

TERMS AND CONDITIONS
iMoney 10th Anniversary Campaign (1st August 2022 – 9th October 2022)

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

The iMoney 10th Anniversary Campaign (1st August 2022 – 9th October 2022) will be referred to as “the Campaign” or “Campaign”.

CAMPAIGN PERIOD

The Campaign shall run from 00:00:00 Malaysian time (UTC+8) on 1st August 2022 to 23:59:59 Malaysian time (UTC+8) on 9th October 2022 (both dates inclusive).

CAMPAIGN ELIGIBILITY

- 1) The Campaign is open to citizens of Malaysia.
- 2) The Campaign is open to salaried Customers from the age of 21 years old and above.
- 3) The Campaign is only for applications who apply for the following product via the iMoney.my website.
- 4) The applicable product, herein referred to as “Product” in singular form, for this Campaign includes the following Product available on iMoney’s website:
 - a. Personal Loan/Personal Financing
 - Alliance Bank CashFirst Personal Loan
 - Alliance Islamic Bank CashVantage Personal Financing-i
 - b. Business Financing
 - Funding Societies Business Financing
 - c. Credit Cards
 - Alliance Bank Visa Platinum Credit Card
 - Alliance Bank Visa Signature Credit Card
 - Alliance Bank Visa Infinite Credit Card
- 5) Customers who have successfully applied must also submit all required information for processing the Personal Loan/Personal Financing, Business Financing, or Credit Card application, herein referred to as “Customer Details”, latest by **23:59:59 Malaysian time on 9th October 2022**.
- 6) The required Customer Details vary depending on Product application. The required Customer Details include:
 - a. Customer Name
 - b. Customer IC
 - c. Customer Phone Number
 - d. Customer Email Address
 - e. Employment Type
 - f. Latest 3-month Salary Slip
 - g. Latest 6-month Bank Statement
 - h. Summary of EPF Statement
 - i. Latest EA Form
 - j. Latest BE Form with validated payment slip/receipt to LHDN

- 7) Customers must successfully submit all Customer Details as listed above for the Personal Loan/Personal Financing, Business Financing, or Credit Card application by **23:59:59 Malaysia time on 9th October 2022**.
- 8) Customers would need to answer the qualifier question correctly during the Product application to be eligible for the Campaign.
- 9) Staff of Intelligent Money Sdn Bhd or Juris Technologies Sdn Bhd are not eligible to participate in the Campaign.

CAMPAIGN MECHANICS

- 1) The Campaign is only for applications for the aforementioned Product via the iMoney.my website.
- 2) After applying for the Product, iMoney may contact the Customer via phone call to further conduct screening for the Product – this is not to be confused with Campaign Eligibility.
- 3) Every eligible Customer will receive either an SMS, Email, or Business Whatsapp Message to complete the fulfillment of the Prize.
- 4) Each eligible customer would only win one (1) Prize throughout the campaign period. Multiple entries for Campaign Mechanics will only be considered as one (1) entry.
- 5) iMoney is the final authority in determining the interpretation of these terms and conditions, and any other matters relating to this Campaign.
- 6) iMoney reserves the right to replace the Prize(s) with another of equal value at its discretion.

Personal Loan/Personal Financing Campaign

- a. The applicable product, herein referred to as “Product” in singular form, for this Campaign includes the following Product available on iMoney’s website:
 - Alliance Bank Personal Loan/Personal Financing
 - Alliance Bank CashFirst Personal Loan
 - Alliance Islamic Bank CashVantage Personal Financing-i
- b. The campaign is open to customers between the ages of 21 – 60 years old with a minimum monthly gross income of RM3,000 or RM36,000 per annum.
- c. 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 at the discretion of Alliance Bank Malaysia as needed to fulfill the Product application, must also be submitted within the Campaign Period.
- d. The winners of the Campaign will be selected based on the following criteria:
 - Answer the qualifier question correctly during the product application.
 - The Customer must have an approved and disbursed Product by 23:59:59 (+8:00 GMT: Kuala Lumpur), on respective approval deadlines, meaning 15th September 2022, 15th October 2022, or 26th October 2022 defined in Table 1 below.
 - The minimum Product disbursement amount must be RM40,000 to qualify for the Campaign.

