



Statement of Credit Card Account

Penyata Akaun Kad Kredit

CHANG CHOON CHOW
NO 11 JALAN 11/11
BANDAR PUTERI PUCHONG
47100
PUCHONG SELANGOR MALAYSIA

REWARD POINTS SUMMARY
RINGKASAN MATA GANJARAN

	Total Earned This Month Jumlah Diperolehi Bulan Ini	Total Redeemed/Rounded Down Jumlah Ditebus/Dibundarkan ke Bawah	Grand Total Jumlah Besar
Timeless Bonus Points	0	0	654,902

PAYMENT ADVICE**Makluman Pembayaran**

Note: Please apportion your payment as per below
Nota: Sila bahagikan bayaran anda seperti berikut

Payment Due Date

Tarikh Bayaran Perlu Dibuat

02/12/24

Statement Date

Tarikh Penyata

12/11/24

Total Combined Credit Limit

Had Kredit Gabungan

RM 30,000

	Account No. No. Akaun	Current Balance Baki Semasa	Minimum Payment Bayaran Minima	Payment Amount Jumlah Bayaran
VISA PLATINUM	4514 2151 1171 6432	-4,427.95	0.00	
YOU:NIQUE MASTERCARD	5465 9464 0768 4514	550.00	550.00	
BALANCE TRANSFER	2000 0200 0115 3836	-0.53	0.00	
		-3,878.48	550.00	

WARNING ON PAYING ONLY MINIMUM MONTHLY REPAYMENT / AMARAN JIKA HANYA MEMBAYAR MINIMUM BAYARAN BULANAN

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your outstanding balance. Please refer to the next page for more information. Alternatively, you may also refer to the credit card calculator available on bankinginfo website. / Jika anda hanya membuat bayaran minimum bulanan bagi setiap tempoh, anda akan dikenakan lebih faedah dan mengambil tempoh yang lebih lama untuk menjelaskan keseluruhan baki tertunggak anda. Sila rujuk muka surat seterusnya untuk maklumat lebih lanjut atau gunakan kalkulator kad kredit yang terdapat di dalam laman bankinginfo.

Spend at klook Now Using Your Alliance Bank Visa Virtual Credit Card

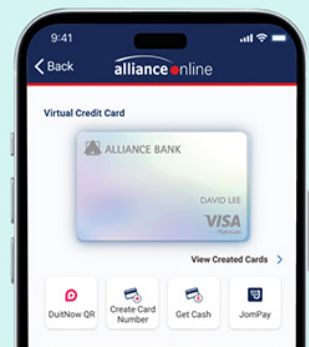
20% OFF SitewidePROMO
CODE**ALLIANCEKLOOK20**

Discount capped at RM50.

Buy 1 Free 1 deals start every 20th
to month-end, October to
December 2024, on selected items.

Hurry! Activate your virtual credit card to enjoy these awesome deals!

Terms and Conditions apply.
Promotion Period: 1 October to 31 December 2024.



Account Settlement Procedure / Prosedur Penyelesaian Akaun - You may choose to pay any amount between the Minimum Payment Due and your Current Balance as indicated in your Statement of Credit Card Account by the following ways: / Anda boleh memilih untuk membayar sebarang jumlah di antara Bayaran Minimum Yang Perlu Dibayar dan Baki Semasa yang dinyatakan di dalam Penyata Akaun Kad Kredit anda dengan cara-cara berikut:

