

TERMS AND CONDITIONS

iMoney x Setel Exclusive Credit Card Campaign (1st July 2024 – 31st December 2024)

The iMoney x Setel Exclusive Credit Card Campaign will be referred to as “the Campaign” or “Campaign” organised by Intelligent Money Sdn. Bhd. (Company No. 1005180-T) (“iMoney”) in collaboration with Setel Ventures Sdn. Bhd. (Company No. 1310317-A) shall be referred to as “Setel” or “Setel mobile application”.

This Campaign is subject to the following Terms and Conditions. By participating in this Campaign, you agree to be bound by these Terms and Conditions, including any terms that may have been revised from time to time, without restriction or qualification.

CAMPAIGN PERIOD

The Campaign shall run from 09:30:00 Malaysian time (UTC+8) on **1st July 2024** to 23:59:00 Malaysian time (UTC+8) on **31st December 2024** (both dates inclusive).

CAMPAIGN ELIGIBILITY

- 1) The Campaign is open to citizens with a residential address in Malaysia.
- 2) The Campaign is open to salaried Customers between the age of 21 years old and above.
- 3) The Campaign which is supported by iMoney is only for applications made by Customers who apply for the following product via the Setel: Fuel, Park, EV, eWallet application, herein referred to as “Setel Eligible Participants”.
- 4) The applicable product, herein referred to as “Product” in singular form, for this Campaign includes the following Product offer by the respective Bank on Setel mobile application:
 - i. HSBC Bank
 - HSBC Amanah MPower Platinum Credit Card-i
 - ii. Alliance Bank
 - Alliance Bank Visa Signature Credit Card
 - iii. RHB Bank
 - RHB World MasterCard Credit Card/-i
 - RHB Cash Back Credit Card/-i
 - RHB Rewards Credit Card/-i
- 5) The following categories of applicants shall NOT be eligible for this Campaign:
 - i. Customers who make an application for outside of the Setel mobile application; and/ or
 - ii. Customers who are an existing primary cardholder of one or more than the applicable Product; and/ or
 - iii. Customers who have an application approved or denied or cancelled within six (6) to twelve (12) months from the date of their application with the applicable Product; and/ or
 - iv. Customers who apply after the Campaign Period; and/ or
 - v. Customers deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all respective Bank relevant products, facilities, and services.
- 6) Customers who have successfully applied for the Product must also submit all required information for the processing of the Credit Card Application, herein referred to as “Customer Details”, latest by **23:59:59 Malaysian time on 31st December 2024**.

The required Customer Details are as follows:

- i. Customer Name
 - ii. Customer NRIC
 - iii. Customer Phone Number
 - iv. Customer Email Address
 - v. Employment Type
 - vi. Latest 3-month Salary Slip
 - vii. Latest 6-month Bank Statement
 - viii. Summary of EPF Statement
- 7) The timestamp of Customers' applications shall be based on iMoney's server system time.
- 8) All required documents, and any additional documents that may be requested at the banks' discretion to complete the Product application, must be submitted within the Campaign Period of thirty (30) days.

CAMPAIGN MECHANICS

- 1) The Campaign is only for applications for the Product via the Setel mobile application.
- 2) After applying for the Product, iMoney may contact the Setel Eligible Participants via phone call to further conduct screening for the application.
- 3) The Setel Eligible Participants is able to apply for multiple credit cards during the campaign.

HSBC BANK CREDIT CARD

- a. The Campaign is open to salaried Customers between the age of 21 years old and above.
- b. The Campaign which is supported by iMoney is only for applications made by Customers who apply for the following product via the Setel: Fuel, Park, EV, eWallet application, herein referred to as "Setel Eligible Participants".
- c. The following categories of applicants shall NOT be eligible for this Campaign:
 - Customers who make an application for outside of the Setel mobile application; and/ or
 - Customers who are an existing primary cardholder of one or more than the applicable Product; and/ or
 - Customers who have an application approved or denied or cancelled within six (6) months from the date of their application with the applicable Product; and/ or
 - Customers who apply after the Campaign Period; and/ or
 - Customers deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all respective Bank relevant products, facilities, and services
- d. To be qualified for the Campaign, Customers must:
 - Be approved by HSBC within thirty (30) days from the application date.
 - Activate and the customer must spend a minimum of RM500 accumulative retail spend + 5x Setel eWallet top-up with all the newly approved credit card(s) within sixty (60) days from the Card Approval Date defined in Table 1 to be qualified for the Campaign.

