

TERMS AND CONDITIONS

Alliance Bank Personal Loan Flash Promo (1 July 2021 – 31 July 2021) Campaign

Intelligent Money Sdn. Bhd. (Company No. 1005180-T) will be referred to as “iMoney” or “the company”.

The Alliance Bank Personal Loan Flash Promo (1 July 2021 – 31 July 2021) Campaign will be referred to as “the Campaign” or “Campaign”.

CAMPAIGN PERIOD

The Campaign will run from 1 July 2021 to 23:59:59 (+8:00 GMT: Kuala Lumpur), to 31 July 2021.

CAMPAIGN ELIGIBILITY

- 1) The Campaign is open to citizens of Malaysia.
- 2) Malaysians working in Singapore, but residing in Malaysia will be considered, depending on the discretion of Alliance Bank.
- 3) The campaign is open to customers between the age of 21 – 60 years old with a minimum monthly gross income of RM3,000 or RM36,000 per annum.
- 4) The applicable products, herein referred to as the “Products” plural form or “Product” for singular form, for this Campaign include the following available on iMoney’s website:
 - a) Alliance Bank CashFirst Personal Loan, and
 - b) Alliance Islamic Bank CashVantage Personal Financing-i.
- 5) The application must be made during the Campaign Period.
- 6) The customer who successfully applies must also submit all documents required for processing the loan application, herein referred to as “Required Documents” **by 23:59:59 (+8:00 GMT: Kuala Lumpur), 27 July 2021.**

The Required Documents vary by employment type:

- a) If you work at a multinational company (MNC):
 - i) Copy of NRIC (front and back)
 - ii) Any of the documents below (choose one):
 - (1) Latest 1-month salary slip (fixed income) OR latest 3 months salary slips (variable income)
 - (2) Latest EA Form
 - (3) Latest 6 months’ EPF statement
 - (4) Latest BE Form with validated payment slip/receipt to LHDN
- b) If you work at of non-MNC or private limited company:
 - i) Copy of NRIC (front and back)
 - ii) Any of the documents below (choose one):
 - (1) Latest 3 months’ salary slips (with supporting bank statement)
 - (2) Latest 6 months’ EPF statement
 - (3) Latest BE Form with validated payment slip/receipt to LHDN
- c) If you are self-employed:
 - i) Copy of NRIC (front and back)
 - ii) Copy of current and valid Business Registration Card (business must be at least 2 years)
 - iii) Any of the documents below (choose one):

- (1) Latest 6 months' salary slips
 - (2) Latest 6 months' company's principal bank statement
 - (3) Latest 6 months' EPF Statement
 - (4) Latest B Form with validated payment slip/receipt to LHDN
- d) If you are a commission earner:
- i) Copy of NRIC (front and back)
 - ii) Any of the documents below (choose one):
 - (1) Latest 6 months' salary slip/commission statement/payment voucher verified against bank statements
 - (2) Latest EA Form
 - (3) Latest BE Form with validated payment slip/receipt to LHDN
- 7) The customer must have an approved and disbursed Product by 23:59:59 (+8:00 GMT: Kuala Lumpur), 31 July 2021.
- 8) The minimum Product disbursement amount must be RM38,000 to qualify for the Campaign.
- 9) iMoney and Juris Technologies Sdn. Bhd. staff and their immediate family members (spouse, children, parents, siblings) are not eligible to participate in the Campaign.