- By using MEPS Interbank GIRO Payment System (MEPS IBG) via Alliance Bank ATM Card, phone banking (603-5516 9988), or Interbank Funds Transfer via Alliance Bank ATM Machines or allianceonline PERSONAL (www.alliancebank.com.my). / Dengan menggunakan Sistem Pembayaran MEPS Interbank GIRO (MEPS IBG) melalui Kad ATM Alliance Bank, perbankan telefon (603-5516 9988), atau Pemindahan Dana Antara Bank melalui Mesin ATM Alliance Bank atau allianceonline PERSONAL (www.alliancebank.com.my).
 - By direct debit standing instructions from your Alliance Bank current or savings account. / Dengan arahan tetap debit langsung dari akaun semasa atau simpanan Alliance Bank anda.
 - By cash or cheque at any Alliance Bank branches, through Cash Deposit Machines or Cheque Deposit Machines or post the cheque to Card and Payment Services, P.O. Box 13417, 50810 Kuala Lumpur. / Dengan tunai atau cek melalui mana-mana cawangan Alliance Bank, melalui Mesin Deposit Tunai atau Mesin Deposit Cek atau cek hantar melalui pos ke Perkhidmatan Kad dan Pembayaran, P.O. Box 13417, 50810 Kuala Lumpur. Payment by cheque / Pembayaran dengan Cek:
- a) Cheque to be made payable to "Alliance Bank For <NAME AS PER I.C.>" / Cek perlu ditulis atas nama "Alliance Bank For <NAMA SEPERTI K.P.>";
- b) Write your card account no. and the amount payable (for each account) on the reverse side of cheque. / Tulis no. akaun kad anda dan amaun dibayar (untuk setiap akaun) di belakang cek;
- c) Please consider time for mailing and clearing of your cheque. Payment will be credited upon clearance of cheque. / Sila menimbangkan masa untuk pengirisan dan penjelasan cek anda. Pembayaran akan dikreditkan sebaik saja cek dijelaskan.

Dispute on Charge / Pertikaian terhadap Caj - Please examine your statement and advice us of any errors within 14 (fourteen) days from the statement date, in the absence of such notification, the Statement of Credit Card Account shall be deemed conclusive evidence of your confirmation and acceptance of the transaction therein. / Sila periksa penyata akaun anda dan beritahu bank sekiranya terdapat sebarang kesilapan dalam tempoh 14 (empat belas) hari dari Tarikh Penyata, sekiranya anda gagal memberitahu Bank, maka Penyata Akaun Kad Kredit hendaklah dianggap sebagai bukti muktamad bahawa anda telah mengesah dan menerima transaksi yang dinyatakan di dalam Penyataan tersebut.

Payment Allocation Statement / Penyata Peruntukan Pembayaran - Payment made by the Cardmember to the Bank in respect of the Card Account will be applied to the outstanding amount of the Card Transactions, the order of settlement starting from the amounts subject to the highest rate to the amounts subject to the lowest Rate. / Bayaran yang dibuat oleh Ahli Kad kepada Bank bagi Akaun Kad akan digunapakai untuk jumlah tertunggak bagi Transaksi Kad, aturan penyelesaian bermula dari jumlah-jumlah yang tertakluk kepada Kadar yang paling tinggi ke jumlah-jumlah yang tertakluk kepada Kadar yang paling rendah.

Finance Charges / Caj Kewangan

- a) **Retail Purchase / Pembelian Runcit** : No Finance Charges will be imposed on new Retail Transactions for the current month for at least 20 days commencing from the date of posting if full payment has been made on Current Balance by the Payment Due Date in the prior month. Finance Charges will be imposed on all new retail transactions from the date of posting if minimum or partial payment is made on current balance by the Payment Due Date in the prior month. / Caj kewangan tidak akan dikenakan ke atas transaksi baru pembelian runcit dalam bulan semasa atau partial sekurang-kurangnya 20 hari mulai dari tarikh pencatatan sekira bayaran penuh telah dibuat ke atas Baki Semasa sebelum Tarikh Bayaran Perlu dibuat dalam bulan terdahulu. Caj kewangan akan dikenakan ke atas semua transaksi baru pembelian runcit dari tarikh pencatatan sekiranya bayaran minimum atau sebahagiannya telah dibuat ke atas Baki Semasa sebelum Tarikh Bayaran Perlu Dibuat dalam bulan terdahulu.
- b) **Cash Advance / Pendahuluan Tunai** : No finance charges free period on Cash Advance. Finance charges at the rate of 18% p.a. is calculated on a daily rest basis on each Cash Advance calculated from the date cash is disbursed until full repayment. / Tiada tempoh tanpa caj kewangan bagi Pendahuluan Tunai. Caj Kewangan pada kadar 18% setahun dikira pada dasar harian akan dikenakan terhadap setiap Pendahuluan Tunai dikira dari tarikh Pendahuluan Tunai dibuat sehingga penyelesaian sepenuhnya.
- c) **Balance Transfer and Fast Cash / Pemindahan Baki dan Tunai Segera** : Cardmember shall make a minimum payment of 5% of the monthly outstanding amount due or RM50, whichever is higher. If the payment is not received in full or before payment due date, then the prevailing finance charge of 18% p.a. shall be levied on the remaining monthly outstanding balance from the due date until the date of full settlement. / Ahli Kad hendaklah membuat bayaran minimum 5% daripada jumlah tertunggak bulanan atau RM50, yang mana lebih tinggi. Sekiranya Ahli Kad gagal membayar seperti yang dinyatakan dalam penyata diatas, caj kewangan biasa sebanyak 18% setahun akan dikenakan bagi baki tertunggak bulanan yang selebihnya, dari tarikh akhir pembayaran sehingga tarikh penyelesaian penuh.