Table 1:

No.	Card Application Date	Card Approval Date	Campaign Spend Period	Campaign Prize
3.	2 nd September 2024 to 30 th September 2024	Credit card to be approved by 31 st October 2024	Spend a minimum of RM500 accumulative retail spend + 5x Setel eWallet top-up by 31 st December 2024	Guaranteed Prize: RM140 of Setel Credit
4.	1 st October 2024 to 31 st October 2024	Credit card to be approved by 30 th November 2024	Spend a minimum of RM500 accumulative retail spend + 5x Setel eWallet top-up by 31 st January 2025	
5.	1 st November 2024 to 31 st November 2024	Credit card to be approved by 31 st December 2024	Spend a minimum of RM500 accumulative retail spend + 5x Setel eWallet top-up by 28 th February 2025	
6.	1 st December 2024 to 31 st December 2024	Credit card to be approved by 31 st January 2025	Spend a minimum of RM500 accumulative retail spend + 5x Setel eWallet top-up by 31 st March 2025	

- e. Every eligible Customer that fulfils the criteria listed in the Campaign Mechanics section of this agreement shall be entitled to receive a RM140 Setel Credit.
- f. The quantity of Prize(s) available for this Campaign is limited to a total of one (1) unit for each user with a completed approval and fulfills the spend criteria.
- g. The retail transaction criteria are as follows:
- Includes local and overseas retail transactions (including online transactions), standing instructions/non-online auto-billing, e-wallet (s) top up and insurance/takaful payment. Examples of such as e-wallets are Setel, GrabPay, Touch and Go, BigPay and Boost App. This list of e-wallets is not exhaustive and may be subject to change from time to time.
 - Excludes Fees and charges per HSBC's Tariff and Charges, Cash Advance, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP), Quasi Cash and/ or transactions that enable cash-out or transfers to bank account.

ALLIANCE BANK CREDIT CARD

- a. The Campaign is open to Setel Eligible Participants who are above the age of 21 years old with a minimum monthly gross income of RM4,000 or RM48,000 per annum.
- b. The following categories shall NOT be eligible for this Campaign:
 - Customers who make an application for an Alliance Bank Credit Card outside of the Setel mobile application; and/ or
 - Customers who are an existing primary cardholder of one or more Alliance Bank Credit Cards; and/ or
 - Customers who have an application approved or denied or cancelled within six (6) months from the date of their application with Alliance Bank; and/ or
 - Customers deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all Alliance Bank relevant products, facilities, and services.
- c. To be qualified for the Campaign Prize, Customers must:
 - Apply and get approved for the Product within thirty (30) days from the date of application.
 - Activate and make one (1) retail transaction with all the newly approved credit card(s) within sixty (60) days from the Card Approval Date defined in Table 2 to be qualified for the Campaign.

Table 2:

No.	Card Application Date	Card Approval Date	Campaign Spend Period	Campaign Prize
1.	1 st July 2024 to 31 st July 2024	Credit card to be approved by 31 st August 2024	Perform one (1) retail spend by 31 st October 2024	Guaranteed Prize: RM190 of Setel Credit
2.	1 st August 2024 to 31 st August 2024	Credit card to be approved by 30 th September 2024	Perform one (1) retail spend by 30 th November 2024	
3.	1 st September 2024 to 30 th September 2024	Credit card to be approved by 31 st October 2024	Perform one (1) retail spend by 31 st December 2024	
4.	1 st October 2024 to 31 st October 2024	Credit card to be approved by 30 th November 2024	Perform one (1) retail spend by 31 st January 2025	
5.	1 st November 2024 to 30 th November 2024	Credit card to be approved by 31 st December 2024	Perform one (1) retail spend by 28 th February 2025	
6.	1 st December 2025 to 31 st December 2025	Credit card to be approved by 31 st January 2025	Perform one (1) retail spend by 31 st March 2025	

- d. Every eligible Customer that fulfils the criteria listed in the Campaign Mechanics section of these terms and conditions shall be entitled to receive a RM190 Setel Credit.

