of stay at the hotel as follows:

	Location Transferred	
	Peninsular Malaysia	East Malaysia
Management Staff	RM65 per day	RM85 per day
Spouse	RM65 per day	RM85 per day
Per Child	RM35 per day	RM45 per day

- iv) Reimbursement of laundry allowance of RM20 per day during the course of stay at the hotel.
- v) Cost of transportation of the Management Staff's personal effects will be on a reimbursement basis. Exceptional approval from Head, Group Human Resource is required if the moving costs incurred is more than RM3,000. Management Staff shall be given twelve (12) months period to exercise this claim.
- vi) Three (3) days unrecorded leave to attend to matters relating to the transfer and for travelling to the location transferred.
- vii) Transfer travel for the Management Staff, Spouse and Children is from home base to location transferred and he is expected to choose mode of travel which incurs the lowest cost with minimum inconvenience as follows:-
- Air ticket on economy class from home base to location transferred; or
 - Mileage claim at RM1.00/km; or
 - Taxi – reimbursable as per receipt
- viii) Cost of transportation of one car is applicable to transfer from East Malaysia to Peninsular Malaysia (vice versa) or transfer within East Malaysia up to a maximum of RM3,800 on a reimbursement basis.

e) Post-Transfer Benefits

The Bank will pay the following expenses for the duration of the transfer:

i) Housing Allowance

- a. Monthly reimbursable housing allowance is payable as follows:

Grade	Monthly Housing Allowance
Vice President & Above	Actual cost of rental subject to a maximum of RM3,000
Assistant Vice President & Below	Actual cost of rental subject to a maximum of RM1,500

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- b. The housing allowance will cease to be payable when the Management Staff is transferred back to his home base or when he purchases a property under Staff Housing Loan scheme at the location transferred or when he is localised.
- c. Management Staff are encouraged to use their own discretion in choosing reasonably priced accommodation taking into account convenience, safety reason, practicality of the location relative to place of work as well as the allocated budget.
- d. Housing Allowance reimbursement must be supported by original rental receipts.

ii) Transfer Allowance

- a. Management Staff will be paid a monthly Transfer Allowance as follows:

Grade	Monthly Transfer Allowance
Senior Vice President	15% of Monthly Base Salary
Vice President & Assistant Vice President	20% of Monthly Base Salary
Manager & Below	25% of Monthly Base Salary

- b. The Transfer Allowance shall be paid together with the Management Staff's monthly salary payment into his salary account. This allowance will be subjected to statutory deductions.
- c. The Transfer Allowance will cease to be payable when the Management Staff is transferred back to his home base or when he is localised.

iii) Annual Home Passage

- a. Management Staff may claim annual home passage on a reimbursement basis as follows:

	Home Passage Quantum
Transfer from East Malaysia to Peninsular Malaysia (vice versa)	RM4,000 per calendar year
Transfer within East Malaysia / Peninsular Malaysia (Distance from home base to location transferred must be more than 100km)	RM2,000 per calendar year

- b. There is no limit to the number of home passage claimed per calendar year.
- c. Transport expenses incurred is applicable to Management Staff, Spouse and Children and the distance to be covered is between

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location transferred and home base. He is expected to choose mode of transport which incurs the lowest cost with minimum inconvenience as follows:-

- Air ticket on economy class; or
- Mileage claim at RM1.00/km; or
- Bus / Coach – reimbursable as per receipt
- Taxi – reimbursable as per receipt

4.2. Secondment

A Management Staff is also subject to a secondment to any subsidiary within the Bank at the absolute discretion of the Bank.

4.2.1 Secondment Period

- a) The duration that warrants a secondment is when an employee is expected to undertake an assignment for a period of more than 30 days but less than a year.
- b) Group Human Resource will confirm all secondments and advise the Management Staff being seconded of the terms which shall apply to them during their secondment.

4.2.2 Notice of Secondment

Notice of secondment within or between East Malaysia / Peninsular Malaysia shall be given not less than 14 calendar days before commencement of the secondment.

4.2.3 Terms of Appointment

- a) On being seconded, other than to certain specific positions, the Bank will ensure that a Management Staff's overall terms and conditions of service at the seconded location shall not be less favourable than his existing terms and conditions of service.
- b) Any expenses incurred by the dependants accompanying the Management Staff would be at his own cost.
- c) Secondment period cannot exceed one year unless on exceptional grounds based on the Bank's operational requirements. Should the secondment be extended, the Management Staff shall continue to receive the secondment expenses. The period for secondment must be mentioned in the secondment letter.

4.2.4 Secondment Benefits

- a) This benefit is only applicable to Management Staff expressly placed on secondment and is not applicable to other assignments or relief functions.
- b) Under the Bank's policy, secondment involves travel beyond 50km of the shortest distance from home base to the new location.
- c) An assignment which involves duration of less than 30 days shall adhere to the policy relating to Travel on Bank's business.

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d) Upon relocation of the Management Staff, the Bank shall pay for the following:-

- i. One day unrecorded leave for travelling.
- ii. Travelling expenses incurred on secondment is only applicable for the Management Staff himself excluding his family and the distance to be covered is from home base to seconded location. He is expected to choose the mode of transport, which will incur in the lowest cost and at minimum inconvenience as follows:-

Secondment within East Malaysia / Peninsular Malaysia

- i. Air ticket on economy class from home base to seconded location; OR
- ii. Mileage claim at RM1.00/km; OR
- iii. Taxi – reimbursable as per receipt

Transfer from East Malaysia to Peninsular Malaysia (vice versa)

Air ticket on economy class from home base to seconded location.

e) Expenses payable by the Bank for the duration of the secondment:-

- i) The Bank will provide accommodation for the duration of secondment.
- ii) Secondment allowance of RM50 per day during the course of the secondment for meals, laundry and local transport.
- iii) Home Passage
 - This benefit is only applicable to Management Staff on secondment of minimum 6 months and shall only be applicable once during the entire duration of the secondment.
 - The Management Staff on secondment for 6 months must complete 3 months of secondment duty before he can utilise this benefit.
 - The home passage travel applicable to him is as per item 4.2.4 (d) ii) above.

f) Expenses payable by the Bank at the end of the secondment:-

Repatriation

- i. Applicable after the expiry of the secondment period and to be utilised before the reporting date at the home base.
- ii. Coverage of repatriation home passage travel is from seconded location to home base.
- iii. Management Staff is expected to choose mode of travel, which incurs the lowest cost with minimum inconvenience and the travel applicable to him as per item 4.2.4 (d) (ii) above.

4.3. Leave

The relevant leave application and approval processes are provided in the HRMS - Leave Management Procedures available in the inAlliance portal

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4.3.1 Annual Leave

4.3.1.1 Entitlement

A Management Staff is entitled to annual leave upon joining service with the Bank and annual leave entitlement is calculated based on calendar year entitlement and is determined by the year the Management Staff joined the Bank, irrespective of the date or month of appointment.

Year	Leave Entitlement
Year 1 – 5	24 days
Year 6 & above	26 days

Example of annual leave entitlement, where a Management Staff is appointed on 1 Jun 2014:-

1 Jun 2014 to 31 Dec 2014 -	Year 1 (proportionate)
1 Jan 2015 to 31 Dec 2015 -	Year 2 to 5 (24 days)
1 Jan 2019 onwards -	Year 6 (26 days)

Annual leave entitlement for any incomplete calendar year of service shall be calculated proportionately as follows:-

$\frac{\text{Number of calendar days worked}}{\text{Number of calendar days per year}} \times \text{Leave Entitlement}$

4.3.1.2 Accumulation of Leave

- a) All current year's annual leave entitlement and any accumulated leave carried forward from the previous year/s must be fully utilised under the conditions for which it was officially approved and within the periods stipulated. Failure to do so will result in the leave being automatically forfeited and no cash payment in lieu will be made to the Management Staff concerned.
- b) Annual Leave can only be accumulated for the following purpose:
 - i) Overseas travel or to perform a pilgrimage up to a maximum of 50% of the Management Staff's current year's annual leave entitlement. This is provided the Management Staff's annual leave entitlement for the following year is not sufficient for the trip.

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Example:

Management Staff's Annual Leave Entitlement	-	24 days
Overseas Trip	-	35 days

The Management Staff may only accumulate 11 days for this purpose.

Valid travel documents must be produced prior to departure overseas.

- ii) Operational Exigencies up to a maximum of 5 days. Leave must be utilized by 31 March of the following year. Failure to do so will result in the leave being automatically forfeited.
- c) Leave days that is in excess of the maximum number of days that can be accumulated will be automatically forfeited.
- d) All approved accumulated leave must be utilised together with the current year's leave entitlement failing which it will be automatically forfeited and no cash payment in lieu will be made. Further accumulation of leave is strictly prohibited until all the existing accumulated leave is fully utilised.

4.3.1.3 Gazetted Public Holidays

The annual leave to which a Management Staff is entitled to shall be in addition to rest days and paid holidays on all gazetted Federal and State Public Holidays applicable to the State or Federal Territory in which he is stationed.

4.3.1.4 Half Day Leave

A Management Staff is allowed to apply for half day annual leave and the definition of half day leave shall be as follows:

- a) For Management Staff working in Peninsular Malaysia

- i) In States where the Rest Day is a Saturday & Sunday

Weekdays	Morning	Afternoon
Monday – Thursday	8.45am to 1.15 pm	1.15pm to 5.45pm
Friday	8.45am to 12.45 pm	12.45pm to 4.45pm

- ii) In States where the Rest Day is a Friday & Saturday

Weekdays	Morning	Afternoon
Sunday – Wednesday	8.45am to 1.15 pm	1.15pm to 5.45pm
Thursday	8.45am to 12.45 pm	12.45pm to 4.45pm

- b) For Management Staff working in Labuan, Sabah & Sarawak

Weekdays	Morning	Afternoon
Monday – Thursday	8.30am to 1.00 pm	1.00pm to 5.30pm
Friday	8.30am to 12.30 pm	12.30pm to 4.30pm

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4.3.1.5 Medical Leave / Maternity Leave Whilst on Annual Leave

If a Management Staff is granted sick leave or maternity leave during his/her annual leave, that leave shall be treated as sick leave or maternity leave, whichever is applicable. In such a case, the unutilised annual leave is automatically cancelled unless prior approval is obtained from his/her Immediate Supervisor or Branch Manager or Department Head or MANCO to utilise the leave on a continuous basis.

4.3.1.6 Annual Leave Utilisation

a) Annual Leave Roster

All annual leave entitlement is expected to be taken in the year it is earned and Branch Managers or Department Heads or MANCO will have to plan and monitor the utilisation of their Management Staff' annual leave.

b) Block Leave

- i) It is **compulsory** for Management Staff to utilise their annual leave each year at a stretch of a minimum of 5 working days uninterrupted to enable them to maximise the benefit from leave and for the purpose of operational risk compliance.
- ii) Exemption is granted to newly recruited Management Staff with less than 12 months service. Aside from annual leave, marriage, maternity, paternity, haj, long medical or hospitalisation leave given by our panel doctors at a continuous stretch of at least 5 working days will also be considered as having complied with the block leave policy. Training days and all other types of leave taken e.g. compassionate, birthday, study, examination and sports will not be considered as part of block leave.
- iii) Management Staff on block leave must be away from their work location for the duration of their block leave. Management Staff may, however, be contacted by their supervisor(s) via the telephone for any critical/urgent matters.
- iv) It is optional for Management Staff to complete a Handover Form as per Appendix 3 prior to going on block leave. However, Handover Form is not required in the case of long medical or hospitalization leave for consideration as having complied with the block leave policy.

c) Calculation of Unutilised Leave or Excess Leave

Pay in respect of unutilised annual leave or in respect of excess annual leave taken shall be calculated using the following formula:

Basic Salary / 26 x number of unutilized annual leave or excess annual leave taken (applicable to staff on monthly rated pay only).

