

**TERMS AND CONDITIONS**  
**iMoney TurboCharge Me Campaign (3rd April 2023 – 30th June 2023)**

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

The iMoney TurboCharge Me Campaign (3<sup>rd</sup> April 2023 – 30<sup>th</sup> June 2023) 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> June 2023 (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. Credit Card
    - Alliance Bank
      - Alliance Bank Visa Platinum Credit Card
      - Alliance Bank Visa Signature Credit Card
      - Alliance Bank Visa Infinite Credit Card
    - RHB Bank
      - 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
  - c. Insurance
    - Allianz Insurance
      - Allianz HealthInsured
      - Allianz Prime Care+
- 5) Customers who have successfully applied must also submit all required information for processing the Personal Loan/Personal Financing, or Credit Card or Insurance application, herein referred to as “Customer Details,” latest by **23:59:59 Malaysian time on 30<sup>th</sup> June 2023**.

- 6) The required Customer Details vary depending on Product application. The required Customer Details include:
- 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
  - Latest EA Form
  - Latest BE Form with validated payment slip/receipt to LHDN
- 7) Customers would need to answer the qualifier question correctly during the Product application to be eligible for the Campaign.

### **CAMPAIGN MECHANICS**

- The Campaign is only for applications for the aforementioned Product via the iMoney.my website.
- 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.
- Every eligible Customer will receive either an SMS, Email, or Business WhatsApp Message to complete the fulfillment of the Prize.
- 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.
- iMoney is the final authority in determining the interpretation of these terms and conditions, and any other matters relating to this Campaign.
- iMoney reserves the right to replace the Prize(s) with another of equal value at its discretion.

### **Personal Loan Campaign:**

- 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
- 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.
- 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.
- 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 **15<sup>th</sup> May 2023**, **15<sup>th</sup> June 2023**, or **15<sup>th</sup> July 2023** 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 answers 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 one (1) unit per week as stated in Table 1 below.

**Table 1:**

No.	Application Date	Approval Date	Campaign Prize	Minimum Disbursement
1	03 <sup>rd</sup> April 2023 to 30 <sup>th</sup> April 2023	15 <sup>th</sup> May 2023	RM1,000 DuitNow Cash capped at one (1) winner per week	RM40,000
2	01 <sup>st</sup> May 2023 to 31 <sup>st</sup> May 2023	15 <sup>th</sup> June 2023	RM1,000 DuitNow Cash capped at one (1) winner per week	
3	01 <sup>st</sup> June 2023 to 30 <sup>th</sup> June 2023	15 <sup>th</sup> July 2023	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 (Alliance Bank):**

- 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. The Campaign is open to application through Alliance Bank Credit Card and application through Alliance Bank Personal Loan/Financing with Credit Card application via iMoney website.
- In the event of multiple ongoing Alliance Bank Campaigns, each eligible Customer would only win one (1) Grand Prize throughout the Campaign. Multiple entries for Campaign Mechanics will only be considered as one (1) entry.
- d. The following Customers shall not be eligible for this Campaign:

- Customers who make an application for an Alliance Bank Credit Card outside of the iMoney.my website.
- Customers who are an existing primary cardholder of one or more Alliance Bank Credit Cards.
- Customers who have an application approved or denied or cancelled within six (6) months from the date of their application with Alliance Bank.
- Customers deemed to have committed or are suspected of any breach, fraudulent or misconduct in relation to all Alliance Bank relevant products, facilities and services.

e. 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 2.
- Perform one (1) retail spend with the new credit card within the campaign spend period defined in Table 2 below to qualify for the Campaign Prize.

