

TERMS AND CONDITIONS
Al Rajhi Bank Personal Financing Flash Promo (1st September 2022 – 31st October 2022) Campaign

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

The Al Rajhi Bank Personal Financing Flash Promo (1st September 2022 – 31st October 2022) Campaign will be referred to as “the Campaign” or “Campaigns”.

CAMPAIGN PERIOD

The Campaign shall run from 00:00:00 Malaysian time (UTC+8) on 1st September 2022 to 23:59:59 Malaysian time (UTC+8) on 31st October 2022 (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 to 60 years old with a minimum monthly gross income of RM3,500 or RM 42,000 per annum.
- 3) The applicable product, herein referred to as “Product” for singular form, for this Campaign include the following available on iMoney’s website:
 - Al Rajhi Bank Personal Financing-i
- 4) The application must be made during the Campaign Period.
- 5) The customer who successfully applies must also submit all documents required for processing the financing application, herein referred to as “Required Documents”, by **23:59:59 Malaysian time on 15th November 2022**.

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 a 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
 - (4) Latest B Form with validated payment slip/receipt to LHDN

- c) 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
- 6) The customer must successfully submit all required details as listed above for the Al Rajhi Bank Personal Financing-i application by 23:59:59 Malaysian time on 15th November 2022.
- 7) The customer's product application must be approved and disbursed by 23:59:59 Malaysian time on 15th November 2022.
- 8) The disbursement amount must be between RM50,000 and RM250,000 to qualify 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 to the aforementioned Product via the iMoney.my website.
- 2) 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.
- 3) iMoney is the final authority in determining the interpretation of these terms and conditions, and any other matters relating to this Campaign.
- 4) 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. iMoney may additionally contact the customer to provide guidance on the submission of applicable Required Documents.
- 5) iMoney, in collaboration with Al Rajhi Bank, shall 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 Al Rajhi Bank as needed to fulfil the Product application, must also be submitted within the Campaign period.
- 6) Only iMoney customers with approved and disbursed Products that fulfil the Campaign Eligibility criteria shall be considered for the Campaign. The time shall be based on iMoney's server system time.
- 7) The winners of the Campaign will be selected based on the following criteria:
 - i. Answer the qualifier question correctly during the product application.
 - ii. The Customer must have an approved and disbursed Product by the respective approval deadlines defined in Table 1 below.
 - iii. The minimum Product disbursement amount must be RM50,000 - RM250,000 to qualify for the Campaign.
 - iv. The timestamp of Customers' applications shall be based on iMoney's server system time.

- 8) 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 the Grand Prize of one (1) DuitNow Cashback, worth RM1, 500 OR First Prize of one (1) DuitNow Cashback, worth RM100 herein referred to as "Prize" or "Prizes". The number of Prizes available for this Campaign are limited to one (1) unit of Grand prize, and ten (10) units of First Prize per week as stated in Table 1 below.

Table 1:

No.	Application Date	Approval and Disbursed Date	Campaign Prize	Minimum Disbursement
1	1st September 2022 to 30th September 2022	15th October 2022	Grand Prize: RM1,500 DuitNow Cash capped at one (1) winner per week First Prize: RM100 DuitNow Cash capped at ten (10) winners per week	RM50,000
2	1st October 2022 to 31st October 2022	15th November 2022	Grand Prize: RM1,500 DuitNow Cash capped at one (1) winner per week First Prize: RM100 DuitNow Cash capped at ten (10) 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.

- 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 Gift(s) with another of equal value at its discretion.

REWARDS AND FULFILLMENT CONDITIONS

- By participating in this Campaign, the customer consent and agrees:
 - 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/fulfilment providers for rewards and Cashback collection;
 - 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).
 - iMoney's decision is final. Any correspondence pertaining to the decision shall not be entertained.
- All Gifts shall be fulfilled by iMoney.
- Selected winners shall be contacted and notified via email, phone call and/or text message within thirty (30) working days after the Campaign ends.
- Fulfilment of Gifts shall be done within four (4) weeks of the winner announcement.
- Gifts that are not claimed within thirty (30) calendar days of the announcement shall be forfeited.
- iMoney reserves the rights to replace the Gifts with another of equal value at its discretion.
- 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

Al Rajhi Bank Personal Financing Flash Promo Campaign:

1. The DuitNow Cashback of RM 1,500 and RM 100 are not exchangeable for any gifts of the same value.
2. The prize of DuitNow Cashback of RM 1,500 and RM 100 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.
3. 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 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 the courts of Malaysia.

These terms and conditions are up to date as of 1st September 2022.

This document is also available in Bahasa Malaysia upon request.