- e. The Customer must perform one (1) retail spend with the newly approved credit card within the Campaign Spend Period as defined in Table 1.
- Includes local and overseas retail transactions (including online transactions), standing instructions/non-online auto-billing.
 - Excludes Fees and charges per Alliance Bank's Tariff and Charges, Cash Advance, Balance Transfer Instalment (BTI), Cash Instalment Plan (CIP), Quasi Cash, and/or transactions that enable cash-out or transfers to the bank account.
 - Excludes the following retail transactions:

Transactions / Fees and Charges	Alliance Bank MCC Code
Insurance Payment	5960-Direct Marketing Insurance Services 6300-Insurance Underwriting, Premiums
E-wallet top up	6540-Non-Financial Institutions – Stored Value Card Purchase/Load
Retail transactions in relation to the payment of services related to government	9211-Court Costs, Including Alimony and Child Support - Courts of Law 9222-Fines -Government Administrative Entities, 9223-Bail, Bond Payments, 9311-Tax Payments - Government Agencies, 9399-Government Services (Not Elsewhere Classified) 9402- Postal Services -Government Only and 9405-U.S. Federal Government Agencies or Departments)

RHB BANK CREDIT CARD

- a. The Campaign is open to Customers who are above the age of 21 years old with a minimum monthly gross income of RM2,000 or RM24,000 per annum.
- b. The following Customers shall not be eligible for this Campaign:
- Customers who make an application for an RHB Credit Card outside of the Setel mobile application.
 - Customers who are an existing primary cardholder of one or more RHB Credit Cards.
 - Customers who have an application approved or denied or cancelled within twelve (12) months from the date of their application with RHB.
 - Customers deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all RHB relevant Products, facilities, and services.
- c. The Customer is able to apply for multiple credit cards during the Customer's application process and choose the following type of credit card during the Customer application process:
- Islamic Credit Card
 - Conventional Credit Card
- d. To be qualified for the Campaign, Customers must:

- Be approved by RHB within thirty (30) days from the application date.
- Activate and make one (1) retail transaction with all the newly approved credit card(s) within sixty (60) days from the Card Approval Date defined in Table 3 to be qualified for the Campaign.

Table 3:

No.	Card Application Date	Card Approval Date	Campaign Spend Period	Campaign Prize
1.	1 st July 2024 to 31 st July 2024	Credit card to be approved by 31 st August 2024	Perform one (1) retail spend by 31 st October 2024	Guaranteed Prize: RM240 of Setel Credit
2.	1 st August 2024 to 31 st August 2024	Credit card to be approved by 30 th September 2024	Perform one (1) retail spend by 30 th November 2024	
3.	1 st September 2024 to 30 th September 2024	Credit card to be approved by 31 st October 2024	Perform one (1) retail spend by 31 st December 2024	
4.	1 st October 2024 to 31 st October 2024	Credit card to be approved by 30 th November 2024	Perform one (1) retail spend by 31 st January 2025	
5.	1 st November 2024 to 31 st November 2024	Credit card to be approved by 31 st December 2024	Perform one (1) retail spend by 28 th February 2025	
6.	1 st December 2024 to 31 st December 2024	Credit card to be approved by 31 st January 2025	Perform one (1) retail spend by 31 st March 2025	

- e. Every eligible Customer that fulfils the criteria listed in the Campaign Mechanics section of this agreement shall be entitled to receive a RM240 Setel Credit.
- f. The quantity of Prize(s) available for this Campaign is limited to a total of one (1) unit for each user with a completed approval and fulfills the spend criteria.
- g. The retail transaction criteria are as follows:
 - Includes on the selected MCC for purchases made with the Card for purposes of personal consumption only i.e., non-business and non-commercial related consumption only. Includes local retail transactions (including online transactions), retail on petrol, dining, utilities, grocery, and online dining/grocery.
 - Excludes Balance Transfer, Cash Advance, Quasi Cash transactions, Annual card Membership fees, Interest, Late payment charges, Card Service Tax (CST) and/or any applicable taxes imposed from time to time; payment to charity / social service organisations under MCC 8398; and any government-related payments under designated MCC as below:

MCC Code	Descriptions
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond payments
9311	Tax payments
9399	Government Services
9402	Postal services-Government only
9405	Intra-Government Purchases-Government only

GENERAL TERMS AND CONDITIONS

- 1) The participating merchants reserve the right to revise the terms and conditions while informing the participating Customers via email. Customers' participation in the relevant Campaign shall be further subjected to the participating merchant's terms and conditions. For the avoidance of doubt, participating merchants refer to iMoney, Setel and the banking partners.
- 2) These terms and conditions shall be governed by the laws of Malaysia, and any dispute arising out of or in connection with the Campaign shall be referred to the exclusive jurisdiction of the courts of Malaysia.

These terms and conditions are up to date as of 2nd September 2024.