

iMoney x Setel Exclusive Credit Card Campaign TERMS AND CONDITIONS

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 **6th January 2025** to 23:59:00 Malaysian time (UTC+8) on **30th June 2025** (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 or the following products offered by iMoney:
 - i. Alliance Bank
 - Alliance Bank Visa Signature Credit Card
 - Alliance Bank Visa Platinum Credit Card
 - Alliance Bank Visa Infinite Credit Card
 - ii. 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 **30th June 2025**.
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.

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 to further conduct application screening.
- 3) The Setel Eligible Participants is able to apply for multiple credit cards during the campaign.

ALLIANCE BANK CREDIT CARD CAMPAIGN

- 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.
 - Perform one (1) retail spend with the new credit card within the Campaign Spend Period defined in Table 1 to be qualified for the Campaign.

Table 1:

No.	Application Date	Approval Date	Campaign Spend Period <i>(Perform one (1) retail spend)</i>	Campaign Prize
1.	6 th January to 31 st January 2025	29 th February 2025	30 th April 2025	Guaranteed Prize: RM190 of Setel Vouchers
2.	1 st February to 29 th February 2025	31 st March 2025	31 st May 2025	
3.	1 st March to 31 st March 2025	30 th April 2025	30 th June 2025	
4.	1 st April to 30 th April 2025	31 st May 2025	31 st July 2025	
5.	1 st May to 30 th May 2025	30 th June 2025	31 st August 2025	
6.	1 st June to 31 st June 2025	31 st July 2025	31 st September 2025	

- d. iMoney, in collaboration with Alliance Bank Malaysia, will be tracking the date of submission of the required documents by each Customer in ensuring that Campaign Eligibility is fulfilled. Furthermore, all required documents, and any additional documents that may be requested as needed to fulfil the Product application at the discretion of Alliance Bank, must also be submitted within the Campaign Period of thirty (30) days.

- e. 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 Voucher.
- f. 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 CAMPAIGN

- a. The applicable product, herein referred to as “Product” in singular form, for this Campaign includes the following Products available on Setel mobile application or the following products offered by iMoney:
- RHB World MasterCard Credit Card/-i
 - RHB Rewards Credit Card/-i
 - RHB Cash Back Credit Card/-i

- b. 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.
- c. 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.
- d. 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
- e. 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 2 to be qualified for the Campaign.

Table 2:

No.	Application Date	Approval Date	Campaign Spend Period <i>(Perform one (1) retail spend)</i>	Campaign Prize
1.	6 th January to 31 st January 2025	29 th February 2025	30 th April 2025	Guaranteed Prize: RM240 of Setel Vouchers
2.	1 st February to 29 th February 2025	31 st March 2025	31 st May 2025	
3.	1 st March to 31 st March 2025	30 th April 2025	30 th June 2025	

4.	1 st April to 30 th April 2025	31 st May 2025	31 st July 2025	
5.	1 st May to 30 th May 2025	30 th June 2025	31 st August 2025	
6.	1 st June to 31 st June 2025	31 st July 2025	31 st September 2025	

- f. iMoney, in collaboration with RHB Malaysia, will be tracking the date of submission of the required documents by each Customer in ensuring that Campaign Eligibility is fulfilled. Furthermore, all required documents, and any additional documents that may be requested as needed to fulfil the Product application at the discretion of RHB, must also be submitted within the Campaign Period of sixty (60) days.
- g. Every eligible Customer that fulfils the criteria listed in the Campaign Mechanics section of this agreement shall be entitled to receive a RM240 Setel Voucher.
- h. 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.
- i. The retail transaction criterias 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

CAMPAIGN PRIZE(S) FULFILMENT

By participating in this Campaign, the Customer consents to and agrees:

- 1) iMoney and Setel is entitled to collect, process, and use the personal data submitted for the purpose of this Campaign including disclosing the same/partial to our service/fulfillments providers for Campaign Prize(s) fulfillment.
- 2) iMoney is entitled to use and publish the Campaign Prize(s)' winners list for publicity and advertising purposes without any compensation or need for prior notification (if necessary).
- 3) iMoney and Setel's decision regarding the eligibility of the Campaign Prize(s) shall be final. Any correspondence pertaining to the decision shall not be entertained.
- 4) Each Eligible Customer will be contacted and notified via email on the entitlement to the Campaign Prize(s) ("Notification Email") within sixty (60) business days after the Eligible Customer has fulfilled the Campaign Criteria. Each Eligible Customer is required to acknowledge receipt of the Notification Email by replying to the Notification Email sent by iMoney within seven (7) business days from the date of receipt of such Notification Email. Any responses received after the 7th business day may result in delays on the fulfillment of the Campaign Prize(s).
- 5) iMoney and Setel reserve the right to forfeit the Campaign Prize(s) that are not claimed within sixty (60) calendar days from the date of the announcement email.
- 6) It is the Eligible Customer's responsibility to follow up with iMoney regarding the fulfillment of their Campaign Prize(s) within 60 days of the specified spending period.
- 7) Campaign Prize(s) are subject to availability. In the event of unforeseen circumstances, iMoney reserves the right to substitute alternative gifts of equivalent or greater value with no notice.
- 8) Campaign Prize(s) cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.
- 9) iMoney and Setel shall not be responsible for any loss (including loss of opportunity and consequential loss arising therefrom) and damage suffered or incurred if the contact details maintained in Setel's record are not current or correct.
- 10) iMoney and Setel reserve the right to disqualify Eligible Customers who have failed to fulfil these Terms and Conditions and/or who have submitted incomplete or inaccurate data.

General Terms and Conditions

- 1) iMoney reserves the right to revise the terms and conditions by informing the participating Customers of the revised terms and conditions via email.
- 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.
- 3) The participating Customers may contact iMoney for any feedback and/or complaint in relation to this Campaign via email or iMoney Business WhatsApp:
 - a) iMoney Business WhatsApp: [+60 3-2856 1800](tel:+60328561800)
 - b) Email: campaign@imoney.my

These terms and conditions are up to date as of 6th Jan 2025.