CAMPAIGN MECHANICS

- 1) The Campaign is only for applications to the aforementioned Products via the iMoney.my website.
- 2) After applying for either of the Products, iMoney may contact the customer via phone call to further conduct Product eligibility screening – this is not to be confused with Campaign Eligibility. iMoney may additionally contact the customer to provide guidance on the submission of applicable Required Documents.
- 3) iMoney, in collaboration with Alliance Bank, 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 at the discretion of Alliance Bank as needed to fulfil the Product application, must also be submitted within the Campaign Period.
- 4) The minimum Product disbursement amount must be RM38,000 to qualify for the Campaign.
- 5) Only iMoney customers with approved and disbursed Products that fulfil the Campaign Eligibility criteria will be considered for the Campaign. The time will be based on iMoney's server system time.
- 6) Every customer that fulfils the Campaign Eligibility criteria, including application date, date of submission of Required Documents, and date of Product approval and disbursement, will each win one (1) top-up of Touch n Go credit, worth RM108 each, herein referred to as "Gift" or "Gifts". Quantity of Gifts available for this Campaign are limited to sixty (60) units.
- 7) There will be a single Grand Prize winner of one (1) MacBook air, herein referred to as the "Grand Prize", and a single First Prize winner of one (1) Apple AirPods, herein referred to as the "First Prize". The Grand Prize winner and the First Prize winner will not be eligible for the choice of Touch n Go credit Gift.
- 8) Grand Prize and First Prize mechanics:
 - Twenty (20) Eligible Customers shall be randomly selected and shortlisted at the end Contest Period for the Grand Prize winner selection ("Shortlisted Eligible Customers").
 - The Shortlisted Eligible Customers shall be sent an SMS by iMoney on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Eligible Customers as shown in

iMoney's system at any time during office hours on 12 August 2021 between 09:00:00 and 17:00:00 (+8:00 GMT: Kuala Lumpur) to answer ONE (1) question.

- Shortlisted Eligible Customers who answers the question correctly within the fastest time will be declared the winner of the Grand Prize and First Prize, respectively.
 - If there is more than one Shortlisted Eligible Customer with the same time frame for the question answered ("Tie"), one (1) tie-breaker question will be put forward to the Shortlisted Eligible Customers and the one who answers the question within the fastest time will be the Winner for the particular category of Prize.
 - Shortlisted Eligible Customers will not be notified on-the-spot whether he/she is the Winner upon completion of the submission of the answer.
 - The Winners shall be notified by iMoney via email, and by posting the Winners' list on iMoney's Facebook Page within the same week of the Winners selection.
 - The results on the Winners of the Prizes as well as all matters relating to this Contest shall be final, conclusive and binding. No appeal and/or further correspondence will be entertained.
- 9) iMoney is the final authority in determining the interpretation of these terms and conditions and as to any other matters relating to this Campaign.
- 10) iMoney reserves the rights to replace the Prize(s) and/or Gift(s) with another of equal value at its discretion.

REWARDS AND FULFILLMENT CONDITIONS

- 1) By participating in this Campaign, the customer consent and agrees:
- that Intelligent Money Sdn. Bhd. 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/fulfilment providers for rewards and cashback collection;
 - that Intelligent Money Sdn. Bhd. is entitled to use and publish the selected winners' names for publicity and advertising purposes without any compensation or need for prior notification (if necessary).
 - Intelligent Money Sdn. Bhd.'s decision is final. Any correspondence pertaining to the decision will not be entertained.
- 2) All Prizes and Gifts will be fulfilled by Intelligent Money Sdn. Bhd.
- 3) Selected winners will be contacted and notified via email, phone call and/or text message within sixty (60) working days after the Campaign ends.
- 4) Fulfilment of Prizes and Gifts will be done within eight (8) weeks of the winner announcement.
- 5) Prizes and Gifts that are not claimed within thirty (30) calendar days of the announcement will be forfeited.
- 6) iMoney reserves the rights to replace the Prizes and Gifts with another of equal value at its discretion.

REDEMPTION GUIDELINES

Touch n' Go credit.

- 1) Credit is not exchangeable for cash or redemption of any gift card.
- 2) iMoney and/or Touch n' Go will not be responsible for the loss or damage of Gifts.
- 3) Expired credit will be void and not renewable.

4) Touch n' Go bears no formal association with Intelligent Money Sdn. Bhd. and vice versa.

MacBook Air and Apple AirPods

- 1) The MacBook Air and Apple AirPods are not exchangeable for cash or redemption of any gift card.
- 2) iMoney and Apple will not be responsible for the loss or damage of Prizes.
- 3) Apple bears no formal association with Intelligent Money Sdn. Bhd. and vice versa.

GENERAL TERMS AND CONDITIONS

- 1) The participating merchants reserve the right to revise the terms and conditions without prior notice. Customers' participation in the relevant Campaign shall be further subjected to the participating merchant's terms and conditions.
- 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 courts of Malaysia.

Information is updated as of 5 July 2021.

This document is also available in Bahasa Malaysia, upon request.