

TERMS AND CONDITIONS

#ConfirmDapatDuitRaya with Funding Societies 2024 Campaign

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

The iMoney Exclusive HSBC Credit Card (11th Mar 2024 until 11th June 2024) 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 11th Mar 2024 to 23:59:59 Malaysian time (UTC+8) on 11th June 2024 (both dates inclusive).

CAMPAIGN ELIGIBILITY

1. The Campaign is open to;
 - (a) Citizens of Malaysia
 - (b) Sole proprietorship, partnership, limited liability partnership, private limited company (non-subsiary of a listed company) or unlisted public limited company registered with SSM
 - (c) Minimum 30% local shareholding by Malaysians
 - (d) Minimum RM 60,000 revenue per annum (or RM5,000 per month)
 - (e) Minimum 6 months in operations
2. The applicable product, herein referred to as “Product” in singular form, for this Campaign, includes the following product available on iMoney’s website:
 - (a) Funding Societies SME Micro Financing/-i
3. The customer who successfully applies must also submit all required information for processing the Business Financing application, herein referred to as “Customer details”, by **23:59:59 Malaysian time on 11th June 2024**.
4. The required Customer Details are as follows:
 - (a) Customer Name
 - (b) Customer IC
 - (c) Customer Phone Number
 - (d) Customer Email Address
 - (e) Employment Type
 - (f) Copy of all Director(s) NRIC / Passport
 - (g) Latest 6-months Bank Statement
 - (h) Latest 2 years personal Income Tax Assessment (Optional)
5. The Customer must successfully submit all Customer Details as listed above for the Funding Societies application by **23:59:59 Malaysian time on 11th June 2024**.
6. The Customer's Product application must have a disbursement by Funding Societies within thirty (30) days from the application date or by **10th July 2024**.
7. The minimum disbursement amount must be RM20,000 to qualify for the Campaign.
8. 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. Only customers who have applied via iMoney, with completed disbursement for the Product based on Campaign Eligibility criteria shall be eligible for the Campaign.
4. The timestamp of Customers' applications shall be based on iMoney's server system time.
5. Every eligible Customer that fulfils the criteria listed in the Campaign Eligibility section of this Terms and Conditions shall be **guaranteed either one (1) RM1,000 Duit Raya via DuitNow or RM50 Touch 'n Go eWallet**. The quantity of gifts available for this Campaign is limited to a total of one (1) unit for each user with a complete disbursed.
6. The selection of the Grand Prize and Consolation Prize will be determined on a first-come, first-served basis based on the Customer disbursement amount provided by Funding Societies.
7. The illustration for the #ConfirmDapatDuitRaya Campaign Gifts is described in the table below:

No.	Campaign Gift	Campaign Criteria
1.	RM 1,000 Duit Raya via DuitNow	Every eligible Customer who disbursed RM 35,000 and above (Limited to 5 customers)
2.	RM 50 Touch 'n Go eWallet	Every eligible Customer who disbursed RM 20,000 and above (Limited to 12 customers)

8. Every eligible Customer will receive an email 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.

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 email within sixty (60) working days after the Campaign has ended.
4. Every eligible Customer is required to complete a Google form included in the announcement email that will be sent out from iMoney within 7 working days. Any responses received after a given period from the email reception may experience delays in the fulfilment process.
5. Fulfilment of Prizes shall be done within fourteenth (14) working days after the winners have acknowledged the announcement email.

6. Prizes that are not claimed within sixty (60) calendar days from the day of first contact and notification shall be forfeited.
7. It is the Customer's responsibility to follow up on their gifts with iMoney before 31st Aug 2024, which is the deadline for fulfilment.
8. iMoney reserves the right to replace the Prizes with another of equal value at its discretion.
9. 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 #ConfirmDapatDuitRaya Campaign with Funding Societies:

1. The RM 1,000 Duit Raya via DuitNow and RM 50 Touch 'n Go eWallet are not exchangeable for cash or redemption of a different prize.
2. The RM 1,000 Duit Raya via DuitNow and RM 50 Touch 'n Go eWallet are only eligible for the winner of the Campaign.
3. DuitNow 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 11th Mar 2024.