- The timestamp of Customers' applications shall be based on iMoney's server system time.
- e. The shortlisted Customer who answer the qualifier question correctly and fulfills the Campaign Eligibility criteria, including application date, date of submission of Required Documents, and date of Product approval and disbursement, will stand a chance to win one (1) DuitNow Cash, worth RM1,000, herein referred to as "Prize" or "Prizes". The number of Prizes available for this Campaign are limited to two (2) units per week as stated in Table 1 below.

Table 1:

No.	Application Date	Approval and Disbursed Date	Campaign Prize	Minimum Disbursement
1	01 st August 2022 to 31 st August 2022	15 th September 2022	RM1,000 DuitNow Cash capped at two (2) winners per week	RM40,000
2	01 st September 2022 to 31 st September 2022	15 th October 2022	RM1,000 DuitNow Cash capped at two (2) winners per week	
3	01 st October 2022 to 09 th October 2022	26 th October 2022	RM1,000 DuitNow Cash capped at two (2) winners per week	

Note: The Grand Prize quantity will not be carried forward to the following week if no winner was selected that particular week.

Business Financing Campaign

- a. The applicable product, herein referred to as "Product" in singular form, for this Campaign includes the following Product available on iMoney's website:
 - Business Financing
 - Funding Societies Business Financing
- b. The campaign is open to:
 - Sole proprietorship, partnership, limited liability partnership, private limited company (non-subsiary of a listed company) or unlisted public limited company registered with SSM
 - Minimum 30% local shareholding by Malaysians
 - Minimum RM 30,000 revenue per annum (or RM2,500 per month)
 - Minimum 6 months in operations
- c. iMoney, in collaboration with Funding Societies 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 at the discretion of Funding Societies as needed to fulfill the Product application, must also be submitted within the Campaign Period.
- d. Winners of the Campaign will be selected based on the following criteria:
 - Answer the qualifier question correctly during the product application.

- The Customer must have an approved and disbursed Product by 23:59:59 (+8:00 GMT: Kuala Lumpur), on respective approval deadlines, meaning 15th September 2022, 15th October 2022, or 26th October 2022 defined in Table 2 below.
 - The minimum Product disbursement amount must be RM20,000 to qualify for the Campaign.
 - The timestamp of Customers' applications shall be based on iMoney's server system time.
- e. The shortlisted Customer who answers the question correctly that fulfills the Campaign Eligibility criteria, including application date, date of submission of Required Documents, and date of Product approval and disbursement, will stand a chance to win one (1) DuitNow Cash, worth RM1,000, herein referred to as "Prize" or "Prizes". The number of Prizes available for this Campaign are limited to one (1) unit per week defined in Table 2 below.

Table 2:

No.	Application Date	Approval and Disbursed Date	Campaign Prize	Minimum Disbursement
1	01 st August 2022 to 31 st August 2022	15 th September 2022	RM1,000 DuitNow Cash capped at one (1) winner per week	RM20,000
2	01 st September 2022 to 31 st September 2022	15 th October 2022	RM1,000 DuitNow Cash capped at one (1) winner per week	
3	01 st October 2022 to 09 th October 2022	26 th October 2022	RM1,000 DuitNow Cash capped at one (1) winner per week	

Note: The Grand Prize quantity will not be carried forward to the following week if no winner was selected that particular week.

Credit Card campaign

- a. The applicable product, herein referred to as "Product" in singular form, for this Campaign includes the following Product available on iMoney's website:
- Alliance Bank Visa Credit Cards
 - Alliance Bank Visa Platinum Credit Card
 - Alliance Bank Visa Signature Credit Card
 - Alliance Bank Visa Infinite Credit Card
- 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. To be qualified for the Prize, Customers must:
- Answer the qualifier question correctly during the product application.
 - Apply and get approved for the Product within the approval date defined in Table 3.
 - Spend a minimum retail spend of RM100 with the new credit card within the campaign spend period defined in Table 3 below to qualify for the Campaign Prize.