4.3.1.7 Retirement, Termination and Resignation

- a) Payment in lieu of unutilised leave will only be made on a proportionate basis for any leave that is outstanding but not taken at the effective date of resignation, retirement or death of a Management Staff.

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- b) In the event of resignation, the requisite period of notice may be reduced subject to the agreement of the Bank by the amount of outstanding and unutilised leave as at the effective date of resignation.

4.3.2. Leave For Religious Pilgrimage (HAJ)

- a) Muslim Management Staff are allowed to carry forward their annual leave, upon application, when they intend to go for Haj. In the event they do not perform Haj, their leave will be forfeited unless they are able to provide reasonable justification for not doing so.
- b) In the event Tabung Haji brings forward the Management Staff's performance of Haj and he does not have sufficient leave, then a maximum of 14 days advance leave will be granted.

4.3.3. Marriage Leave

- a) The Bank shall grant at its discretion six (6) working days marriage leave to a confirmed Management Staff who is single on the occasion of his first marriage.
- b) A probationer is not entitled to marriage leave. If he gets married, he can either utilize his proportionate annual leave or apply for unpaid leave subject to the approval of his Immediate Supervisor or Branch Manager or Department Head or MANCO.
- c) Marriage Leave must be utilised immediately upon marriage or within the first year of the registration of the marriage. A Management Staff who apply for Marriage Leave will have to produce the relevant marriage certificate as formal evidence of his marriage.

4.3.4. Medical / Hospitalisation Leave

- a) Medical Leave is granted to a Management Staff on the recommendation of the doctor from panel clinic or hospital or appropriate Government Hospital Authorities or in cases of emergency by any registered medical practitioner, in the following manner:-

Non Hospitalisation	Hospitalisation
30 days per annum, non-cumulative.	60 days per annum, non-cumulative.

- b) Any medical leave taken in excess of the number of days stated above will be on a no-pay leave basis.
- c) A Management Staff shall also be entitled to paid medical leave as certified by a dental surgeon defined under the Dental Act 1971.
- d) Where a Management Staff is certified by doctor from panel hospital or Government Hospital Authorities, to be ill enough to be hospitalised but is not hospitalised for any reasons whatsoever, the Management Staff shall be deemed to have been hospitalized subject to the attending doctor's confirmation in writing.
- e) In exceptional circumstances where a Management Staff has reported to the Bank that after a reasonable period of treatment by doctors from panel clinics or

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hospitals, his condition has not shown any improvement, the Bank may after consulting with the doctors from panel clinics or hospitals agree to the Management Staff consulting another medical practitioner recommended by or agreed to by the doctors from panel clinics or hospitals.

- f) Any period of Medical Leave or any period of hospitalisation during Annual Leave shall be treated as Medical Leave provided that it is supported by a medical certificate issued by a registered medical practitioner.
- g) A Management Staff who absents himself from work on Medical Leave which is not certified by the doctor in panel clinic or hospital or appropriate Government Hospital Authorities and who does not inform or attempt to inform the Bank immediately on the day itself of his absence due to illness, shall be deemed to have been absent without the permission of the Bank.
- h) In cases of emergency, having regard to the nature or circumstances of the illness and where the services of doctor from panel hospital and clinic or Government Hospital Authorities are not obtainable within a reasonable time or distance, Management Staff are permitted to receive outpatient medical attention or treatment from the nearest registered medical practitioner, and in these circumstances the issuance of medical leave by such registered medical practitioner may be accepted. Any recommendation for leave subsequent to the emergency must be issued by doctor from panel hospital or clinic or Government Hospital Authorities.
- i) A Management Staff granted medical leave must submit the doctor's medical leave certificate to his Immediate Supervisor or Branch Manager or Department Head or MANCO on the day that he is on medical leave. However if this is not possible, he must make every effort to immediately inform his Immediate Supervisor or Branch Manager or Department Head or MANCO that he has been granted medical leave.
- j) Upon resuming duty, he must submit the medical leave certificate and update his medical leave record via the HRMS.
- k) If the Management Staff fails to inform his Immediate Supervisor or Branch Manager or Department Head or MANCO on the day itself, he will be considered to be absent without leave and disciplinary action will then be taken against the Management Staff concerned.

4.3.5. Prolonged Illness

- a) A Management Staff certified to be suffering from illness requiring prolonged medical treatment or hospitalisation based on the certification and recommendation from doctor/specialist at the appointed Panel Hospitals or the appropriate Government Hospital, may be granted prolonged illness leave at the Bank's absolute discretion as follows:-

Duration	Amount of Pay
First 6 Months	Full Pay
Further 6 Consecutive Months	Half Pay
Further 12 Consecutive Months	Without Pay

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- b) Paid leave for the first 12 months will only be granted where a Management Staff undergoes the course of treatment recommended by doctor from panel hospital or appropriate Government Hospital doctor.
- c) Prolonged Illness includes but not limited to illnesses such as:-
 - i) Mentally Disorder
 - ii) Tuberculosis
 - iii) Cancer
 - iv) Leukemia
 - v) Thrombosis
 - vi) Cerebral
 - vii) Kidney Disease
 - viii) Depression
 - ix) Serious injury arising from an accident
 - x) Paralysis
 - xi) Other illness as may be determined by the Bank from time to time.
- d) Leave for the purpose of this benefit, will only commence after a Management Staff has exhausted all of his medical/hospitalisation and annual leave entitlements.
- e) Upon full recovery within the two (2) years period, a Management Staff may resume duties on production of a medical certificate of fitness from panel hospital or appropriate Government Hospital doctor.
- f) Any relapse suffered within six (6) months from the date a Management Staff resumes duty shall be treated as a continuation of the first case. Consequently, all leave already utilized in the first instance shall be set off against a Management Staff's leave entitlement under this clause and he shall only be granted the balance of the unutilised leave, if any.
- g) If a Management Staff is still certified as unfit after the two (2) years period of prolonged illness, he may at the Bank's sole discretion be either:-
 - i) granted an extension of the no pay leave tenure subject to any other terms and conditions that the Bank may impose; or
 - ii) retired on medical grounds; or
 - iii) medically boarded out subject to medical certification of unfitness, by panel hospital or appropriate Government Hospital doctor.
- h) A Management Staff who is on approved prolonged illness leave shall not be entitled to any salary adjustment, bonus and other benefits, except for his own medical benefits (excluding family's medical benefits, flexible benefit) for the duration of his prolonged illness leave.

4.3.6. Maternity Leave

- a) A female Management Staff shall be entitled to maternity leave if:
 - i) She has been employed by the Bank at any time in the four (4) months immediately before her confinement; and
 - ii) She has been employed by the Bank for a period of, or periods amounting in the aggregate of, not less than ninety (90) days during the nine (9) months immediately before her confinement.
- b) A female Management Staff shall be entitled to paid maternity leave as follows:

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Entitlement	Up to a maximum of 98 consecutive calendar days.
Commencement	Any day within a period of thirty days immediately preceding confinement or from the day immediately following her confinement.
Notice Period	Written notice being given to the Bank within a period of sixty days immediately preceding her expected confinement and the date from which she intends to commence her maternity leave.

- c) The above leave will also apply in the case of a birth or miscarriage resulting after at least twenty-two (22) weeks of pregnancy whether alive or still born.
- d) A female Management Staff shall not be entitled to any paid maternity leave if, at the time of her confinement she has five or more surviving children, but would be entitled to the normal maternity leave on a no-pay basis.
- e) If a female Management Staff abstains from work to commence her maternity leave on a date earlier than thirty (30) days before her confinement, such abstention shall not be treated as maternity leave.
- f) Under the Employment Act 1955, all staff are required to complete the Register of Maternity Leave & Allowances (Form 1C) when proceeding on maternity leave. The Register is to be forwarded to Employee Services - HR Shared Service Centre, Group Human Resource.

4.3.7. Compassionate Leave

- a) The Bank may at its absolute discretion grant compassionate leave to a Management Staff upon joining service up to a maximum of ten (10) working days in any one calendar year, non-cumulative as follows:-

Circumstances	Entitlement
Death of a member of Management Staff's immediate family	3 working days (in Malaysia) 5 working days (outside Malaysia)
Hospitalisation of a member of Management Staff's immediate family	2 working days
Disasters such as flood, fire, robbery etc. affecting the Management Staff and/or property	2 working days

- b) In the event that the number of days provided is insufficient at any one time, a Management Staff may be granted additional days from his annual leave entitlement subject to prior approval of his Immediate Supervisor or Branch Manager or Department Head or MANCO.

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- c) Management Staff who are not eligible for compassionate leave or have exhausted their annual leave, may be granted unpaid leave subject to the prior approval of his Immediate Supervisor or Branch Manager or Department Head or MANCO.

DEFINITION

- a) **Legal Child** - Include children by different wives of the Management Staff but not exceeding 5 children.
- b) **Immediate Family** - Management Staff's legal spouse, legal child including legally adopted children, step children by different legal spouse, parents, brothers, sisters, grandparents and parents-in-law.

- d) Failure to return to work by the date the leave expires shall be considered as a termination of the Management Staff's employment in the Bank.

4.3.8. Paternity Leave

The Bank will grant paid paternity leave to a Male Management Staff upon joining service up to a maximum of seven (7) consecutive calendar days for each confinement restricted to 5 confinements irrespective of the number of spouses.

4.3.9. Unpaid Leave

- a) Unpaid leave will be granted to Management Staff for a specific reason on compassionate grounds for example, to take care of sick parents or children, to pursue further studies and sit for examinations, etc. A Management Staff who has exceeded his medical / hospitalisation leave entitlement may also be granted such leave.
- b) A Management Staff who is on approved unpaid leave will have his contract of service suspended and shall not be entitled to any payment of bonus and benefits for the period he is on unpaid leave.

4.3.10. Study and Examination Leave

Study leave / examination leave may be granted to a confirmed Management Staff who intends to pursue either a degree, masters or professional program which is relevant to the bank as follows :-

	No of days
Study leave	Up to a maximum of 14 days per course/program
Examination leave	Actual examination day

4.3.11. Birthday Day Off

A Management Staff is eligible to apply for one day off on any working day in the month of his birthday subject to the approval of his Immediate Supervisor. The day off must be applied via HRMS.

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**4.4. Staff Loan/ Financing-i Facilities****4.4.1 Staff Home Financing-i****4.4.1.1 Individual Limit**

The maximum financing available will be 90% of the purchase price and shall not exceed the following limits:-

Grade	Maximum Limit
<ul style="list-style-type: none"> – Senior Executive Vice President – Executive Vice President 	RM700,000 or an amount equivalent to 96 times the monthly basic salary drawn by the applicant at the time of application whichever is lower.
<ul style="list-style-type: none"> – Senior Vice President – Vice President 	RM600,000 or an amount equivalent to 96 times the monthly basic salary drawn by the applicant at the time of application whichever is lower.
<ul style="list-style-type: none"> – Assistant Vice President – Manager – Senior Executive – Computer Operator 	RM450,000 or an amount equivalent to 96 times the monthly basic salary drawn by the applicant at the time of application whichever is lower.