The following formula will apply for the computation of Finance Charge: / Formula pengiraan Caj Kewangan adalah seperti berikut:

F = (B) x (P/D) x R f is the Finance Charge for a particular balance "B" computed over the period of "P" days; B is the balance that is imposed with the Finance Charge; P is the respective interest bearing period in days on which the balance "B" is imposed with Finance Charge; D is the number of days used as the base for the annual rate; R is the nominal Finance Charge annual rate stated / **f = Sum (f)** f adalah Caj Kewangan bagi baki tertentu "B" yang dikira sepanjang tempoh hari "P"; B adalah baki yang dikenakan Caj Kewangan; P adalah tempoh yang dikenakan faedah dalam harian di mana baki "B" adalah dikenakan Caj Kewangan; D adalah bilangan hari yang digunakan sebagai asas untuk kadar tahunan; R adalah kadar tahunan Caj Kewangan nominal yang dinyatakan.

Where: / Di mana

Fees and Charges / Yuran dan Caj

- Finance Charges for Retail transaction/Caj untuk pembelian runcit
 - Tier/Peringkat 1 – 15% p.a./setahun – Cardmembers who promptly settle their minimum payment due for 12 consecutive months./ Ahli Kad yang bayar sekurang-kurangnya Bayaran Minimum Yang Perlu Dibayar tepat pada masanya dalam tempoh 12 bulan berturut-turut.
 - Tier/Peringkat 2 – 17% p.a./setahun – Cardmembers who promptly settle their minimum payment amount due for 10 months or more in a 12 consecutive months./ Ahli Kad yang bayar sekurang-kurangnya Bayaran Minimum Yang Perlu Dibayar tepat pada masanya untuk sekurang-kurangnya 10 bulan dalam tempoh 12 bulan berturut-turut.
 - Tier/Peringkat 3 – 18% p.a./setahun – Cardmembers who do not fall within the above categories./ Ahli Kad yang tidak termasuk dalam kategori atas.
- Cash Advance Fee - 5% of the amount advanced or RM15, whichever is higher, and will be charged to your account for the amount of Cash Advance you obtained at any Authorised Cash Outlet and/or any designated ATM./ Yuran Pendahuluan Tunai - sebanyak 5% pada amaun Pendahuluan Tunai atau RM15, yang mana lebih tinggi, dan akan dikenakan ke atas akaun anda terhadap amaun Pendahuluan Tunai yang dibuat di mana-mana 'Pusat Pengeluaran Tunai Yang Dibenarkan' dan/atau ATM yang tertentu.
- Late Payment Charge - Minimum RM10 or 1% of total principal outstanding balance due, whichever higher up to a maximum of RM100./ Caj Pembayaran Lewat - Minimum RM10 atau 1% dari jumlah baki tertunggak, yang lebih tinggi, sehingga maksimum RM100.
- Card Replacement - Visa Basic: RM15 per card. Others: RM50 per card./ Penggantian Kad - Visa Basic: RM15 setiap kad. Lain-lain: RM50 setiap kad.
- Additional Paper Statement Request Fee – RM5 per copy. / Yuran Permintaan Penyata Kertas Tambahan = RM5 setiap Salinan.
- Overseas Transactions – Transactions made in foreign currency shall be converted to Ringgit Malaysia at the conversion rate and charges as determined by Mastercard or Visa and shall be inclusive of 1% foreign exchange conversion spread (except for Visa Basic) by Alliance Bank. / Transaksi Di Luar Negara - Urusiaga dalam mata wang asing perlu ditukar kepada Ringgit Malaysia pada kadar penukaran dan caj yang ditentukan oleh Mastercard atau Visa dan hendaklah termasuk kos penukaran 1% (kecuali Visa Basic) oleh Alliance Bank.
- Service Tax – RM25 for Principal Card. RM25 for Supplementary Card. / Cukai Perkhidmatan – RM25 untuk Kad Utama. RM25 untuk Kad Tambahan.
- Unless otherwise specified herein, our charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, we will be entitled to recover such taxes from you./ Kecuali dinyatakan sebaliknya di sini, caj kami tidak termasuk sebarang cukai semasa dan cukai yang mungkin akan dikenakan pada masa hadapan (termasuk Cukai Barangan dan Perkhidmatan ("GST")) di bawah undang-undang yang berkaitan. Selepas tarikh kuat kuasa pelaksanaan mana-mana cukai tersebut dan di mana terpakai, kami berhak untuk menuntut kembali cukai tersebut daripada anda.