Table 3:

No.	Card Application Date	Approval Date	Campaign Spend Period	Campaign Prize
1	1 st August 2022 to 9 th October 2022	1 st August 2022 to 31 st August 2022	Defined as thirty (30) days from date of approval of the Eligible Credit Card OR until 30 th September 2022	Grand Prize: RM1,000 DuitNow Cash capped at one (1) winner per week Consolation Prize: RM100 DuitNow Cash
2		1 st September 2022 to 30 th September 2022	Defined as thirty (30) days from date of approval of the Eligible Credit Card OR until 31 st October 2022	Grand Prize: RM1,000 DuitNow Cash capped at one (1) winner per week Consolation Prize: RM100 DuitNow Cash
3		1 st October to 31 st October 2022	Defined as thirty (30) days from date of approval of the Eligible Credit Card OR until 30 th November 2022	Grand Prize: RM1,000 DuitNow Cash capped at one (1) winner per week Consolation Prize: RM100 DuitNow Cash

Note: The Grand Prize quantity will not be carried forward to the following week if no winner was selected that particular week.

- 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 fulfill the Product application at the discretion of Alliance Bank, must also be submitted within the Campaign Period of thirty (30) days.
- e. The timestamp of Customers' applications shall be based on iMoney's server system time.
- f. Customer that fulfills the Campaign Eligibility criteria, including application date, date of submission of Required Documents, and date of Product approval and disbursement, shall be guaranteed either one (1) Grand Prize of RM1,000 DuitNow Cash OR one (1) Consolation Prize of RM100 DuitNow Cash, herein referred to as "Prize" or "Prizes". The quantity of Prizes 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 defined in Table 3 above.
- g. The selection of the Grand Prize and Consolation Prize will be determined based on the Customer sequence on the monthly approval listing provided by Alliance Bank.
 - Every 10th Customer who meets the campaign criteria above will qualify for the Prize of RM1000 DuitNow Cash.
 - Customers who meet the Campaign Criteria but do not qualify for the Grand Prize will qualify for the Consolation Prize of RM100 DuitNow Cash.
 - The illustration for the exclusive Campaign Prizes is described in Table 4 below:

• **Table 4:**

No.	Campaign Prize	Campaign Criteria
1	Grand Prize: RM1,000 DuitNow Cash capped at one (1) winner per week	Every 10th Customer who meets the Campaign Criteria based on the monthly approval listing provided by Alliance Bank (one winner per week)
2	Consolation Prize: RM100 DuitNow Cash	Customers who meet the campaign criteria based on the monthly approval listing provided by Alliance Bank who do not qualify for the Prize of RM1,000 DuitNow Cash (No capped unit per week)

Note: The Grand Prize quantity will not be carried forward to the following week if no winner was selected that particular week.

- The Customer must spend a minimum retail spend of RM100 with the new credit card within thirty (30) days OR within the next one (1) month of the card's approval date to qualify for the Campaign.
- 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	921-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)

REWARDS AND FULFILLMENT CONDITIONS

- 1) By participating in this Campaign, the Customer consents to and agrees:
 - a. that iMoney 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.

- b. that iMoney 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).
 - c. iMoney's decision is final. Any correspondence pertaining to the decision shall not be entertained.
- 2) All Prizes shall be fulfilled by iMoney.
 - 3) Every winner shall be contacted and notified via business WhatsApp, Email, phone call, and/or text message within forty-five (45) working days after Customers have fulfilled the qualification criteria.
 - 4) Fulfilment of Prizes shall be done within fourteen (14) working days after the winners have been contacted.
 - 5) Prizes that are not claimed within thirty (30) calendar days from the day of first contact and notification shall be forfeited.
 - 6) iMoney reserves the right to replace the Prizes with another of equal value per iMoney internal policies.
 - 7) iMoney shall not be liable for any losses and damages caused by, or extra expenses for the Campaign Prizes during the delivery process charged by the courier company.

REDEMPTION GUIDELINES

The iMoney 10th Anniversary Campaign:

- 1) The RM100 DuitNow Cash and RM1,000 DuitNow Cash are not exchangeable for cash or redemption of a different Prize.
- 2) The RM100 DuitNow Cash and RM1,000 DuitNow Cash are subject to availability.
- 3) The prizes of RM100 DuitNow Cash and RM1,000 DuitNow Cash are only eligible for the Customer that has applied within the Product's application date defined in CAMPAIGN MECHANICS above to qualify for the Campaign.
- 4) DuitNow bears no formal association with iMoney and vice versa.

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.
- 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 9th August 2022.