4.4.1.2 Eligibility Period

Upon confirmation, Management Staff are eligible to apply for the above facility and in specific circumstances, the Management may vary this requirement.

4.4.1.3 Profit Rate

3.5% per annum at monthly rest.

4.4.1.4 Repayment Period

Twenty Five (25) years or Management Staff's remaining years of service to retirement with the Bank, whichever is earlier.

4.4.1.5 Repayment Terms

- Financing must be paid by monthly installments, deducted from the Management Staff's salary. The first repayment will commence immediately upon expiry of the Grace Period or upon full/final disbursement of the facility, whichever is earlier.
- Where the financing is released progressively, the Management Staff must pay the profit on a monthly basis during the Grace Period.

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- c) The monthly total loan/financing deductions (inclusive of all loans / financing and statutory deductions e.g. EPF, SOCSO, Income Tax, etc but excluding festival advance taken by the Management Staff) for principal and interest/profit should not exceed 75% of the Management Staff's basic salary.

4.4.1.6 Security

- a) The property is to be legally charged to the Bank. Before a financing is released, all the necessary documentation must be completed. (i.e. executed by the Management Staff and the Bank, stamped and registered/filed at the relevant registry).
- b) The property must be covered by a fire insurance policy covering the full insurable value of the house to be kept by the Bank and the policy will be endorsed with a mortgage clause favouring the Bank. The borrower will have to make arrangements with the Bank to pay the yearly insurance premium directly to the Bank and it is the sole responsibility of the borrower to account for the premium payment.
- c) It is mandatory for Management Staff to assign MRTA / MRTT (Mortgage Reducing Term Assurance / Mortgage Reducing Term Takaful) or Life Insurance policies in respect of their house financing.
- d) The value of the policy should not be less than the loan amount and the policy is to be assigned to the Bank. No loan shall be disbursed unless and until either one of the above insurance policies has been duly lodged with the Bank.
- e) The financing must be utilised within six (6) months after its approval.

4.4.1.7 Owner Occupation

- a) The property to be purchased must be for the Management Staff's own occupation as declared in the Staff Home Financing-i Facility Application Form. It is his responsibility to notify the Bank should he cease to occupy the property.
- b) When a Management Staff is transferred to another Branch away from the town in which the property is situated, that property of his will be exempted from owner occupation.
- c) The respective Branch Managers or Department Heads or MANCO shall be responsible in ensuring that the properties purchased are owner occupied by their Management Staff in line with their recommendations for approval of the Staff Home Financing-i facility.
- d) In the event that the property is found not to be owner occupied as declared, the Bank reserves the absolute right to recall the financing in full or revise the profit rate to commercial rate and / or impose such other terms as it may deem fit.

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**4.4.1.8 Co-Ownership**

- a) In the following circumstances, the Bank may, in its absolute discretion consider applications for staff home financing where the property purchased is in joint names as follows:-
- i) For a married Management Staff - joint names with legal spouse.
 - ii) For a single Management Staff - joint names with immediate family members, confined to his father, mother, brother or sister.
- Joint names are not allowed with a fiancée.
- b) Notwithstanding the above, the Bank reserves the right to consider any other co-ownership applications on a case to case basis and on such terms as it shall deem fit.
- c) The criteria of **Owner Occupation** of the purchased property must be complied with by the Management Staff for the co-owned property.

4.4.1.9 Change of Property

- a) A Management Staff is eligible to apply for the home financing facility only **once**.
- b) However a Management Staff who has an outstanding or fully settled staff housing loan / home financing-i but is upgraded / promoted to a higher grade (including promotion of clerical staff to Senior Executive), can apply for a fresh staff home financing-i subject to the following conditions:-
- i) existing house is sold and the outstanding loan/financing settled.
 - ii) net proceeds (selling price less outstanding housing loan/financing) from the sale of existing house to be utilised towards initial down payment for the purchase of a new house.
 - iii) new financing eligibility limit will correspondingly be reduced by the amount as per (ii) above.
- c) An eligible Management Staff is allowed to exercise this option only once during his service with the Bank irrespective of the number of times upgraded or promoted.

4.4.1.10 Approved Developers and Projects

The Bank will only consider approving loan / financing applications for purchase of properties under construction, provided these properties are built by housing developers that are emplaced on the Bank's Panel of Approved Developers and Projects.

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**4.4.1.11 Other Terms and Conditions**

- a) Where a husband and wife are employed by the Bank, the following eligibility terms will apply:-

Husband	Wife	Eligibility
Management Staff	Management Staff	1 eligibility
Management Staff	Clerk	Combined eligibility
Clerk	Management Staff	Combined eligibility

- b) A Management Staff shall only be allowed to purchase a property from his spouse where it involves redemption of the spouse's existing housing loan/financing.
- c) The approval of such loans will be subject to approval guidelines which may change from time to time. It is the staff responsibility to ensure that the latest guidelines and requirements are met with before any monetary commitment to the developers and application of such loan from the Bank is made.

4.4.1.12 Redemption of Loans/Financing

Where the application for the Home Financing-i Facility is for the purpose of redemption of a Management Staff's existing Housing Loan/Home Financing-i Facility or his spouse's outstanding housing loan/financing or any other redemption, the amount of financing he will be eligible for shall not exceed the redemption sum payable.

4.4.1.13 Settlement of Ex-Management Staff Outstanding Housing Loan/ Financing Facility

- a) In the event of a Management Staff's resignation, retirement or termination from service of the Bank for whatsoever reasons, the Bank reserves the absolute right to effect any of the following in respect of any outstanding loan/financing as at the effective date of resignation or retirement or termination.
- recall the entire outstanding loan/financing balance
 - revise the interest rate/profit rate on the outstanding balance to commercial rate
 - impose any other terms it shall deem fit
- b) Interest/Profit Conversion will be effective immediately from the date of resignation / termination.

4.4.1.14 Rights of The Bank

- a) The approval of a financing application is at the Bank's sole discretion, provided the Management Staff does not have any adverse CTOS / CCRIS Reports.
- b) The Bank at its absolute discretion may, from time to time, review and vary the terms and conditions of the Management Staff's Home Financing-i Facility.
- c) In the case of a second hand property, the Management Staff will have to submit a valuation report on the property intended for purchase and the expenses incurred shall be borne by the Management Staff concerned.

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- d) Applications on the prescribed forms must be sent through the applicant's Branch or Department Head or MANCO and forward the application to Employee Services, Group Human Resource for the necessary processing and approval.

4.4.2. Home Financing-i at Commercial Rate

- a) The Bank may at its absolute discretion grant a home financing-i at the commercial rate at no less favourable terms to the Management Staff than those offered to other borrowers of the Bank :-
- i) the Staff Home Financing-i Facility has been temporarily suspended; or
 - ii) a Management Staff has yet to become eligible for a Staff Home Financing-i ; or
 - iii) where a Management Staff applies for a home financing in excess of his Staff Home Financing-i entitlement.
- b) At any point in time, a Management Staff may be granted both facilities, the Staff Home Financing-i facility and a housing loan at the commercial rate simultaneously, at the Bank's absolute discretion and at such terms as it deems fit.

4.4.2.1 Conversion to Staff Home Financing-i

- a) The Bank may at its absolute discretion convert a commercial rate loan / financing or a portion thereof to a Staff Home Financing-i in the following circumstances:-
- i) the Management Staff becomes eligible for a Staff Home Financing-i ; and / or
 - ii) the suspension of the Staff Financing facility is uplifted.
- b) If the eligible portion of the staff facility is a conventional loan, then the top up (additional) commercial rate loan will be converted to a conventional facility or otherwise.
- c) Commercial rate home financing/loan may be converted to a financing under the staff rate facility once only based on the financing entitlement of the Management Staff at the time of the application for conversion. This is irrespective of whether a Management Staff is subsequently promoted / upgraded to a higher rank.
- d) Where the Bank converts a Commercial Rate Financing to a financing under the staff home financing facility, any unconverted excess portion of the financing shall remain at the Commercial rate.

4.4.3. Staff Renovation Financing-i

- a) A Management Staff may apply once for additional financing to an existing housing loan / financing to cover the cost of renovations up to a maximum total loan/financing amount (housing loan/financing outstanding plus renovation cost), not exceeding the Management Staff's maximum loan/financing eligibility or 96 times basic salary whichever is lower and tenure of loan/financing agreed upon.
- b) Practice of combining the Islamic & Conventional facilities using the same asset as a charge is discouraged. As such, if the existing housing facility is conventional, then the renovation loan will be approved on a conventional basis

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and likewise if it is an Islamic facility then the renovation facility will be on the Islamic principle.

- c) Bank may exercise its discretion to request for a valuation report by a qualified valuer as may be deemed fit. The expenses incurred shall be borne by the Management Staff concerned.
- d) Applications on the prescribed forms must be sent through the applicant's Branch or Department Head or MANCO and forward the application to Employee Services, Group Human Resource for the necessary processing and approval.

4.4.3.1 Definition of Renovation

Costs incurred towards improvement of the structural framework of a **ready built house** and not for repairing or redecorating a house.

4.4.3.2 Conditions for Renovation

- a) Applicant must ensure that all renovations are done according to statutory requirements and that formal approval has been obtained from the relevant Government Authorities before proceeding with the renovations.
- b) Documentary evidence of such approval is to be produced to the Bank.
- c) Applicant must provide photographs on the renovated area before and after the renovation works have been done.
- d) Financing will be released directly to the contractor undertaking the renovation upon submission of documentary proof of work done.

4.4.3.3 Restriction

For houses costing RM50,000 and below, 100% financing may be considered, but the additional benefit to cover the cost of renovation will not be applicable.

4.4.4. Staff Vehicle Financing-i

Management Staff who are not provided with a Bank's car / car allowance are eligible to apply for a Staff Vehicle Financing-i to purchase a motor car (salon cars and MPVs) or motorcycle for their personal use only.

Upon confirmation, Management Staff are eligible to apply for the above facility and in specific circumstances; the management may vary this requirement.

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**4.4.4.1 Individual Limit**

Grade	Maximum Limit	Margin of Finance
Vice President Assistant Vice President	New/Used Motor car: RM100,000 New Motorcycle: RM90,000	<u>New Vehicle</u> 90% of vehicle price <u>Used Vehicle</u> 90% of certified value of vehicle
Manager Senior Executive Computer Operators	New/Used Motor car: RM100,000 New Motorcycle: RM85,000	

4.4.4.2 Profit Rate

3.75% per annum at monthly rest

4.4.4.3 Repayment Period

New Vehicles	Not more than 96 months (8 years)
Used Vehicles	Not more than 96 months (8 years) or age of car up to 10 years, whichever is lower

4.4.4.4 Repayment Terms

The monthly repayment (inclusive of all loans/financing but excluding festival advance taken by the Management Staff) for principal and profit should not exceed 50% of the monthly basic salary of the Management Staff.

4.4.4.5 Security

- Before the above financing is released, all the necessary legal documentation must be completed and executed by the Management Staff.
- So long as any part of a financing is still outstanding, the Management Staff is to ensure that the vehicle purchased shall be covered by a comprehensive Takaful Insurance Policy with the Bank being the beneficiary.
- The Management Staff shall undertake during the term of the financing not to sell, exchange or pledge the vehicle without prior written approval from the Bank.
- Ownership claim by the Bank must be endorsed on the registration card by JPJ. The Management Staff must not, without the consent of the Bank, dispose of the vehicle by way of mortgage or sale before the financing is fully paid.
- All payments in respect of the purchase of the vehicle shall be made in the name of the vendor on production of a Delivery Note and such payments shall be debited to the Management Staff's vehicle financing account.