**Table 2:**

No.	Card Application Date	Card Approval Date	Campaign Spend Period	Campaign Gift
1	1 <sup>st</sup> April 2023 to 30 <sup>th</sup> April 2023	Credit card to be approved by 31 <sup>st</sup> May 2023	Perform one (1) retail spend by 30 <sup>th</sup> June 2023	<b>Grand Prize:</b> Apple Watch SE 2nd Generation worth RM1,199 (No Capped Limit)  <b>Consolation Prize:</b> Urbanlite Ledge 20" luggage <b>OR</b> RM150 Touch 'n Go Reload Pin (Customer can choose the Consolation Prize)
2	1 <sup>st</sup> May 2023 to 31 <sup>st</sup> May 2023	Credit card to be approved by 30 <sup>th</sup> June 2023	Perform one (1) retail spend by 31 <sup>st</sup> July 2023	<b>Grand Prize:</b> TEFAL Air Fryer Fry Delight FX1000 (No Capped Limit)  <b>Consolation Prize:</b> Urbanlite Ledge 20" luggage (No Capped Limit)

- f. 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.
- g. The timestamp of Customers' applications shall be based on iMoney's server system time.
- h. Every eligible Customer that fulfils the criteria listed in the Campaign Eligibility section of this agreement shall stand a chance to win one Grand Prize **OR** guaranteed one (1) Consolation Prize.
- i. 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.

- j. The Grand Prize and Consolation Prize will be determined based following criteria under Table 3:

**Table 3:**

No.	Card Application Date	Campaign Gift	Campaign Criteria
1	1 <sup>st</sup> April 2023 to 30 <sup>th</sup> April 2023	<b>Grand Prize:</b> Apple Watch SE 2nd Generation worth RM1,199 (No Cap Limit)	Every 10 <sup>th</sup> customer who meets the campaign criteria based on the monthly approval listing provided by Alliance Bank (No Cap Limit)
		<b>Consolation Prize:</b> Urbanlite Ledge 20" luggage <b>OR</b> RM150 Touch 'n Go Reload Pin (Customer can choose the Consolation Prize)	Customers who do not qualify for the Grand Prize
2	1 <sup>st</sup> May 2023 to 31 <sup>st</sup> May 2023	<b>Grand Prize:</b> TEFAL Air Fryer Fry Delight FX1000 (No Capped Limit)	Customers who <b>meet the Campaign Criteria</b> and <b>perform Balance Transfer OR Fast Cash</b> with their newly approved Alliance Bank Credit Card
		<b>Consolation Prize:</b> Urbanlite Ledge 20" luggage (No Capped Limit)	Customers who <b>meet the Campaign Criteria without performing Balance Transfer OR Fast Cash</b> with their newly approved Alliance Bank Credit Card

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

- The Customer must perform one (1) retail spend with the new approved credit card within the Spend Period as defined in Table 2.
- 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,

	<p>9223-Bail, Bond Payments,</p> <p>9311-Tax Payments - Government Agencies, 9399-Government Services (Not Elsewhere Classified)</p> <p>9402- Postal Services -Government Only and 9405-U.S. Federal Government Agencies or Departments)</p>
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**Credit Card Campaign (RHB Bank):**

- a. 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
- 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. 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.
- d. The Customer is able to apply for multiple credit cards during the Customer application process.
- e. The Customer is able to choose the following type of credit card during the Customer application process:
  - Islamic Credit Card
  - Conventional Credit Card
- f. 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.
- g. 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.

- h. The timestamp of Customers' applications shall be based on iMoney's server system time.
- i. Every eligible Customers that fulfils the criteria listed in the Campaign Mechanics section of this agreement shall be guaranteed either one (1) Grand Prize OR one (1) Consolation Prize
- j. 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.
- k. 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.
  - Every 10th Customer who meets the Campaign criteria above will qualify for one (1) Grand Prize.
  - Customers who meet the Campaign criteria but do not qualify for the Grand Prize will qualify for the Consolation Prize.
  - The illustration of the exclusive Campaign Gifts is described in the **Table 4** below:

**Table 4:**

No.	Card Application Date	Campaign Gift	Campaign Criteria
1	1 <sup>st</sup> April 2023 to 30 <sup>th</sup> April 2023	<b>Grand Prize:</b> 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).
		<b>Consolation Prize:</b> RM100 Touch 'n Go Reload Pin	Customers who are not qualified for the Grand Prize (no capped limit).
2	1 <sup>st</sup> May 2023 to 31 <sup>st</sup> May 2023	<b>Grand Prize:</b> GoPro HERO9 worth RM2,500	Every 10th Customer who meets the campaign criteria based on the monthly approval listing provided by RHB (no capped limit).
		<b>Consolation Prize:</b> RM100 Touch 'n Go Reload Pin	Customers who are not qualified for the Grand Prize (no capped limit).

