

FOR IMMEDIATE RELEASE
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Alliance Bank and 99 Speed Mart Collaborate to Offer SMEs 0% Instalments on Bulk Purchases

Kuala Lumpur, 3 June 2026 – Alliance Bank Malaysia Berhad (“Alliance Bank” or “the Bank”) and 99 Speed Mart Retail Holdings Berhad (“99 Speed Mart”) have entered into a strategic collaboration to introduce a 0% instalment payment plan via 99 Bulksales, 99 Speed Mart’s online bulk purchasing platform. Tailored for small and medium enterprises (SMEs), business owners, retailers, and traders with large-scale inventory requirements, this flexible financing plan is designed to significantly ease business cash flow management, helping SMEs better support their inventory needs for growth, while empowering operational expansion.

Available exclusively for Alliance Bank credit cardholders, including business credit cardholders, eligible online transactions of RM500 and above made via <https://www.99bulksales.my/> can be converted into a three-month 0% instalment payment plan. This timely financial solution empowers businesses with enhanced flexibility in managing cash flow, particularly in current uncertain times, reducing upfront payment burdens for bulk purchases and maintaining steady inventory turnover. It enables SMEs to free up working capital, streamline inventory purchases, and increase sales more effectively. Consumers with larger households can also take advantage of the plan by meeting the minimum spend requirement.

The partnership was formalised through a Memorandum of Understanding (MoU) signed by Mr Raymond Chui, Group Chief Business and Transaction Banking Officer of Alliance Bank and Mr Albert Lee Yan Zhong, Alternate Director of 99 Speed Mart.

Mr Raymond Chui said: “We welcome this opportunity to provide a meaningful solution to support Malaysia’s SME and broader business ecosystem during trying times. As ‘The Bank for Life’, we are fully committed to being a responsible banking partner and by collaborating with 99 Speed Mart, we can reach a wider network of business owners with a practical, customer-centric, digital-first tool, while strengthening the adoption of cashless and digital payment solutions in the nation.”

Mr Albert Lee said: “Working on this initiative with Alliance Bank, we are able to improve our 99 Bulksales e-commerce offerings and introduce our first 0% instalment payment plan

implementation in our group. We are confident that with this program, consumer and businesses can both benefit from lower prices, larger purchases and soften impacts to their cash flow.”

The instalment payment option will be fully integrated into the 99 Bulksales website from June 2026. Eligible cardholders only need to select the Alliance Bank 0% 3-Month Instalment Plan during the checkout process, with no paperwork or other applications necessary.

For SMEs, the Alliance Bank Business Credit Cards serve as a dedicated expense management tool for clearer business tracking, providing rewards and benefits on business-related transactions. The Bank has also refreshed its Mastercard Platinum Business Credit Card customer value proposition, now featuring cashback of up to 1.25% on all spending, including bonus cashback on utility payments such as electricity, water, and telecommunication bills. To further lower operational costs, the annual fee is waivable with a business account or loan holding, or a minimum annual spend of RM12,000 on the Mastercard Platinum Business Credit Card. Additionally, cardholders will enjoy discounts of up to 90% on various business solutions, services and applications through Mastercard Easy Savings Specials.

For more information on the Alliance Bank business credit cards, customers can go to the Alliance Bank website at <https://www.alliancebank.com.my/business/SME/Cards>.



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About Alliance Bank Malaysia Berhad

Alliance Bank is dedicated to offering differentiated financial and non-financial solutions across consumer, SME, corporate, commercial, and Islamic banking sectors. Embracing its 'The Bank For Life' brand purpose, Alliance Bank is committed to meeting the ever-evolving needs of its customers, serving as a dependable banking partner throughout their lifetime.

With a vision of community-centric banking, Alliance Bank deeply engages with the community through an omni-channel approach. Customers can interact with Alliance Bank through an extensive network of retail branches, Privilege Banking Centres, Business Centres, and Digital banking services. The Bank aims to foster meaningful connections within the communities it operates in.

About 99 Speed Mart Retail Holdings Berhad

The history of 99 Holdings and its subsidiaries' business can be traced back to 1987 when Lee Thiam Wah established a traditional sundry shop named "Pasar Raya Hiap Hoe" in Klang. In 2000, 99 Speed Mart Sdn Bhd was incorporated and the first outlet under the "99 Speedmart" trade name was opened in Klang, Selangor. For the past 2 decades, under the stewardship of Lee Thiam Wah, the Company has rapidly expanded and its current network of outlets comprises over 3,000 outlets.

99 Holdings is the largest mini-market player and a leading groceries retailer in Malaysia. The tagline "Near 'n Save" is derived from the Company's business model and extensive chain of outlets, where it emphasises convenience and easy access for customers. Each outlet carries daily necessities comprising mainly fast-moving consumer goods such as food and beverages, personal and baby care products as well as household products that are competitively priced; hence incorporating elements of saving both time and money for its customers.