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**4.4.4.6 Other Terms and Conditions**

- a) If the vehicle to be purchased is a used vehicle, it should not be more than five (5) years old. Age of the car is calculated from the registration date of the vehicle in the Registration Card.
- b) Management Staff who have fully paid their outstanding vehicle financing after a minimum period of 5 years and wish to have a change of vehicle in view of the unreliable condition of their existing cars requiring substantial maintenance costs may do so, provided the existing outstanding financing is fully liquidated.
- c) If the Management Staff chooses not to sell the existing vehicle, he is only eligible to purchase another vehicle using the Staff Vehicle Financing-i at the end of the original repayment period.
- d) If the Management Staff opts to purchase the vehicle from his spouse, he shall only be granted a staff vehicle financing for the purpose of redemption of the spouse's outstanding financing quantum. The amount of financing provided shall not exceed the redemption sum payable.
- e) For used cars, the Bank must be satisfied that the price to be paid for the used vehicle represents a reasonable market value in current market conditions and the financing application must be supported by a Valuation Report. The expenses incurred shall be borne by the Management Staff.
- f) Where the application for the vehicle financing is for the purpose of redeeming a Management Staff's existing vehicle financing or his spouse's outstanding vehicle financing, or any other redemption, the amount of financing he is eligible for, shall not exceed the redemption sum payable.
- g) "Vendor" where referred to shall mean the following:-
 - The original owner or supplier;
 - The financier where it involves redemption of the loan/financing;
 - Individual seller in the case of used cars.

4.4.4.7 Rights of The Bank

- a) The approval of a financing application is at the Bank's sole discretion and provided the Management Staff does not have any adverse CTOS / CCRIS Reports.
- b) The Bank at its absolute discretion may from time to time review and vary the terms and conditions of the Management Staff's Staff Vehicle Financing-i Facility.
- c) Applications on the prescribed forms must be sent through the applicant's Branch or Department Head or MANCO and forward the application to Employee Services, Group Human Resource for the necessary processing and approval.

4.4.4.8 Settlement of Ex-Management Staff Outstanding Vehicle Loan / Financing Facility

- a) In the event of a Management Staff's resignation, retirement or termination from service of the Bank for whatsoever reasons, the Bank reserves the absolute right to effect any of the following in respect of any outstanding loan/financing as at the effective date of resignation or retirement or termination:
 - i) recall the entire outstanding loan/financing balance

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- ii) revise the interest rate/profit rate on the outstanding balance to commercial rate
 - iii) impose any other terms it shall deem fit
- b) Interest/Profit Conversion will be effective immediately from the date of resignation / termination.

4.4.5. Staff Sundry Loan

A confirmed Management Staff may be granted a Staff Sundry Loan as follows:

Grades	Maximum Quantum (RM)
Senior Vice President & Above	25,000
Assistant Vice President to Vice President	15,000
<ul style="list-style-type: none"> – Senior Executive to Manager – Computer Operator 	10,000

4.4.5.1 Criteria

Loans can be considered for any reasons benefiting staff, as the amount of loan is limited as specified above. Applicants must state specific reasons for applying in their application loan forms.

4.4.5.2 Interest Rate

4% per annum on monthly rest.

4.4.5.3 Repayment Period

Not more than 60 months (5 years)

4.4.5.4 Repayment Terms

The proposed monthly repayment (inclusive of all staff loans/financing and statutory deductions e.g. EPF, SOCSO, Income Tax, Union Fees etc but excluding festival advance payments) for principal and interest/profit must not exceed 50% of the Management Staff's basic salary.

In the event that staff has, in addition to other payments, a housing loan the monthly repayment for principal and interest / profit must not exceed 75% of the employee's monthly basic salary.

4.4.5.5 Other Terms & Conditions

- a) An eligible Management Staff applying for this loan should not have any other outstanding Sundry Loan with the Bank.
- b) Reapplication of a fresh loan will not be entertained before the completion of the 24-month period from the date the previous sundry loan was approved by the Bank.

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**4.4.5.6 Right of The Bank**

- a) The approval of a loan application is at the Bank's sole discretion provided the Management Staff does not have any adverse CTOS / CCRIS Reports.
- b) The Bank reserves the right to disapprove any application without attaching any reasons thereto and the decision of the Bank shall be final.
- c) The Bank at its absolute discretion may from time to time review and vary the terms and conditions of the Management Staff's Sundry Loan Scheme.
- d) Applications on the prescribed forms must be sent through the applicant's Branch or Department Head or MANCO and forward the application to Employee Services, Group Human Resource for the necessary processing and approval.

4.4.5.7 Settlement of Ex-Management Staff Outstanding Staff Sundry Loans

- a) In the event of a Management Staff's resignation, retirement or termination from service of the Bank for whatsoever reasons, the Bank reserves the absolute right to effect any of the following in respect of any outstanding loan/financing as at the effective date of resignation or retirement or termination:
 - i) recall the entire outstanding loan/financing balance
 - ii) revise the interest rate/profit rate on the outstanding balance to commercial rate
 - iii) impose any other terms it shall deem fit
- b) Interest/Profit Conversion will be effective immediately from the date of resignation / termination.

4.4.6. Staff Festival Advance**4.4.6.1 Eligibility**

- a) A confirmed Management Staff with a monthly salary of RM5,000 or less will be eligible to apply for a Staff Festival Advance to celebrate his festival.

Festivals: Hari Raya Aidilfitri / Chinese New Year / Deepavali / Christmas / Harvest / Gawai

- b) A Management Staff is eligible for only one Staff Festival Advance per year.

4.4.6.2 Individual Limit

An amount not exceeding one month's basic salary drawn by the Management Staff in the month he celebrates his festival subject to a maximum of RM5,000.

4.4.6.3 Interest Rate

No interest is charged.

4.4.6.4 Repayment Period

Payable in 5 equal monthly installments commencing from the month in which the Advance is granted.

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**4.4.6.5 Repayment Terms**

- a) No festival advance shall be granted to a Management Staff whose total deductions exceed 50% of his salary (or 75% in the case of those whose monthly deductions include repayment towards a Housing Loan/Financing-I facility).
- b) Where the granting of this festival advance would result in the deductions exceeding the 50% limit (or 75% as the case may be) a lesser amount may be considered so long as the respective deduction limits are observed.

4.4.6.6 Rights of The Bank

- a) The Bank reserves the right to disapprove any application and any decision taken shall be final.
- b) Applications on the prescribed forms must be sent to Group Human Resource for the necessary processing and approval.

4.5. Staff Preferential Rate for Deposits Products

- a) Management Staff will be eligible for preferential rate of 0.50% p.a. over board rates for normal Fixed Deposit / Alliance Term Deposit-i account and Alliance My eSaving account. This preferential rate is applicable to personal account(s) opened in the Management Staff's name.
- b) In the event of a Management Staff's resignation, retirement or termination from service of the Bank for whatsoever reasons, the Bank reserves the absolute right to revise the Fixed Deposit/ Alliance Term Deposit-i account preferential rate to the Bank's board rate at the time of placement and Alliance My eSaving or any other saving account with preferential rate to prevailing board rate as at the effective date of resignation, retirement or termination.
- c) The Bank at its absolute discretion may from time to time review and vary the terms and conditions of the Management Staff's Staff Preferential Rate for Deposits Product. The list of selected deposits products should be proposed by Division's product owner and approved by GCEO.

4.6. Medical Benefits**4.6.1. Outpatient / Specialist Treatment**

- a) The Bank shall provide the following outpatient clinical benefits to its individual Management Staff uncapped as follows:-
 - i) Medical consultation including treatment for eye ailments
 - ii) Medicines
 - iii) Diagnostic tests
 - iv) Vaccinations and inoculations (subject to recommendation by the panel doctor)
- b) Staff should always seek treatment from panel clinics or hospitals recognized by the Bank unless where the services of panel clinics or hospitals are not available within a reasonable time or distance or in cases of emergency, treatment by any registered medical practitioner is allowed and cost of the treatment will be reimbursed accordingly.

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- c) Any subsequent treatment should be obtained from panel clinics or hospitals. Staff may refer to Panel Hospitals and Clinics recognized by the Bank under Human Resource in the inAlliance portal.
- d) Outpatient medical examination may be extended to include **specialist treatment** to any specialist recommended by doctors from panel clinics or hospitals, which shall cover the following expenses:-
- i) Cost of Specialist Consultation
 - ii) Cost of Medicines and Diagnostic Tests
 - iii) Cost of Surgery, Physiotherapy, Chiropractic treatment etc, where applicable
- e) For outpatient and specialist treatment, the following medical benefits are excluded:-
- i. Prenatal or postnatal care, confinement, abortion or miscarriage less than 22 weeks of pregnancy, any pregnancy related illness and family planning treatment;
 - ii. Injuries resulting from participation in wrongful or dangerous activities;
 - iii. Prescription of vitamins and any preventive medicine/treatment ;
 - iv. All forms of treatment or surgery of a cosmetic nature;
 - v. Expenses incurred as a result of proven attempted suicide;
 - vi. Treatment arising from the unlawful use of drugs or narcotics or from excessive consumption of alcohol; and
 - vii. Purchase of artificial devices or medical equipments e.g. Glucometer to monitor blood sugar, wheel chair etc.
- f) Medical expenses provided by the Bank are confined only to expenses incurred in Malaysia. The Bank will not be liable for any medical expenses incurred by Management Staff outside Malaysia (except where they are required by the Bank to work or undergo training outside Malaysia.)

4.6.2. Hospitalisation

- a) In cases where the Management Staff is recommended by doctors from Panel Hospitals or Clinics or Government Doctor to be referred to a Specialist and is required to be warded / hospitalised to undergo treatment or surgery, the maximum daily ward charges (room and board) for the Management Staff concerned which will be fully borne by the Bank are as follows:-

Grade	Room and Board Limit (per day)
Senior Vice President & above	1-bedded (Maximum of RM325 per day)
Vice President & Asst. Vice President	1-bedded (Maximum of RM200 per day)
Manager & below	2-bedded (Maximum of RM180 per day)

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- b) Government Hospital shall refer to a fully government or semi-government hospital which includes all State General Hospitals, Institute Jantung Negara, Hospital University Kebangsaan Malaysia and University Malaya Specialist Centre.
- c) Where in the opinion of doctors from Panel Hospitals or Clinics or a Government Doctor, such treatment or operation is not available in a Government Hospital or in any one of the Panel Hospital, recommendation for admission to recognised hospitals overseas may be acceded to at the absolute discretion of the Bank.
- d) In the case of admission at hospitals overseas, the costs of travel or any other ancillary charges will not be borne by the Bank and the cap on room & board shall apply.
- e) If a Management Staff is hospitalised for emergency treatment in any other hospital other than Panel Hospital, the liability of the Bank shall be limited to an equivalent room rate on terms as stipulated above.
- f) If a Management Staff chooses to seek admission into a non-appointed Private Hospital despite of the availability of treatment facilities at a Government Hospital or a Panel Hospital, then this arrangement may only be acceded on the understanding that the difference between the fee chargeable in a First Class Ward in a Government Hospital and the chosen Private Hospital be borne by the Management Staff himself.

