TERMS AND CONDITIONS
iMoney Exclusive Alliance Bank Credit Card (1st May 2023 – 30th June 2023) Campaign

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

The iMoney Exclusive Alliance Bank Credit Card (1st May 2023 - 30th June 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 May 2023 to 23:59:59 Malaysian time (UTC+8) on 30th June 2023.

CAMPAIGN ELIGIBILITY

1) The Campaign is open to citizens with a residential address in Malaysia.

2) The Campaign is open to new Alliance Bank Credit Card Customers from the age of 21 years old and above with a minimum monthly gross income of RM2,000 or RM24,000 per annum.

3) 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) Prize throughout the Campaign. Multiple entries for Campaign Mechanics will only be considered as one (1) entry.

4) 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.

5) 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 Platinum Credit Card
   - Alliance Bank Visa Signature Credit Card
   - Alliance Bank Visa Infinite Credit Card

6) The Customer who successfully applied must also submit all required information via iMoney website for processing the Credit Card application, herein referred to as "Customer Details", latest by **23:59:59 Malaysian time** on **30th June 2023.**

   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

7) The Customer's credit card application must be approved by **31st July 2023** as defined in Table 1 under CAMPAIGN MECHANICS.

8) The Customer must perform one (1) retail spend with the new approved credit card within the Spend Period by **31st August 2023** as defined in Table 1 under CAMPAIGN MECHANICS.

- Includes local and overseas retail transactions (including online transactions), standing instructions/non-online auto-billing.
- 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 payment of services related to government	921-Court Costs, Including Alimony and Child Support - Courts of Law 9222-Fines -Government Administrative Entities, 9223-Bail, Bond Payments, 9311-Tax Payments - Government Agencies, 9399-Government Services (Not Elsewhere Classified) 9402- Postal Services -Government Only and 9405-U.S. Federal Government Agencies or Departments)

- 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 bank account.
- The campaign spend period to qualify for the Campaign Gift is defined in Table 1 under CAMPAIGN MECHANICS.

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 the approval date defined in Table 1.
   b. Perform one (1) retail spend with the new approved credit card within the Spend Period as defined in Table 1.

c. Table 1:

Batch	Card Application Date	Card Approval Date	Campaign Spend Period	Campaign Gift
Batch 1	1st May 2023 to 31st May 2023	Credit card to be approved by 30th June 2023	Perform one (1) retail spend by 31st July 2023	**Grand Prize:** TEFAL Air Fryer Fry Delight FX1000 (No Capped Limit) **First Prize:** Urbanite Ledge 20'' luggage (No Capped Limit)
Batch 2	1st June 2023 to 30th June 2023	Credit card to be approved by 31st July 2023	Perform one (1) retail spend by 31st August 2023	**Grand Prize:** TEFAL Air Fryer Fry Delight FX1000 (No Capped Limit) **First Prize:** Urbanite Ledge 20'' luggage (No Capped Limit)

4) 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 fulfil the Product application at the discretion of Alliance Bank, must also be submitted within the Campaign.

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 stand a chance to win one (1) TEFAL Air Fryer Fry Delight FX1000.

7) Customers who do not qualify for the Grand Prize will be guaranteed one (1) First Prize of Urbanite Ledge 20'' luggage.

8) 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.

9) The Grand Prize and First Prize will be determined based following criteria under Table 2:

a. Table 2:

No.	Campaign Gift	Campaign Criteria
1	**Grand Prize:** TEFAL Air Fryer Fry Delight FX1000 (No Capped Limit)	Customers who **meet the Campaign Criteria** and **perform Balance Transfer OR Fast Cash** with their newly approved Alliance Bank Credit Card
2	**First Prize:** Urbanite Ledge 20'' luggage (No Capped Limit)	Customers who **meet the Campaign Criteria without performing Balance Transfer OR Fast Cash** with their newly approved Alliance Bank Credit Card

10) iMoney has 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's 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 the Campaign Spend Period of 31st July 2023 and 31st August 2023 to complete the fulfillment of the prize as defined in Table 1 under CAMPAIGN MECHANICS.

4) iMoney shall contact Customers who qualified for the Prize via business WhatsApp, email, phone call and/or text message to conduct gift fulfillment.

5) Fulfilment of Prizes shall be done within three (3) weeks after the winners have been contacted.

6) Prizes that are not claimed within sixty (60) working days from the day of first contact and notification shall be forfeited. It is the Customer's responsibility to follow up on their gifts with iMoney before 30th September 2023, which is the deadline for fulfilment.

7) iMoney reserves the right to replace the Prizes with another of equal value per iMoney internal policies.

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

<u>The iMoney Exclusive Alliance Bank Credit Card Campaign:</u>

1) The TEFAL Air Fryer Fry Delight FX1000 or Urbanite Ledge 20'' luggage are not exchangeable for cash or redemption of a different prize.

2) The TEFAL Air Fryer Fry Delight FX1000 or Urbanite Ledge 20'' luggage are subject to availability.

3) The Grand Prize of TEFAL Air Fryer Fry Delight FX1000 or the First Prize of Urbanite Ledge 20'' luggage are only eligible for the Customer who have their credit card approved by 31st July 2023 and must perform one (1) retail spend with the new credit card by 31st August 2023 defined in Table 1 above to qualify for the Campaign.

4) TEFAL and Urbanite 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 30th May 2023.