

TERMS AND CONDITIONS
iMoney Exclusive RHB Credit Card (1st February 2023 – 22nd February 2023) Campaign

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

The iMoney Exclusive RHB Credit Card (1st February 2023 – 22nd February 2023) 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 1st February 2023 to 23:59:59 Malaysian time (UTC+8) on 22nd February 2023 (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 RHB Credit Card outside of the iMoney.my website.
 - Customers who are an existing primary cardholder of one or more RHB Credit Cards.
 - Customers who have an application approved or denied or cancelled within twelve (12) months from the date of their application with RHB.
 - Customers deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all RHB 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:
 - RHB Visa Infinite Credit Card
 - RHB Visa Signature Credit Card
 - RHB Visa MyEG Credit Card
 - RHB World MasterCard Credit Card/-i
 - RHB Shell Visa Credit Card/-i
 - RHB Rewards Motion Code™ Credit Card/-i
 - RHB Rewards Credit Card/-i
 - RHB Cash Back Credit Card/-i
- 5) The Customer is able to apply for multiple credit cards during the Customer application process.
- 6) The Customer is able to choose the following type of credit card during the Customer application process.
 - Islamic Credit Card
 - Conventional Credit Card
- 7) 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 22nd February 2023**.

The required Customer Details are as follows:

- Customer Name

- Customer IC
 - Customer Phone Number
 - Customer Email Address
 - Employment Status
 - Monthly Income
 - Latest 3-month Salary Slip
 - Latest 6-month Bank Statement
 - Summary of EPF Statement
- 8) The Customer must successfully submit all Customer Details as listed above for the RHB Conventional and/or RHB Islamic Credit Card application by **23:59:59 Malaysian time** on **22nd February 2023**.
- 9) To be qualified for the Campaign, Customers must:
- Be approved by RHB within thirty (30) days from the application date.
 - Activate and make one (1) retail transaction with all the approved credit card(s) within sixty (60) days from the date of approval to be qualified for the Campaign.
 - The retail transaction criterias are as follow:
 - i) Includes on the selected MCC for purchases made with the Card for purposes of personal consumption only i.e. non-business and non-commercial related consumption only. Includes local retail transactions (including online transactions), retail on petrol, dining, utilities, grocery, online dining / grocery.
 - ii) Excludes Balance Transfer, Cash Advance, Quasi Cash transactions, Annual card Membership fees, Interest, Late payment charges, Card Service Tax (CST) and/or any applicable taxes imposed from time to time; payment to charity / social service organisations under MCC 8398; and any government related payments under designated MCC as below:
- | MCC Code | Descriptions |
|----------|---|
| 9211 | Court Costs including Alimony and Child Support |
| 9222 | Fines |
| 9223 | Bail and Bond payments |
| 9311 | Tax payments |
| 9399 | Government Services |
| 9402 | Postal services-Government only |
| 9405 | Intra-Government Purchases-Government only |
- 10) 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) To be qualified for the Campaign, Customers must:
 - a. Be approved by RHB within thirty (30) days from the application date.
 - b. Activate and make one (1) retail transaction with all the approved credit card(s) within sixty (60) days from the date of approval to be qualified for the Campaign.
- 4) iMoney, in collaboration with RHB 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 RHB, 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 Mechanics section of this agreement shall be guaranteed either one (1) PerySmith T9 Air Cooler (no capped limit) **OR** one (1) Touch 'n Go RM300 reload pin (no capped limit). 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 fulfills the spend criteria.
- 7) The gifts will be given out based on the amount of applied Credit Cards of the Customers.
 - a. The illustration of the exclusive Campaign Gifts is described in the Table below:

No	Campaign Gift	Campaign Criteria
1	PerySmith T9 Air Cooler	Apply, get approval, activate and spend on one (1) RHB Credit Card
2	PerySmith T9 Air Cooler OR Touch 'n Go RM300 reload pin	Apply, get approval, activate and spend on two (2) RHB Credit Cards

- 8) Every eligible Customer will receive an SMS, Email or Business Whatsapp Message to complete the fulfilment of the prize.
- 9) iMoney shall contact Customer who spend on two (2) RHB Credit Cards to select the Campaign gift of either one (1) PerySmith T9 Air Cooler **OR** one (1) Touch 'n Go RM300 reload pin via SMS, Email or Business Whatsapp Message.
- 10) iMoney is the final authority in determining the interpretation of these terms and conditions and as to any other matters relating to this Campaign.
- 11) 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/fulfillment 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 thirty (30) calendar days from the day of first contact and notification shall be forfeited.
 - 6) It is the Customer's responsibility to follow up on their gifts with iMoney before **23rd April 2023**, which is the fulfilment period.
 - 7) iMoney reserves the right to replace the Prizes with another of equal value at its discretion.
 - 8) 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 RHB Credit Card Campaign:

- 1) The PerySmith T9 Air Cooler or Touch 'n Go RM300 reload pin are not exchangeable for cash or redemption of a different prize.
- 2) The PerySmith T9 Air Cooler or Touch 'n Go RM300 reload pin is subject to availability.
- 3) PerySmith T9 Air Cooler or Touch 'n Go RM300 reload pin is only eligible for the Customer who met the activation and spending criteria with the new Credit Card(s) within sixty (60) days of the card approval date to qualify for the Campaign.
- 4) PerySmith 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 1st February 2023.