4.6.3. Expenses

The Bank shall pay for the following hospitalisation and surgery cost:-

- a) Hospital Room and Board as per entitlement.
- b) Surgeon's Fee
- c) Theatre Fee
- d) Anesthetist Fee
- e) Miscellaneous Hospital Services and Supplies
- f) Specialist Fee
- g) Intensive Care Unit
- h) In-Hospital Physician's Visit
- i) Post-Hospitalisation Treatment

4.6.4. Consultation Procedure

The Bank has appointed a third party administrator (TPA) to administer the medical administration of the Bank. Staff may refer to '**Third Party Medical Administration Procedures**' under HRMS in the inAlliance portal for outpatient, specialist and hospitalisation consultation procedures.

4.6.5. Maternity Expenses

- a) The Bank shall reimburse maternity expenses for delivery to a female Management Staff up to a maximum amount of **RM1,200** supported by original receipts.
- b) The maternity expenses to be defrayed by the Bank will include hospitalisation and delivery charges only and limited up to five (5) children only.

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- c) Similar expenses will also cover cases of birth or miscarriage resulting after at least 22 weeks of pregnancy, whether alive or stillborn.
- d) Exclusion
Maternity expenses shall NOT cover the following charges :-
- i) Prenatal and postnatal examination cost
 - ii) Confinement
 - iii) Abortion
 - iv) Miscarriage at less than 22 weeks of pregnancy

4.6.6. Medical Examination Program

Items	Assistant Vice President & Above	Manager & below
Policy	a) Having served the Bank for more than a year are given the option and encouraged to go through the medical examination program. b) Eligible Management Staff whose age is <u>40 years & above</u> are recommended to go through the medical program at least once a year whilst those <u>below 40 years of age</u> may opt for the program on a biennial basis.	a) Having served the Bank for more than a year are given the option and encouraged to go through the medical examination program. b) Eligible Management Staff must have <u>attained the age of 40 years</u> and may go through the medical program on a biennial basis.
Entitlement	Executive Vice President & Above – RM1,500 p.a. Senior Vice President to Assistant Vice President – RM750 p.a.	RM500 p.a.
Coverage	a) The Standard Screening Program includes the following:- <ol style="list-style-type: none"> i) Physical Examination by Medical Officer ii) Chest X-Ray iii) Electronic Cardiogram (E.C.G) iv) General Screening Test (G.S.T.) <ul style="list-style-type: none"> - Urine Test – sugar/glucose - blood test for hemoglobin & cholesterol - uric acid - triglyceride. b) Additional tests would include:- <ol style="list-style-type: none"> i) Treadmill Stress Test ii) HIV Aids Test iii) Pulmonary Function Test iv) Audiometry by ENT Specialist 	a) The Standard Screening Program includes the following:- <ol style="list-style-type: none"> i) Physical Examination by Medical Officer ii) Chest X-Ray iii) Electronic Cardiogram (E.C.G) iv) General Screening Test (G.S.T) <ul style="list-style-type: none"> - Urine FEME - blood test – Lipid & Renal Profile b) Additional tests for Men would include:- <ol style="list-style-type: none"> i) Prostrate Cancer Profile



Items	Assistant Vice President & Above	Manager & below
	<p>c) Additional tests for Women would include:-</p> <ul style="list-style-type: none"> i) Gynecological & General Medical History ii) Clinical Breast Examination / Mammogram iii) Pelvic Ultrasound Scan iv) Pap Smear <p>d) Additional tests for Men would include:-</p> <ul style="list-style-type: none"> i) Prostate Cancer Profile 	<p>c) Additional tests for Women would include:-</p> <ul style="list-style-type: none"> i) Gynecological & General Medical History ii) Clinical Breast Examination / Mammogram iii) Pelvic Ultrasound Scan iv) Pap Smear
Designated Hospitals	Management Staff may opt for the Standard Screening Program at any panel of Private Hospitals / Clinics under the Bank's appointed TPA.	The medical examination for eligible Management Staff must be obtained from panel of Private Clinics / Hospitals under the Bank's appointed TPA.
Guarantee Letter	<p>a) Guarantee Letter may be issued if the Management Staff chooses to undergo medical examination program at any of the Panel Private Hospitals / Clinics under the Bank's appointed TPA.</p> <p>b) In the event the Management Staff opt for the medical examination at a non-panel hospital of their choice, guarantee letter will not be issued and the Management Staff may claim on reimbursement basis.</p>	Guarantee Letter may be issued upon request or the Management Staff may choose to claim on reimbursement basis.

4.6.7. Family Medical Benefits

The Bank shall provide medical benefits to a Management Staff's immediate family members defined as follows:-

- i) the legal spouse and children **age 21 years and below attending full time education**. In the event a Management Staff has more than one legal wife, he shall nominate only one of them for the purpose of this benefit.
- ii) "Children" will include legally adopted children, step children and children by different spouse of the Management Staff.
- iii) Immediate family members exclude parents or siblings.
- iv) Medical Expenses are confined only to expenses incurred in Malaysia.
- v) All claims shall be on reimbursement basis and on a non-cumulative basis.

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**4.6.7.1 Outpatient & Specialist Treatment for Immediate Family**

- a) The above medical treatment will cover the following:-
- i) Cost of consultations
 - ii) Cost of medicines and tests
- b) The maximum limit of entitlement for the immediate family members is as follows:-

Grade	Maximum Limit (RM) per annum
Executive Vice President & Above	3,000
Senior Vice President & Below	2,000

- c) **In the case of a husband and wife who are both employed as Management Staff of the Bank, the entitlement for the family shall be for one (1) Management Staff's entitlement only, whichever is higher.** In the case of a Management Staff married to a clerk in the Bank, both the employees shall retain their maximum individual limit of entitlement as stipulated above.
- d) In the case of a spouse, he shall only be eligible to claim under this benefit against submission of original medical receipts evidencing that no claim has been made from her employer.
- e) The spouse and children of the Management Staff may consult and be treated by either the non-panel or panel of doctors, in which case, they should settle the bills incurred directly and then claim reimbursement from the Bank.
- f) The Management Staff family medical benefits are confined to those of a curative nature and exclude the following:-
- i) Vaccinations and inoculations
 - ii) Prescription of vitamins and any preventive medicine/treatment
 - iii) Prenatal or postnatal care, confinement, abortion or miscarriage, any pregnancy related illness and family planning treatment
 - iv) All forms of treatment or surgery of a cosmetic nature and cost of artificial devices
 - v) Injuries sustained as a result of participation in wrongful or dangerous activities
 - vi) Expenses incurred as a result of proven attempted suicide
 - vii) Treatment arising from the unlawful use of drugs or narcotics or from excessive consumption of alcohol.

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**4.6.7.2 Hospitalisation for Immediate Family**

a) Entitlement

The Bank shall pay the cost of hospitalisation for the immediate family members subject to the following limits:-

Hospitalisation

Grade	Maximum Limit per annum (RM)
Executive Vice President & Above	14,250
Senior Vice President	13,000
Vice President to Assistant Vice President	10,250
Manager & Below	7,500

Room & Board

Level	Limit (per day)
Senior Vice President & above	1-bedded (Maximum of RM325 per day)
Vice President & Asst. Vice President	1-bedded (Maximum of RM200 per day)
Manager & below	2-bedded (Maximum of RM180 per day)

- b) **In the case of a husband and wife who are both employed as Management Staff with the Bank, the entitlement for their eligible children shall be limited to one (1) Management Staff's entitlement only, whichever is higher.**
- c) In the case of a Management Staff who submits his claims for the spouse, he shall only be eligible to claim under this benefit against submission of original medical receipts evidencing that no claim has been made from his/her employer. This is also subject to the maximum entitlement as stipulated above.
- d) The spouse and children of the Management Staff may be admitted to either the panel or non-panel private hospitals, in which case, they should settle the bills incurred directly and then claim reimbursement from the Bank.
- e) The Bank shall pay for the hospitalisation and surgery cost of the Management Staff's immediate family excluding delivery / maternity charges, prenatal and postnatal charges etc.

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**4.6.8 Flexible Benefit**

Flexible benefit aimed to provide employee access to well-being care and personal development, covering the following flexible benefit categories:

Wellness	Self Development
<i>For Self & Immediate Family:</i> a. Dental & Optical <i>For Self only:</i> b. Ergonomics living c. Wellness programmes d. Sporting equipment	<i>For Self only:</i> a. Personal development or enrichment courses b. Professional bodies subscription c. Books, magazines, journals (including electronic version)

All claims shall be on reimbursement basis and on a non-cumulative basis.

4.6.8.1 Entitlement

Grade	Annual Limit (RM)
Executive Vice President & Above	850
Vice President to Senior Vice President	750
Assistant Vice President & Below	600

4.6.8.2 Wellness

a) Dental & Optical for Self & Immediate Family

The Bank shall pay the cost of dental & optical expenses for the Management Staff and their immediate family members from any registered dental practitioner and / or ophthalmologist / optometrist / optician as follows:

The Management Staff immediate family members are defined as follows:-

- i) legal spouse and children **age 21 years and below attending full time education**. In the event a Management Staff has more than one legal spouse, he shall nominate only one of them for the purpose of this benefit.
- ii) "Children" will include legally adopted children, step children and children by different spouse of the Management Staff.
- iii) Immediate family members exclude parents or siblings.

Dental Expenses covers:

- Extraction
- Scaling
- Filling
- Curative Treatment e.g. gum treatment and root canal
- Crowning

Exclusion:

- Dentures, braces, tooth implants etc.

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Optical Expenses:

- i) Management Staff may undergo an eye examination by an ophthalmologist, optometrist or registered optician as and when problems develop. If after such examination, the Management Staff is recommended to wear spectacles or contact lenses, the Bank shall reimburse the cost of such spectacles or contact lenses.
- ii) If the Management Staff is already bespectacled or using contact lenses and is recommended to change his lenses, the Bank shall reimburse the cost of such lenses / spectacles.
- iii) However, the Bank shall not pay for the cost of solution for contact lenses and the cost of sunglasses.

b) Ergonomic Living for Self

Ergonomics Equipment & Home Office Setup

- i) Ergonomic chair
- ii) Adjustable Desk-Height or Sit/Stand Desk
- iii) Backrests
- iv) Footrests
- v) Wrist rests

ICT Support

- i) Monitor
- ii) Monitor/Laptop Stand
- iii) Mouse
- iv) Keyboard
- v) Earphone/Headset
- vi) Laptop Fan Cooler

c) Sporting Equipment

- i) Bicycle
- ii) Balls
- iii) Racquets
- iv) Home Gym Equipment (jump rope, weights, yoga mats)
- v) Sports Shoes
- vi) Fitness Device/Activity Tracker (e.g. Fitbit, Miband, Garmin)

d) Wellness Programmes

- i) Fees for the following classes/lessons:
 - Swimming/Diving
 - Yoga, Pilates, Zumba, Dance
 - Physical Bootcamp
 - Badminton/tennis/squash
 - Golf
- ii) Membership fees for Gym/Sports/Golf Club

4.6.8.3 Self-Development

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a) Personal Development or Enrichment Courses

Fee for

- Financial literacy
- Linguistic
- Public speaking
- Online learning
- Life skills courses (first aid, cooking/baking/coffee art, music, art)

b) Professional Bodies Subscription

Management Staff may opt to claim additional professional subscription within or out of their current job scope.

c) Books, Magazines, Journals (including electronic version)

The Bank shall pay for the purchase of non-leisure related books, magazines, journals.

