

TERMS AND CONDITIONS

JCL Boost (23 August 2021 – 22 November 2021) Campaign

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

The JCL Boost (23 August 2021 – 22 November 2021) Campaign will be referred to as “the Campaign” or “Campaign”.

CAMPAIGN PERIOD

The Campaign will run from 00:00:00 (+8:00 GMT: Kuala Lumpur), 23 August 2021 to 23:59:59 (+8:00 GMT: Kuala Lumpur), 22 November 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 JCL Credit Leasing.
- 3) The campaign is open to customers of all JCL applicants between the age of 18 – 60 years old with a minimum monthly gross income of RM1,000 (RM12,000 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: JCL Personal Loan.
- 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” before the end of the Campaign Period.

The Required Documents vary by employment type:

a) If you work at a company:

- i) Copy of NRIC (front and back) ii) All of the documents below:
 - (1) Latest 3 months’ salary slips (variable income)
 - (2) Latest 3 months’ bank statement
 - (3) Utility bill

c) If you are self-employed and wanting a loan of less than RM10,000:

- i) Copy of NRIC (front and back) ii) All of the documents below:
 - (1) Declaration form (personal)
 - (2) Application form
 - (3) Latest 3 months’ bank statements (personal bank account, desktop version only)
 - (4) Latest 6 months’ bank statements (company bank account, desktop version only)
 - (5) SSM (page 1-3)
 - (6) Tax declaration/receipt
 - (7) Latest Utility bills of current residence (Electricity/Water/Maintenance/etc)

d) If you are self-employed and wanting a loan of more than RM10,000:

i) Copy of NRIC (front and back) ii) All of the documents below:

- (1) Declaration form (personal)
- (2) Declaration form (sign & company's stamp)
- (3) Application form
- (4) Latest 3 months' bank statements (personal bank account, desktop version only)
- (5) Latest 6 months' bank statements (company bank account, desktop version only)
- (6) SSM (page 1-3)
- (7) Tax declaration/receipt
- (8) Latest Utility bills of current residence (Electricity/Water/Maintenance/etc)

7) iMoney and Juris Technologies Sdn. Bhd. staff are not eligible to participate in the Campaign.

CAMPAIGN MECHANICS

- 1) The Campaign is only for applications to the aforementioned Product which are JCL Personal Loan and JCL i-Fund via the iMoney.my website.
- 2) After applying for either of the Products, iMoney will 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 JCL, 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 JCL as needed to fulfil the Product application, must also be submitted within the Campaign Period.
- 4) The minimum Product disbursement amount must be RM2,200 to qualify for the Campaign.
- 5) Only customers that apply via iMoney 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) From 23rd August 2021 to 31st October 2021, every 10th customer that fulfils the Campaign Eligibility criteria, including application date, date of submission of Required Documents, and date of Product approval, will each win one (1) 4,500 Boost Coins redemption code (worth RM45 each), herein referred to as "Gift" or "Gifts". Quantity of Gifts available for this Campaign are limited to eighty (80) units.
- 7) From 1st November 2021 to 22nd November 2021, every customer that fulfils the Campaign Eligibility criteria, including application date, date of submission of Required Documents, and date of Product approval, will each win one (1) 4,500 Boost Coins redemption code (worth RM45 each), herein referred to as "Gift" or "Gifts". Quantity of Gifts available for this Campaign are limited to eighty (80) units.
- 8) iMoney is the final authority in determining the interpretation of these terms and conditions and as to any other matters relating to this Campaign.
- 9) iMoney reserves the rights to replace the Gift 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/fulfillment 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 Gifts will be fulfilled by Intelligent Money Sdn. Bhd.
- 3) Selected winners will be contacted and notified via email or text message within first fifteen (15) days of September, October, November, and December, depending on when the applicant made their application and have all the documents submitted for processing.
- 4) Fulfilment of Gifts will be done within eight (8) weeks of the winner announcement.
- 5) iMoney will share the code to the winners where they then can redeem the code through the Boost App.
- 6) Boost Coins redemption code have a redemption period of 3 months.
- 7) Gifts that are not claimed within thirty (30) calendar days of the announcement will be forfeited.
- 8) iMoney reserves the rights to replace the Gifts with another of equal value at its discretion.

REDEMPTION GUIDELINES

Boost Coins Redemption Code

1. Boost Coins Redemption Code are not exchangeable for cash or redemption of any gift card.
2. iMoney will not be responsible for the loss or damage of prizes.
3. Expired Boost Coins will be void and not renewable.
4. Boost 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 29 October 2021.

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