Notice on Monthly Outstanding Repayment / Notis Pembayaran Balik Bulanan - By paying only the minimum monthly repayment amount, the interest amount and repayment period to settle the full balance will increase. The table below illustrates the example of interest and repayment period it would take to pay off outstanding balance for different outstanding amount scenarios. The computations are based on interest rate at 18% p.a. with no new retail transactions and 30 days a month. / Hanya membayar amaun pembayaran minimum bulanan, amaun faedah dan tempoh pembayaran untuk penyelesaian baki penuh akan meningkat. Jadual dibawah menunjukkan contoh faedah dan tempoh pembayaran yang dikenakan untuk menjelaskan amaun tertunggak yang berbeza. Pengiraan adalah berdasarkan faedah 18% setahun dengan tiada caj pembelian runcit baru dan tempoh 30 hari sebulan.

Outstanding balance/ Baki Tertunggak (RM)	3000		5000		10,000	
Repayment / Pembayaran	Pay minimum amount / Bayar minima (RM150)	Pay/ Bayar RM250	Pay minimum amount / Bayar minima (RM250)	Pay/ Bayar RM350	Pay minimum amount / Bayar minima (RM500)	Pay/ Bayar RM650
Repayment period months / Tempoh Pembayaran Balik (Bulan)	56	15	70	18	89	21
Total Interest incurred (RM) / Jumlah Caj Faedah (RM)	1,055	333	1,912	670	4,055	1,594
Total Amount to be settled (RM) / Jumlah Perlu Dibayar	4,055	3,333	6,912	5,670	14,055	11,594

Customer Service Department / Jabatan Perkhidmatan Pelanggan - If your card is lost / stolen, please report immediately to 603-5516 9988 (24 hours, daily). You will be liable to pay all charges incurred on your lost / stolen card if you fail to lodge a report. You will be liable for unauthorised transactions which require PIN or signature verification or unauthorised transactions using a contactless card, if you have: (i) acted fraudulently; or (ii) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the card; or (iii) voluntarily disclosed your PIN to another person; or (iv) recorded the PIN on the card, or on anything kept in close proximity with your card. If you have any queries pertaining to your Alliance Bank Credit Card, please contact our Customer Service at 603-5516 9988 from 8am to 10pm (daily) or e-mail to info@alliancecf.com. For Bank Negara Malaysia enquiries, you may log on to www.bankinginfo.com.my or contact BNMTELELINK at 1-300-88-5465 or visit BNM at Ground Floor, D Block, Jalan Dato' Onn, 50480 Kuala Lumpur. / Jika kad anda hilang / dicuri, sila laporkan dengan secepat mungkin kepada 603-5516 9988 (24 jam setiap hari). Anda akan bertanggungjawab untuk membayar segala caj atas kad yang hilang / dicuri sekiranya anda gagal membuat laporan. Anda akan bertanggungjawab untuk transaksi tidak diberikuasa yang memerlukan pengesahan PIN atau tandangan, atau transaksi tidak diberikuasa menggunakan kad tanpa sentuhan, sekiranya anda: (i) melakukan penipuan; atau (ii) lewat dalam memberitahu Bank dengan seberapa segera yang munasabah setelah mendapati bahawa kad anda telah hilang atau transaksi yang tidak diberikuasa telah dilaksanakan; atau (iii) secara sukarela mendedahkan PIN anda kepada orang lain; atau (iv) merekodkan PIN pada kad kredit, atau pada apa-apa yang disimpan berdekatan dengan kad. Jika anda mempunyai sebarang pertanyaan berhubung dengan Kad Kredit Alliance Bank anda, sila hubungi Perkhidmatan Pelanggan kami di talian 603-5516 9988 dari 8 pagi hingga 10 malam (setiap hari) atau emel ke info@alliancecf.com. Untuk pertanyaan Bank Negara Malaysia, anda boleh layari www.bankinginfo.com.my atau hubungi BNMTELELINK di talian 1-300-88-5465 atau lawati BNM di Ground Floor, D Block, Jalan Dato' Onn, 50480 Kuala Lumpur.