4.7. Travelling on Bank's Business (Local / Overseas)**4.7.1. Mode of Travel & Expenses**

Grade	Mode of Travel
MANCO & Executive Vice President & Above	<u>Air Travel</u> Within Malaysia – Economy Class Outside Malaysia – Business Class
Senior Vice President & Below	<u>Air Travel</u> Economy Class
Assistant Vice President & Above Manager & below	<u>Train</u> 1 st Class 2 nd Class
All Management Staff	Bus / Coach
All Management Staff	Taxi (On shared basis)

- a) The above modes of transportation will be used to travel from base (normal place of work) to the town/ city where the Management Staff has been assigned for work or to attend training.
- b) Management Staff who are required to travel by air when attending training may travel on economy class only. Where the location of the training venue involves a travelling time of more than 8 hours from base (normal place of work), the Management Staff may be granted one day unrecorded leave for travelling prior to commencement of training.
- c) Where travel by air is cheaper but the Management Staff prefers to go by other means, he must obtain the prior approval of the Branch Manager, Departmental Head or MANCO and subsequently be entitled to claim the equivalent of airfares.

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- d) In certain circumstances, where time is of essence, they may travel by air subject to the approval of the Branch Manager or Departmental Head or MANCO.
- e) Travel other than flight is also allowed where flights are not available.
- f) Staff may refer to Group Corporate Services on the Air Travel booking processes.
- g) Other expenses incurred in connection with travel include:-
 - i) Airport Tax
 - ii) Toll Fares
 - iii) Ferry Charges
 - iv) Taxi / Bus Fares or mileage claims in connection with travel:-
 - a) to and from residence/transport terminal
 - b) to and from transport terminal/hotel
 - c) to and from hotel/training venue or venue of assignments

4.7.2. Mileage

Management Staff who are permitted to travel by their own cars, will be reimbursed on the following:-

- a) Mileage claims at RM1.00/km
- b) Toll Charges or ferry charges, if any
- c) Parking Charges, if there are no free parking facilities provided

4.7.3. Local Travel

4.7.3.1 Accommodation

- a) A Management Staff on “duty” (including relief duty) who is required to travel **beyond 50 km radius (one way and not to and fro) and requiring overnight stay** will be provided with accommodation at designated hotels where the Bank enjoys corporate rates.

Grade	Hotel Category
Senior Vice President & above	4 to 5 star hotel
Vice President & below	3 to 4 star hotel

- b) A Management Staff who does not wish to utilise the hotel accommodation provided by the Bank will not be granted any reimbursement for accommodation of their own arrangement.

– *For the purpose of the above paragraph, “Duty” means work that involves a duration of six (6) hours or more, inclusive of travelling time from and to the normal place of work.*

4.7.3.2 Subsistence Allowance

- a) A Management Staff on “duty” (including relief duty) who is required to travel beyond **50 km radius (one way and not to and fro) and requiring overnight stay** will be paid daily subsistence allowance to pay for meals as follows:-

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Locality	Daily Rate	Daily Breakdown
Peninsular Malaysia	RM85.00	Breakfast – RM20.00; Lunch - RM32.50 ; Dinner - - RM32.50
Sabah/Sarawak	RM95.00	Breakfast – RM25.00; Lunch - RM35.00; Dinner - RM35.00
Singapore/Brunei	S\$65.00	Breakfast - S\$15.00; Lunch - S\$ 25.00; Dinner S\$25.00

- b) A Management Staff who is required to work outstation involving travel beyond **50km radius but not requiring overnight** stay shall be paid a daily subsistence allowance of **RM25.00**.
- c) In cases where a designated hotel or organiser of the event provides for one or more of the 3 set meals, then payment of the subsistence allowance will not be made for that particular meal /meals provided for by the hotel or organizer.

4.7.3.4 Laundry

The Bank will reimburse for laundry expenses incurred by Management Staff who are required to travel on overnight stay for more than 2 consecutive nights' stay. Reimbursement will be made on actual expenses incurred up to a maximum amount of **RM20.00** or **S\$20.00** per day.

4.7.4. Overseas Travel

4.7.4.1 Zones

Overseas countries are divided into the following zones:-

- Zone A -** U.S.A, Canada, United Kingdom, Europe, Japan, Australia, New Zealand, Hong Kong, Taiwan, Korea.
- Zone B -** Others

4.7.4.2 Accommodation

- a) Accommodation will be arranged by the Bank and the hotel grades will be as follows:-

Grade	Hotel Category
Senior Vice President & above	4 Star hotel up to USD350.00 per day
Vice President & below	3 star hotel up to USD250.00 per day

- b) All claims made are to be supported by the relevant receipts. For claims without receipts, 50% of the above amount will be applicable.

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- c) Where accommodation is provided / covered by the course fee, then no accommodation claims can be made during the duration of the course.

4.7.4.3 Subsistence Allowance

Zone	Daily Rate (USD)
A	125.00
B	75.00

Where the following meals are provided/covered by the course fee or during the flight to attend the course, then the entire subsistence allowance for the meal provided must be deducted from the total subsistence allowance claimable:-

Meal	% of Subsistence Allowance
Breakfast	10
Lunch	30
Dinner	40

4.7.4.4 Winter Clothing Allowance

- a) A winter clothing allowance of up to **RM500.00** can be claimed by Management Staff for travelling to countries during winter.
- b) A Management Staff can claim for the above allowance only once in 36 months from the date each Clothing Allowance is paid.
- c) The payment of this allowance however, will be at the discretion of the Group Chief Executive Officer.

4.7.4.5 Laundry

The Bank will reimburse Management Staff who are required to travel overseas on overnight stay for more than 2 consecutive nights for laundry expenses incurred up to **USD20** per day.

4.8. Allowances**4.8.1 Payment for Work Outside Normal Hours of Work on Weekdays, Rest Days & Public Holidays**

- a) As and when necessary, according to the operational needs of the Bank, a Management Staff may be required to work beyond the normal working hours on weekdays, rest days or gazetted public holidays.
- b) For the purpose of this clause, "Work Outside Normal Hours of Work" means work performed at the prior request of the Bank, in excess of eight hours (8 hours), or seven (7) hours as the case may be on the five (5) full working days

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and shall be a continuous period commencing either before or after the Normal Hours of Work.

- c) The commencing and ending of normal hours of work of a Management Staff shall be determined by the Bank from time to time according to its operational needs.
- d) When working overtime, prior approval from the immediate supervisor is required except for those employees who perform shift work.
- e) Management Staff who are required to work outside the normal working hours shall be paid a meal allowance or overtime as follows.

4.8.1.1 Meal Allowances

- a) Manager & below whose basic monthly salary **exceeds RM4,000** and who work outside the normal working hours, shall be eligible to claim payment of a meal allowance.

A) Rates of Payment

i) Normal Working Days

For work of not less than 2 continuous hours (outside the normal hours of work)	RM40.00 per day
For work of not less than 3 continuous hours (outside the normal hours of work)	RM60.00 per day

ii) Rest Days (Saturdays and Sundays) / Public Holidays

For work of not less than 3 continuous hours on the above days	RM120.00 per occasion
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B) Other Terms

For work performed beyond **10pm**, a transportation allowance is claimable in accordance with the Bank's approved mileage rates at **RM1.00/km** (if travel is by own car or motorcycle) or actual taxi or bus fares.

- b) Claims are to be submitted via HRMS. Staff may refer to prevailing Human Resource Management System - E-Claims Manual available in the inAlliance portal or Employee Services, Group Human Resource for application and approval process.

4.8.1.2 Overtime Payments

- a) Whenever necessary, Management Staff may be required to work beyond the normal working hours on week days, rest days or gazetted public holidays.

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- b) All Management Staff whose basic monthly salary is RM4,000 and below and who work outside the normal working hours, shall be eligible to claim for overtime payment at rates stipulated below:-

Days	Rate
Normal Week Days	$\frac{\text{Basic Salary} \times 12 \times 1.5}{* 2028} = Y \times \text{No. Hours of Work}$
Rest Days	$\begin{aligned} \text{a) 3.5 hours or less} &= \frac{\text{Basic Salary}}{26} \\ \text{b) 7 hours or less} &= \frac{\text{Basic Salary}}{26} \\ \text{c) more than 7 hours} &= \frac{\text{Basic Salary} \times 12 \times 2}{2028} \\ &= Y \times \text{No. Hours of Work in Excess of 7 Hours} \end{aligned}$
Public Holidays	$\begin{aligned} \text{a) 7 hours or less} &= \frac{\text{Basic Salary}}{26} \times 2 \\ \text{b) more than 7 hours} &= \frac{\text{Basic Salary} \times 12 \times 3}{2028} \\ &= Y \times \text{No. of Hours of Work In Excess of 7 Hours} \end{aligned}$

* 52 weeks per year x 39 hours per week

4.8.2 Relief Allowance

- a) In the absence of the Branch Manager released from his current duties to proceed on long annual leave, medical / hospitalisation leave and the Management Staff next in rank or any qualified Management Staff is appointed to cover his job in a relief capacity on top of his existing job, a relief allowance then becomes payable.
- b) A Management Staff appointed as a relief officer to specifically undertake relieving duties will not however, be paid any relief allowance.
- c) Where a Management Staff performs relief duties for a period of at least one month, he is eligible for payment of a relief allowance of RM500 for the month he relieved in such position.
- d) In addition to this allowance, he may also at the Bank's discretion, be paid the daily subsistence allowance to defray the cost of meals.
- e) Claims are to be submitted via HRMS. Staff may refer to prevailing Human Resource Management System - E-Claims Manual available in the inAlliance portal or Employee Services, Group Human Resource for application and approval process.

**4.8.3 Shift Allowance**

- a) A Management Staff who is required to perform Shift Work shall be paid a Shift Allowance as follows:

i. Two-shift cycle	-	RM260 per month
ii. Three-shift cycle	-	RM305 per month
iii. Variable daily shift cycle	-	RM10 - RM24 per day

- b) Payment will be made together with the monthly salary payments.

4.8.4 Spick Allowance

- a) Management Staff who are required to perform work at the following operational work hours on account of inward cheque clearing process shall be paid an allowance as follows:

- i) Those who are required to perform work at or before 6.00 a.m. – **RM60** per day
- ii) Those who are required to perform work after 6.00 a.m. but before 7.30a.m. – **RM45** per day

- b) Payment will be made together with the monthly salary payments.

4.9. Group Insurance Schemes

All permanent / full time Management Staff are covered on a 24 hour worldwide basis under the following two (2) schemes:-

- a) Group Term Life Scheme (GTL SCHEME)
- b) Group Personal Accident Scheme (GPA SCHEME)

The monthly basic salary for the purpose of calculating the sum insured excludes allowances, bonus, overtime payment and benefits in kind.

4.9.1 Group Term Life Scheme

A Management Staff shall be covered under the Group Term Life Scheme as follows:-

TERMS	GTL SCHEME
Sum Assured	36 X monthly basic salary subject to a minimum of RM100,000
Payment Term	Lump sum payment on death
Extent of Cover	<ol style="list-style-type: none"> a) Full life protection and coverage against death from all causes, whether accidental and / or natural. b) Supplementary Benefits - permanent total / partial disability or dismemberment arising from natural or accident causes.

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**4.9.2 Group Personal Accident Scheme**

A Management Staff shall be covered under the Group Personal Accident Scheme as follows:-

TERMS	GPA SCHEME
Sum Assured	36 X monthly basic salary subject to a minimum of RM200,000
Payment Term	Lump sum payment on death
Extent of Cover	Confined to death and permanent disability only arising from any accidental causes.

4.9.3 Cancellation of Coverage

- a) Failure to comply with any requirement that may be imposed by the Insurer from time to time such as satisfactory evidence of health or any other requirements shall automatically cancel the full / partial insurance coverage under the schemes.
- b) In the event of such cancellation, the Bank shall not be responsible for any loss of coverage resulting thereof.