- The retail transaction criteria are as follow:
- 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.
- 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

#### Insurance Campaign (Allianz Insurance):

- a. The applicable product, herein referred to as “Product” in singular form, for this Campaign includes the following Product available on iMoney’s website:
  - Allianz Insurance:
    - i. Allianz HealthInsured
    - ii. Allianz Prime Care+
- b. This Campaign runs from 8 December 2022 until 31 May 2023 (both dates inclusive) (“Campaign Period”). The Organisers reserve the right to amend or extend the Campaign Period at any time as they deem fit without prior notice.
- c. The campaign is open to all customers Successful Purchase of an Allianz life insurance policy during the Campaign Period.
- d. To qualify for this Campaign, the participants must fulfil the following requirements:
  - Must not have owned any Allianz life insurance policy before participating in this Campaign.
  - Made a \*Successful Purchase of an Allianz life insurance policy during the Campaign Period with a minimum annual policy premium of RM2,400; and
  - Made a \*Successful Purchase of an Allianz life insurance policy during the Campaign Period via iMoney website.
  - \*For the avoidance of doubt, “Successful Purchase” shall mean when an Allianz life insurance policy is issued.
- e. Each participant will be eligible to enter this Campaign upon a Successful Purchase during the Campaign Period, subject to non-cancellation or termination of the Allianz life insurance policy purchased by the participant.
- f. Each participant may purchase more than one Allianz life policy insurance policy, however, only one Successful Purchase will be considered, and the participant can only win one (1) prize throughout the Campaign Period.
- g. The following prizes will be given out to the winners in Table 5 below:

**Table 5:**

Gift	Campaign Gift
Grand Prize	Apple iPhone 14 [128GB] worth RM4,199 (1 Unit)
Consolation Prize	RM200 Touch 'n Go eWallet Reload Pin (10 Units)

- h. iMoney, in collaboration with Allianz 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 Allianz Malaysia, must also be submitted within the Campaign Period of sixty (60) days.
- i. The timestamp of Customers' applications shall be based on iMoney's server system time.
- j. Every eligible Customers that fulfils the criteria listed in the Campaign Mechanics section of this agreement shall stand a chance to win one (1) Grand Prize of Apple iPhone 14 [128GB] worth RM4,199 (1 Unit) **OR** one (1) Consolation Prize of RM200 Touch 'n Go eWallet Reload Pin (10 Units). 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.
- k. The selection of the Grand Prize and Consolation Prize will be determined based on the Customer sequence on the monthly approval listing provided by Allianz.
  - The participants will be shortlisted by Allianz and the shortlisted participants will be contacted by iMoney within sixty (60) days from the end date of the Campaign Period, at any time from 9.00am – 5.00pm, Monday to Friday.
  - The shortlisted participant for the Grand Prize is required to answer two (2) questions correctly to win the Grand Prize while the other shortlisted participants are only required to answer one question correctly to win the Prize.
  - Three (3) attempts will be made to contact the shortlisted participants. If all attempts are unsuccessful, an alternate participant will be selected.

## 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 TurboCharge Me Campaign:

- 1) The Prizes stated for each campaign are not exchangeable for cash or redemption of a different Prize.
  - a) Personal Loan Campaign:
    - i) RM1,000 DuitNow Cash
  - b) Credit Card Campaign:
    - i) Apple Watch SE 2nd Generation
    - ii) Apple iPad 9th Generation
    - iii) Urbanlite Ledge 20" luggage
    - iv) TEFAL Air Fryer Fry Delight FX1000
    - v) GoPro HERO9
    - vi) RM150 Touch 'n Go Reload Pin
    - vii) RM100 Touch 'n Go Reload Pin
  - c) Insurance Campaign:
    - i) Apple iPhone 14 [128GB]
    - ii) RM200 Touch 'n Go Reload Pin
- 2) The aforementioned Prizes are subject to availability.
- 3) The aforementioned Prizes are only eligible for the Customer that has met the Campaign criteria under each specific Campaign above to qualify for the Campaign.
- 4) DuitNow, Apple, Tefal, GoPro, Urbanlite 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.*