Statement of Credit Card Account

Penyata Akaun Kad Kredit

CHANG CHOON CHOW

Message

REVISION TO ALLIANCE BANK CREDIT CARD PRODUCT DISCLOSURE SHEET

We have updated the Alliance Bank Credit Card Product Disclosure Sheet which takes effect on 22nd August 2024. For more information, please visit our website.

Safeguard your Credit Card and PIN

You will be liable for unauthorised card-present transaction(s) which require PIN and signature verification or use of your contactless Credit Card(s) if you have: (i) acted fraudulently; (ii) delayed in notifying the Bank immediately after having discovered the loss or unauthorised use of your Credit Card(s); (iii) voluntarily disclosed PIN to another person; (iv) recorded the PIN on your Credit Card(s), or on anything kept in close proximity with the Card; (v) left your Credit Card(s) or an item containing the card unattended in places visible and accessible to others; or voluntarily allowed another person to use your Credit Card(s).

IBFT or IBG via ATM & Alliance Online

Enjoy convenient fund transfer, loan payment and credit card payment via Instant Interbank Funds Transfer (IBFT) or Interbank GIRO (IBG) using Alliance Bank ATM and Alliance Online. For more info, visit www.allianceonline.com.my

Remark: Fees and charges may be imposed for cheque and cash payment in the future with prior notice.

Bill Payment using Alliance Bank Credit Card via JomPAY

You can now pay bills using your Alliance Bank Credit Card! Just log in to Alliance Online & pay via JomPAY. T&Cs apply. Visit www.alliancebank.com.my/JomPAY for more info.

Credit Card – Instalment Payment Plans

To avoid finance charges being imposed, all Cardmembers who have subscribed to a 'zero interest/interest-free' monthly repayment plan(s), are required to make payment of the monthly instalment specified by the bank at the time the Instalment Payment Plan is entered into ("the Monthly Instalment") in full. In the event a Cardmember opts to only pay the minimum amount of five percent (5%) of the balance remaining unpaid under the Instalment Payment Plan ('the Outstanding Balance') or Ringgit Malaysia Fifty (RM50), whichever is higher, instead of the Monthly Instalment in full, the Cardmember will be liable for the interest charges on the Outstanding Balance.

Cardholder Responsibilities

1. Abide by the Terms and Conditions for the use of credit card.
 2. Take reasonable steps to keep your credit card and PIN secure at all times, including at your place of residence. These include not:
 - a) Disclosing your credit card details or PIN to any other person, b) Writing down the PIN on your credit card, or on anything kept in close proximity with the card, c) Using the PIN selected from your birth date, identity card, passport, driving license or contact numbers, and d) Allowing any other person to use your credit card and PIN.
 3. Notify the Bank as soon as reasonably practicable after having discovered that your credit card is lost, stolen, an unauthorised transaction had occurred or your PIN may have been compromised.
 4. Notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorised.
 5. Notify the Bank immediately of any change in your contact number.
 6. Use your credit card responsibly, including not using your credit card for unlawful activity.
 7. Check your account statement and report any discrepancy without undue delay.
- For more information, please call our Customer Service at 03-5516 9988.



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Penyata Akaun Kad Kredit

CHANG CHOON CHOW

YOUR ULTIMATE GUIDE TO TRAVEL DEALS

Enjoy up to 25% OFF* flights, hotels,
and travel packages

VISA



*Terms and Conditions apply.