4.9.4 Termination of Insurance

A Management Staff's insurance coverage shall terminate in any one of the following events:-

- i) on the date of resignation from service of the Bank;
- ii) on the date of termination of employment for whatsoever reasons;
- iii) on the date of retirement;
- iv) on the date of being medically boarded out due to ill-health or disablement.

4.9.5 Payment of Insurance Proceeds

- a) In the event of death of a Management Staff, the Bank shall make payment of the insurance proceeds to the Management Staff's nominated beneficiary as per latest nomination made in HRMS.
- b) Any such payment shall effectively discharge the Bank of all subsequent claims and liabilities.

4.10. Retirement**4.10.1 Retirement Age**

- a) The age of retirement of a Management Staff shall be 60 years of age as determined under the Minimum Retirement Age Act 2012 (including any amendments made thereto from time to time).
- b) Group Human Resource shall notify the Management Staff of his impending retirement one (1) month prior to attaining the retirement age.

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- c) In exceptional circumstances such as peak workload or temporary shortage of experienced / qualified staff, the Bank may at its absolute discretion extend the retirement age beyond the normal age of retirement on a case to case basis.
- d) In the absence of a birth certificate or date of birth in the Identity Card, the date of retirement shall be on 31st December of the retirement age.

4.10.2 Retirement Benefit

- a) Management Staff who have completed at least twenty-five (25) years of continuous service up to the time of retirement shall be eligible for 30 calendar days' leave to be taken one month before the date of retirement.
- b) The Bank shall contribute each month to the Employee Provident Fund (EPF) in accordance with the statutory rate except for the Basic Salary in respect of which the Bank will contribute an additional 4% on top of the prevailing statutory rates.

4.11. Long Service Awards

- a) The awards are given to Management Staff in appreciation of their long and loyal service to the Bank.
- b) Awards are in the form of cash or in kind to commensurate with the length of service, values of which are as follows:

Years of Service	Value of Awards
15 years	RM1,500
25 years	RM2,500

- c) Certificates signed by the Group Chief Executive Officer will be given to the recipients of the Long Service Award Program.
- d) Except in cases of special circumstances, these recognition awards are normally given away at a presentation ceremony held in conjunction with the Bank's Annual Dinner / Town hall or luncheon / tea parties.

**4.12. Monthly Phone Allowance**

The Bank shall, at its absolute discretion approve payment of monthly phone allowance as follows **by virtue of job requirement only**:

No	Categories	Monthly Phone Allowance
1	Senior Vice President and above	RM200
2	Vice President (sales & non-sales related), Department Heads (sales related), Management Staff in charge of branch or hub (sales related)	RM150
3	Sales Personnel* regardless of grade which does not fall into category 1 & 2 and Service & Operations Manager	RM100
4	Assistant Vice President (Non-sales)	RM80
5	Manager & below (Non-sales)	RM50

Note: * The definition of sales personnel would be those with more than 50% of their job objectives or job responsibilities consisting of sales functions with sales targets.

- Application for monthly phone allowance should be raised and approved by authorized managers using the Monthly Phone Allowance Application form as guided by Group Human Resource.
- Upon approval, payment will be made by Group Human Resource together with monthly salary payments.
- For transfer, existing monthly phone allowance will ceased from the effective date of transfer. If phone allowance is required for the new job, new supervisor will need to initiate new application as per clause 4.11 (a).
- For termination, resignation or retirement, existing monthly phone allowance will be ceased on the last day of service with the Bank.
- The monthly phone allowance amount will be pro-rated according to effective date in the Application Form.

4.13. Individual Club Membership

- The Bank will reimburse for one (1) individual recreation club monthly subscription fee for Senior Vice President and above capped at **RM200** per month.
- The individual recreation club membership must be registered under the staff name.

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- c) All claims for reimbursement are to be submitted via HRMS and his immediate supervisor will be able to approve via the Manager Self-Service function.

4.14. Condolence Sum

As a caring organisation that is concerned and sympathetic for our Management Staff and their family in grief, the Bank will contribute in cash towards funeral expenses of the deceased Management Staff and/or death of his immediate family, as follows:-

RM2,000	contribute towards payment of a Management Staff's funeral expenses including wreath (valued within RM300). Payment less wreath amount, if applicable, will be made to the Management Staff's nominated beneficiary as declared earlier by the staff in HRMS.
RM150	contribute towards payment of funeral expenses of legal spouse, (*)children and the Management Staff's parents.

(*) "Children" will include legally adopted *children, stepchildren and children* of the nominated legal spouse.

4.14.1 Procedure

a) Death of a Management Staff

Upon notification of death, the respective Branch Manager or Department Head or MANCO shall have the option to **arrange for the delivery of a wreath valued up to RM300-00 to the bereaved family and notify Group Human Resource to pay the remaining** condolence sum to the nominated beneficiary.

b) Death of Immediate Family

- i) Upon notification of death by the affected Management Staff, the respective Branch Manager or Department Head or MANCO shall approve the allocated sum and ensure that the condolence sum is paid to the Management Staff concerned.
- ii) No actual verification of the actual expenses against the quotation / invoice of expenses is required.

4.15. Member of Professional Body

- a) A confirmed staff shall be eligible for reimbursement of annual fee of **one** professional body that is related to the staff's qualification or profession, due to legislative requirement **or** being directly related to the staff's job role as approved by the Management.
- b) The reimbursement of the annual professional subscription fee is meant for the coming whole year and not for the past year. In the case of a Management Staff who has tendered his notice of resignation and is serving the resignation notice period, he is deemed to be no longer in the continued service of the Bank and

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shall be disqualified from claiming reimbursement of the professional subscription fee.

- c) The spirit of granting this benefit to a Management Staff is to assist him in paying for such fee so that he can continue to contribute to the success of the Bank.

4.16. Member of Asian Institute of Chartered Bankers (AICB)

- a) All Management staff who joined from 1 January 2017 are required to be a registered member of Asian Institute of Chartered Bankers ("AICB") and may claim for reimbursement of annual membership fee.
- b) Existing staff who are already a member of AICB is eligible to seek reimbursement of annual membership fee.
- c) Staff may seek reimbursement for their current year annual membership fee from 1 January 2017 onwards. Staff will not be eligible to claim for reimbursement if he has tendered resignation from the Bank.
- d) Staff who are eligible for reimbursement of annual fee of one Professional Body is also eligible to AICB membership reimbursement.

4.17. Car Allowance, Driver Allowance and Free of Profit Car Financing-I Facility

4.17.1 Car Allowance and Driver Allowance

Executive Vice President & Above	- Car and Driver Allowance RM8,000.00 per month
Senior Vice President	- Car Allowance RM3,400.00 per month

4.17.2 Free of Profit Car Financing-I Facility

- a) Senior Vice President & above are eligible to apply for a free of profit car financing-i upon joining.
- b) The objective of extending the Free of Profit Car Financing-i is to assist Senior Vice President & above to own a vehicle of their choice.
- c) The choice of car must be befitting of their grade and position and should at all times reflect and represent a good image of the Bank.

4.17.3 Deposit

- a) The Management Staff has to pay for the initial deposit of the car with his own funds.
- b) The minimum amount of the deposit is at 20% of the purchase price of the car or 20% of his entitlement quantum whichever is lower.
- c) The Management Staff is allowed to top up this portion of the car purchase with his own funds.
(In the case of purchasing a car beyond the affordable car quantum, amount i.e. $\frac{\text{max financing amount}}{80\%} \times 100\%$)

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**4.17.4 Financing Quantum**

Grade	Car Value (RM)	Maximum Financing (80%) (RM)
Executive Vice President & above	346,920	277,536
Senior Vice President	280,245	224,196

Margin of finance is at 80% of the purchase price of the car or the maximum financing limit, whichever is lower. Repayment period is up to a maximum of 7 years or 84 months.

4.17.5 Eligibility Terms of Free of Profit Car Financing

- a) The maximum financing value will be extended in accordance to the Management Staff grade indicated above or up to 80% of the purchase price of the car whichever is lower.
- b) The total vehicle financing limit under this benefit shall be subjected to the total loan/financing repayment limit of 50% of the Management Staff's basic monthly salary whichever is lower. In the event that the Management Staff is having a housing loan/financing, the total repayment/payment limit should not exceed 75% of his monthly basic salary.
- c) There is no profit rate payment and the payment of the principal amount would be on a straight-line basis over a maximum period of 84 months (7 years).
- d) The financing payment will be deducted via Payroll every month.
- e) The Management Staff is not allowed to increase the financing amount as stipulated above even though he is willing to pay commercial rates on the interest of the top up portion.

4.17.6 Settlement of an Ex-Management Staff Outstanding Car Loan / Financing

The ex-Management Staff has to convert his outstanding car loan/financing to a commercial loan/financing in the event of the following: -

- i) Resignation
- ii) Termination
- iii) Retirement
- iv) Withdrawal of Benefit

In the case of death of a Management Staff, his appointed trustee has to convert his loan/financing via refinancing to a commercial loan/financing or fully settle his outstanding loan/financing accordingly.

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**4.17.7 Mileage**

For purposes of business, the Management Staff is allowed to claim mileage in accordance to the approved mileage rate of RM1.00/km.

4.17.8 Other Terms and Conditions

- a) The free of profit car financing i-facility is a benefit provided to eligible Management Staff at the Bank's discretion and the Bank has the prerogative to review and revise the policy.
- b) In cases of abuse of the benefit, the Bank reserves the right to revoke the benefit accordingly.
- c) Applications on the prescribed forms must be sent through the applicant's Branch or Department Head or MANCO and forward the application to Employee Services, Group Human Resource for the necessary processing and approval.

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**SECTION 5: GLOSSARY**

Unless otherwise expressly stated in the Terms and Conditions of the Human Resource Benefits Document for Management Staff, the following definitions shall apply:-

1. **Document**
Shall refer to the Human Resource Employment Policy.
2. **Bank**
shall refer to Alliance Bank Group (ABG) and includes the Board of Directors, the Group Nomination and Remuneration Committee (GNRC), the Management Committee (MANCO) and the Group Chief Executive Officer who are responsible for the overall operations, results and / or general administrative matters of the Bank.
3. **MANCO**
Means a member of the Management Committee.
4. **Department Head**
Means the person overall in-charge of a Department and reporting directly to MANCO.
5. **Branch Manager**
Means the person who is primarily accountable for governance, regulatory compliance and representing the Bank in the community and branch protocol.
6. **Home-Base**
Means the place of work where a Management Staff was initially appointed in the Bank and for those Management Staff who have been transferred to a new location for a period of 2 years but not more than 3 years whereby the Bank may than localize the Management Staff and the place of transfer to be considered as the “new home base”. In a case, where the Management Staff has purchased a property under the staff housing loan / financing facility scheme, then the place where the property is situated is the declared home base for the Management Staff concerned.
7. **Bank’s Panel of Clinics / Hospitals**
Means a clinic / private hospital / government hospital appointed by the Bank to be on its panel.
8. **Salary**
Means the basic salary of a Management Staff excluding allowances, bonus and overtime earnings.
9. All reference to the **masculine gender** shall include the feminine gender unless otherwise expressly stated.
10. **Legally Adopted Child**
Legal status attained upon issuance of Certificate of Adoption (CA) by Jabatan Pendaftaran Negara (JPN).
11. **Key Responsible Persons (“KRP”)**
KRP are key persons appointed by the Group Nominating Committee or the Board based on the Group’s Policy on Fit and Proper. The Group’s KRP include members of the Management Committee, Group Company Secretary and selected senior officers.

