

TERMS AND CONDITIONS
iMoney Exclusive HSBC Credit Card (21st November 2022 – 5th December 2022) Campaign

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

The iMoney Exclusive HSBC Credit Card (21st November 2022 – 5th December 2022) Campaign will be referred to as “the Campaign” or “Campaign”.

CAMPAIGN PERIOD

The Campaign shall run from 00:00:00 Malaysian time (UTC+8) on 21st November 2022 to 23:59:59 Malaysian time (UTC+8) on 5th December 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 years old and above.
- 3) The following Customers shall not be eligible for this Campaign:
 - Customers who make an application for an HSBC Credit Card outside of the iMoney.my website.
 - Customers who are an existing primary cardholder of one or more HSBC Credit Cards.
 - Customers who have an application approved or denied or cancelled within six (6) months from the date of their application with HSBC.
 - Customers deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all HSBC relevant Products, facilities and services.
- 4) The applicable Product, herein referred to as “Product” in singular form, for this Campaign includes the following Product available on iMoney’s website:
 - HSBC Platinum Credit Card
 - HSBC Amanah MPower Platinum Card-i
 - HSBC Visa Signature
- 5) The Customer who successfully applied must also submit all required information for processing the Credit Card application, herein referred to as “Customer Details”, latest by **23:59:59 Malaysian time on 5th December 2022**.

The required Customer Details are as follows:

- Customer Name
 - Customer IC
 - Customer Phone Number
 - Customer Email Address
 - Employment Type
 - Latest 3-month Salary Slip
 - Latest 6-month Bank Statement
 - Summary of EPF Statement
- 6) The Customer must successfully submit all Customer Details as listed above for the HSBC or HSBC Amanah Credit Card application by **23:59:59 Malaysian time on 5th December 2022**.
 - 7) The Customer’s Product application must be approved by HSBC within sixty (60) days from the application date.

- 8) The Customer must spend a minimum of RM1,000 with the new credit card within sixty (60) days 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, e-Wallet(s) top up and insurance/takaful payment. Examples of such e-Wallets are GrabPay, Touch and Go, BigPay and Boost App. This list of e-Wallets is not exhaustive and may be subject to change from time to time.
 - Excludes Fees and charges per HSBC'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 bank account.

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) To be qualified for the Campaign, Customers must:
 - a. Apply and get approved for the Product within sixty (60) days from the date of application.
 - b. Spend a minimum of RM1,000 with the new credit card within sixty (60) days of the card's approval date.
- 4) iMoney, in collaboration with HSBC 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 HSBC, must also be submitted within the Campaign Period of sixty (60) days.
- 5) The timestamp of Customers' applications shall be based on iMoney's server system time.
- 6) Every eligible Customer that fulfils the criteria listed in the Campaign Eligibility section of this agreement shall be guaranteed either one (1) Grand Prize of Malaysia Airlines Gift Cards worth RM1400 (1) (no capped amount for gift card) OR one (1) Consolation Prize of RM300 Touch 'n Go Reload Pin. The quantity of Gifts available for this Campaign is limited to a total of one (1) unit for each user with a completed approval and fulfils the spend criteria.
- 7) The selection of the Grand Prize and Consolation Prize will be determined based on the Customer sequence on the monthly approval listing provided by HSBC.
 - a. Every 10th Customer who meets the Campaign criteria above will qualify for the Grand Prize of Nothing Phone (1) (no capped amount for gift card).
 - b. Customers who meet the Campaign criteria but do not qualify for the Grand Prize will qualify for the Consolation Prize of RM300 Touch 'n Go Reload Pin.
 - c. The illustration for the exclusive Campaign Gifts is described in the Table 1 below:

d. Table 1:

No.	Campaign Gift	Campaign Criteria
1	Malaysia Airlines Gift Cards worth RM1400	Every 10th Customer who meets the Campaign criteria based on the monthly approval listing provided by HSBC (no capped amount for gift card)
2	RM300 Touch 'n Go Reload Pin	Customers who do not qualify for the Grand Prize. (No capped for reload pin)

- 8) Every eligible Customer will receive an SMS, Email or Business Whatsapp Message to complete the fulfilment of the prize.
- 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 right to replace the prize(s) with another of equal value per iMoney internal policies.

REWARDS AND FULFILLMENT CONDITIONS

- 1) By participating in this Campaign, the Customer consents to 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.
- 2) All Prizes shall be fulfilled by iMoney.
- 3) Every eligible Customer shall be contacted and notified via business WhatsApp, email, phone call and/or text message within sixty (60) working days after Customers have fulfilled the spend criteria.
- 4) Fulfilment of Prizes shall be done within three (3) weeks after the winners have been contacted.
- 5) Prizes that are not claimed within sixty (60) 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 as its discretion.
- 7) iMoney shall not be liable for any losses and damages caused by, or extra expenses for the Campaign gifts during the delivery process charged by the courier company.

REDEMPTION GUIDELINES

The iMoney Exclusive HSBC Credit Card Campaign:

- 1) The Malaysia Airlines Gift Cards worth RM1400 or RM300 Touch 'n Go Reload Pin are not exchangeable for cash or redemption of a different prize
- 2) The Malaysia Airlines Gift Cards worth RM1400 is subject to availability.

- 3) The Malaysia Airlines Gift Cards worth RM1400 or RM300 Touch 'n Go Reload Pin is only eligible for the Customer who spends a minimum of RM1,000 with the new credit card within sixty (60) days of the card approval date to qualify for the Campaign.
- 4) Malaysia Airlines and Touch 'n Go bear 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 21st November 2022.