For more information, please visit
<https://www.alliancebank.com.my/Promotions/Cards/travellikecrazy-promotion>
or search "TLC PROMO" on our website

Transaction Date Tarikh Transaksi	Posting Date Tarikh Bil Diterima	Transaction Description Keterangan Urusniaga	Amount (RM) Amaun (RM)
27/10/24	27/10/24	VISA PLATINUM PREVIOUS STATEMENT BALANCE YOU:NIQUE MASTERCARD PREVIOUS STATEMENT BALANCE PAYMENT - THANK YOU	4,427.95 CR 550.00 550.00 CR
12/11/24 12/11/24	12/11/24 12/11/24	MASTERCARD GOLD : 5465 9464 0768 4514 CHANG CHOON CHOW INSTL OLYLIFE INTERNATIONAL 12 OF 24 INSTL OLYLIFE INTERNATIONAL 12 OF 24 CHARGES THIS MONTH: 550.00	 183.33 366.67
27/10/24	27/10/24	BALANCE TRANSFER PREVIOUS STATEMENT BALANCE PAYMENT - THANK YOU	0.00 747.00 CR
13/10/24 13/10/24	13/10/24 13/10/24	BALANCE TRANSFER : 2000 0200 0115 3836 CHANG CHOON CHOW INSTL FC - 36MTHS @ 3.99% P.A. 03 OF 36 INTEREST FOR INSTALMENT CHARGES THIS MONTH: 746.47	 599.81 146.66
		CURRENT BALANCE TOTAL MINIMUM PAYMENT	 -3,878.48 550.00



Statement of Credit Card Account

Penyata Akaun Kad Kredit

The Alliance OneBank Rewards Programme Statement / *Penyata Program Alliance OneBank Rewards*

CHANG CHOON CHOW



TIMELESS BONUS POINTS SUMMARY RINGKASAN MATA GANJARAN TIMELESS

Statement Date 12/11/24
Tarikh Penyata

Description <i>Deskripsi</i>	Total Timeless Bonus Points Earned This Month <i>Jumlah Mata Ganjaran Timeless Diperoleh Bulan Ini</i>
Credit Card / <i>Kredit Kad</i>	0
Alliance OneBank Rewards (see table below for full breakdown) <i>Alliance OneBank Rewards (lihat jadual di bawah untuk butiran penuh)</i>	0
Total Timeless Bonus Points Earned This Month <i>Jumlah Mata Ganjaran Timeless Diperoleh Bulan Ini</i>	0

ALLIANCE ONEBANK REWARDS POINTS SUMMARY RINGKASAN MATA GANJARAN ALLIANCE ONEBANK REWARDS

Product Description <i>Deskripsi Produk</i>	Qualifying Amount (RM) <i>Kelayakan Jumlah (RM)</i>	Total Timeless Bonus Points Earned This Month <i>Jumlah Mata Ganjaran Timeless Diperoleh Bulan Ini</i>
Investments* / <i>Pelaburan*</i>	0.00	0
Dual Currency Investments / <i>Pelaburan Dwi-Mata Wang</i>	0.00	0
Foreign Exchange / <i>Pertukaran Wang Asing</i>	0.00	0
Bancassurance* / <i>Bankasuran*</i>	0.00	0
Stockbanking (ABMB) / <i>Perbankan Saham (ABMB)</i>	0.00	0
Promotional Timeless Bonus Points / <i>Promosi "Timeless Bonus Points"</i>	0.00	0
Total Alliance OneBank Rewards Timeless Bonus Points for the month of - <i>Jumlah ganjaran Alliance OneBank Rewards "Timeless Bonus Points" untuk bulan -</i>		0

* For Bancassurance and Investment products, the Timeless Bonus Points earned will be reflected in this statement after the specific product's cooling off period.

* Untuk produk Bankasuran dan Pelaburan, Timeless Bonus Points yang didapati akan tertera dalam penyata selepas tempoh rehat tertentu produk.

For the full list of participating products under the Alliance OneBank Rewards Programme, please refer to www.alliancebank.com.my
Untuk senarai lengkap produk-produk dalam Program Alliance OneBank Rewards, sila rujuk kepada www.alliancebank.com.my

For more information and full Terms and Conditions, please refer to www.alliancebank.com.my
Untuk maklumat lanjut dan Terma dan Syarat penuh, sila layari www.alliancebank.com.my