

**TERMS AND CONDITIONS**  
**iMoney Exclusive RHB Credit Card (3<sup>rd</sup> April 2023 – 30<sup>th</sup> April 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 (3<sup>rd</sup> April 2023 – 30<sup>th</sup> April 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 3<sup>rd</sup> April 2023 to 23:59:59 Malaysian time (UTC+8) on 30<sup>th</sup> April 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 a 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 30<sup>th</sup> April 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 30<sup>th</sup> April 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

## 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 Customers that fulfils the criteria listed in the Campaign Mechanics section of this agreement shall be guaranteed either one (1) Grand Prize of Apple iPad 9th Generation worth RM1,599 (no capped limit) **OR** one (1) Consolation Prize of RM100 Touch 'n Go 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 selection of the Grand Prize and Consolation Prize will be determined based on the Customer sequence on the monthly approval listing provided by RHB.
    - a. Every 10th Customer who meets the Campaign criteria above will qualify for one (1) Grand Prize of Apple iPad 9th Generation worth RM1,599.
    - b. Customers who meet the Campaign criteria but do not qualify for the Grand Prize will qualify for the Consolation Prize of RM100 Touch 'n Go Reload Pin.
    - c. The illustration of the exclusive Campaign Gifts is described in the Table below:

No	Campaign Gift	Campaign Criteria
1	Apple iPad 9th Generation worth RM1,599	Every 10th Customer who meets the campaign criteria based on the monthly approval listing provided by RHB (no capped limit).
2	RM100 Touch 'n Go Reload Pin	Customers who are not qualified for the Grand Prize (no capped limit).

- 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/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 31st August 2023, which is the deadline for fulfilment.
  - 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 Apple iPad 9th Generation worth RM1,599 or RM100 Touch 'n Go Reload Pin are not exchangeable for cash or redemption of a different prize.
- 2) The Apple iPad 9th Generation worth RM1,599 or RM100 Touch 'n Go Reload Pin is subject to availability.
- 3) Apple iPad 9th Generation worth RM1,599 or RM100 Touch 'n Go Reload Pin are 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) Apple 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 3<sup>rd</sup> April 2023.*