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**SECTION 6: PERSONAL GRADE & INTERNAL CORPORATE TITLE**

Personal Grade	Internal Corporate Title
B	Senior Executive Vice President (SEVP)
C	Executive Vice President (EVP)
D01	Senior Vice President 1 (SVP1)
D02	Senior Vice President 2 (SVP2)
E01	Vice President 1 (VP1)
E02	Vice President 2 (VP2)
F	Assistant Vice President 1 (AVP1)
G	Assistant Vice President 2 (AVP2)
H	Manager (MGR)
I	Senior Executive (SE)
C3 C2 C1	Computer Operator (Com Opr)



ALLIANCE BANK

PENYATA NOTIS & PILIHAN DASAR

Sebagai bakal dan kakitangan semasa Alliance Bank, kami menghormati kerahsiaan anda & memahami jangkaan anda terhadap kami dalam memastikan data peribadi anda dilindungi, dihormati & dijaga. Bagi tujuan Notis ini, dengan ini "Alliance Bank" akan merujuk kepada Alliance Bank Group yang juga termasuk syarikat pemegangan dan subsidiari-subsidiari milik penuhnya.

Alliance Bank berhak mengubah Notis ini dari semasa ke semasa. Kami menasihatkan anda supaya memeriksa Notis ini secara berkala untuk kemas kini dan perubahan.

Menurut Akta Perlindungan Data Peribadi 2010 ("PDPA") dan dalam meneruskan usaha kami untuk memastikan data peribadi anda dilindungi setiap masa, kami mengeluarkan penyata Notis & Pilihan Dasar sebagai sebahagian daripada komitmen kami untuk menawarkan anda persekitaran bekerja yang kondusif dan boleh dipercayai selaras dengan nilai teras kami:-

Kebolegunaan	Penyata ini diguna pakai kepada semua bakal atau kakitangan semasa dalam Alliance Bank.
Pengumpulan Data Anda	<p>Data peribadi anda seperti nama, alamat, alamat e-mel (atau maklumat perhubungan lain), nombor KP, umur, jantina, butiran kewangan peribadi dan urus niaga saham, butiran jawatan sebagai pengarah atau pegangan saham, latar belakang pendidikan, sejarah pekerjaan, resume, keputusan pemeriksaan pekerjaan serta data lain yang berkaitan dengan permohonan pekerjaan dikumpulkan melalui pelbagai kaedah. Ini termasuklah:-</p> <ul style="list-style-type: none"> Data peribadi yang diberikan secara langsung/dengan rela oleh anda apabila anda memohon bekerja dengan Alliance Bank atau dari semasa ke semasa; Data peribadi yang terdapat dalam domain awam atau apabila anda melayari laman web kami; Daripada pihak ketiga seperti agensi pelaporan kredit, agensi penguat kuasa undang-undang dan entiti kerajaan yang lain, profesional penjagaan kesihatan, agensi perekrutan, perujuk Maklumat yang disimpan dalam sistem sumber manusia dan/atau sistem keselamatan termasuk CCTV <p>Dalam sesetengah keadaan, kita juga mungkin memerlukan anda memberi data peribadi yang sensitif seperti kesihatan atau keadaan fizikal atau mental, kepercayaan agama atau kepercayaan lain yang serupa, melakukan atau dituduh melakukan sebarang kesalahan bagi proses pengambilan bekerja atau untuk menguruskan penggajian yang sedang berlangsung.</p> <p>Sekiranya anda memilih untuk tidak mendedahkan sebarang maklumat yang diminta, kami mungkin tidak akan dapat mempertimbangkan permohonan anda untuk bekerja di Alliance Bank atau ianya akan menjejaskan peluang anda untuk menikmati faedah dan ganjaran kerja di Alliance Bank kelak yang mana akan juga mengakibatkan Alliance Bank tidak dapat menunaikan seluruh tanggungjawabnya seperti yang termaktub di dalam kontrak pekerjaan sediaada atau yang akan dirangka.</p>
Penggunaan Data Anda	<p>Kami akan menggunakan data peribadi anda dalam proses yang berkaitan dengan pentadbiran am dan sumber manusia, yang mungkin termasuk tujuan berikut:</p> <ul style="list-style-type: none"> Untuk menilai dan mengkaji permohonan pekerjaan anda termasuk pemeriksaan pra-penggajian; Untuk mentadbir & mengurus semua aspek perhubungan penggajian kakitangan termasuk tetapi tidak mengehadkan manfaat, gaji, latihan, pembangunan, penilaian prestasi, kenaikan pangkat, cuti sakit Untuk berkomunikasi dengan anda tentang peluang-peluang penggajian lain dalam Alliance Bank Untuk memberi anda maklumat tentang produk dan perkhidmatan yang ditawarkan oleh kami dan/atau rakan niaga kami Untuk mematuhi keperluan undang-undang dan memberi bantuan kepada agensi penguat kuasa undang-undang; Untuk semua tujuan lain yang berkaitan dengan apa yang tersebut di atas

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Pendedahan Maklumat Anda	<p>Kami tidak mendedahkan maklumat anda kepada mana-mana pihak ketiga melainkan dalam lingkungan pendedahan yang dibenarkan di bawah undang-undang/garis panduan yang dikuatkuasakan dan/atau anda telah memberi kebenaran untuk pendedahan yang sedemikian, kami mungkin akan mendedahkan maklumat anda kepada sesetengah kategori pihak yang tersenarai di bawah:</p> <ul style="list-style-type: none"> ▪ pihak ketiga/penyedia perkhidmatan luar bagi khidmat luar untuk proses berkaitan fungsi sumber manusia di dalam dan di luar Malaysia; ▪ Agen atau ahli gabungan atau persatuan profesional bertindak bagi pihak kami atau dilantik untuk memberi latihan, manfaat kakitangan, insurans, menjalankan kajian, dan lain-lain lagi; ▪ Kepada jabatan lain dan/atau unit-unit di dalam Alliance Bank, syarikat lain dalam Alliance Bank, ahli gabungan kami bagi tujuan memberi anda maklumat tentang tawaran pemasaran dan promosi terkini yang mungkin menarik minat anda; ▪ Badan-badan penguat kuasa, kerajaan atau pihak berkuasa lain sekiranya diperlukan atau diberi kuasa untuk berbuat demikian bagi melaksanakan sebarang fungsi kawal selia di bawah mana-mana undang-undang atau yang berkaitan dengan mana-mana arahan atau penghakiman mahkamah; dan ▪ Kepada penasihat profesional kami termasuk peguam, akauntan dan juru audit atas keperluan bagi tujuan memberi perkhidmatan/nasihat mereka kepada kami ▪ Kepada mereka yang mengesahkan dan mentadbir permohonan anda untuk penggajian termasuk agensi pengrekrutan ▪ Untuk memudahkan permohonan/urusan anda berkaitan kemudahan kredit, akaun, produk dan/atau perkhidmatan dengan mana-mana institusi kewangan; <p>Anda boleh yakin bahawa Bank akan memastikan langkah-langkah yang wajar diambil oleh kategori pihak yang tersebut di atas untuk melindungi atau mengekalkan kerahsiaan maklumat anda yang didedahkan kepada mereka.</p>
Menyimpan data peribadi	<p>Bagi calon pekerja, kami mungkin akan menyimpan permohonan yang tidak berjaya dan semua dokumen berkaitan yang lain untuk diberikan kepada Alliance Bank untuk tempoh yang lebih lama bagi memadankan kemahiran anda dengan peluang pekerjaan pada masa hadapan. Sila maklumkan kepada kami sekiranya anda tidak mahu kami menyimpan maklumat anda bagi tujuan tersebut.</p> <p>Sekiranya anda bekerja dengan Alliance Bank, kami mungkin akan terus menyimpan data anda walaupun selepas anda tidak lagi bekerja dengan kami bagi memenuhi obligasi perundangan, kontrak atau kawal seliaan.</p>
Kakitangan Sedia Ada	<p>Dengan memberi data peribadi anda secara rela kepada kami, anda telah membenarkan Alliance Bank menggunakan data tersebut menurut Penyata Notis & Pilihan Dasar.</p>
Akses & Pembetulan data anda	<p>Anda boleh memohon akses kepada maklumat peribadi anda dan/atau memohon supaya maklumat tersebut dikemas kini/dibetulkan sekiranya anda merasakannya maklumat tersebut adalah salah atau lapuk.</p> <p>Semua permohonan hendaklah dibuat secara bertulis dan dihantar kepada:- Employeeservices@alliancefg.com</p>



ALLIANCE BANK

DECLARATION OF MARRIED COUPLES AND SIBLINGS WORKING WITHIN THE GROUP

Personal Particulars of Staff

Staff Name as per NRIC	
Staff ID No.	
Entity & Department/Branch	
Position & Grade	

As an employee of the Group, I hereby confirm and declare as follows:

For Married Couples – Details of Spouse(s) (Please complete where applicable)

Name of Spouse as per NRIC	
Staff ID No.	
Entity & Department/Branch	
Position & Grade	
Marriage Date	

Notes:

- Marriage date – will be the registration date of marriage or the date of akad nikah for Muslims.
- Staff have to submit a copy of the marriage certificate to Group Human Resource.

For Siblings – Details of Sibling(s) (Please complete where applicable)

Name of Sibling as per NRIC	
Staff ID No	
Grade/Rank	
Entity & Department/Branch	
Date Joined	

Note:

- Siblings – brothers and/or sisters of the staff concerned.

If the space provided is insufficient, please provide relevant details on a separate sheet of paper and attach the same hereto.

I hereby declare and confirm that the above information and the attachment(s), if any, are true and complete. I undertake to inform Group Human Resource immediately as and when there are any subsequent changes to the information and particulars declared above.

I also understand that should I make any false declaration on any of the above, the Bank/respective subsidiary may proceed to take the appropriate action as it deems fit.

Signature: _____

Date:

For office use (tick the box):

☐ No conflict of interest (to be confirmed by HR Business Partner.

☐ To update in HRMS.

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**ALLIANCE BANK****HANDOVER FORM****FOR STAFF MOVEMENTS / EXIT / GOING ON BLOCK LEAVE**

To: <i>(name of immediate supervisor or incoming individual)</i>	
From: <i>(name of staff / outgoing individual)</i>	
Emergency Contact Telephone Number:	
Staff Designation:	
Group/Department/Business:	
Block Leave Dates: <i>(where applicable)</i>	From _____ To _____

In accordance to the Handover Procedure, the following areas of responsibilities will be handled by the staff listed below:

No.	Areas of Responsibilities / Follow-up	Name	Contact No.
1.			
2.			

I confirm that I have discussed the key risk management, areas of responsibilities with my colleagues and there are no outstanding tasks / issues to the best of my knowledge at this point in time.

Should there be any critical / urgent matters arise later or during my block leave, I will provide necessary support to facilitate understanding and resolution as appropriate or you may contact me via the telephone.

Applicable to transfer case: I will review my existing system access with my Immediate Supervisor and raise the System Access Control ("SAC") User ID and Password request form to SAC to change or update my system accesses, where applicable.

Name:
Date:
(Staff name / Outgoing Individual Compliance)

Superior's Name:
Date:
(Acceptance / Satisfaction with Compliance)

Note: Superior should complete the form if outgoing individual is unable to complete the form (e.g. death / termination of employment).

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