

TERMS AND CONDITIONS

iMoney Exclusive RHB Credit Card Campaign (1st April 2024 – 30th April 2024)

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

The iMoney Exclusive RHB Credit Card (1st April 2024 – 30th April 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 1st April 2024 to 23:59:59 Malaysian time (UTC+8) on 30th April 2024 (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 existing primary cardholders 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.
 - Customers who are participating in any other concurrent RHB Credit Card/-i(s) sign-up promotions via any channels either by RHB or any authorized third parties.
- 4) The applicable credit cards, herein referred to as “Product” in singular form, for this Campaign includes the following products available on iMoney’s website:
 - RHB Cash Back Credit Card/-i
 - 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 MasterCard Credit Card/-i
 - RHB Visa Rewards 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 30th April 2024**.

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 30th April 2024**.
- 9) To be qualified for the Campaign, Customers must:
- Be approved by RHB within thirty (30) days from the application date.
 - Activate and make at least one (1) eligible transaction(s) with all the approved credit card(s) within sixty (60) days from the date of approval to be qualified for the Campaign.
 - An Eligible Transaction includes all retail transactions including local and overseas retail spending and e-wallet top-up.
 - The following transactions are not classified as Eligible Transactions:
 - i) Cash Advance & Quasi Cash
 - ii) Instalments paid for the 0% Instalment Plan
 - iii) Balance transfer transactions
 - iv) Easy cash & the instalments paid transactions
 - v) Instalments paid for Dial-An-Instalment programme
 - vi) Refunds
 - vii) Disputed, unauthorized or fraudulent retail transactions
 - viii) Payment of annual fee on the annual fees
 - ix) Interest or Management Fee payments
 - x) Late payment charges, charges for cash withdrawals and any other form of service/miscellaneous fees
 - xi) Charity and government related transactions with merchant category codes (MCC) below:

Spend Category	MCC Description	MCC
Charity	Charity or Social Service Organisations	8398
Government	Court costs including alimony and child	9211
	Fines	9222
	Bails and bond payments	9223
	Tax payment	9311
	Government services	9399

	Postal services - government only	9402
	Intra-government purchases - government only	9405

CAMPAIGN MECHANICS

- 1) The Campaign is only for applications for the aforementioned Products 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) iMoney, in collaboration with RHB Malaysia, will be tracking the date of submission of the Required Documents by each Customer to ensure 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 (30) days.
- 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 Mechanics section of this agreement shall be guaranteed either one (1) Dyson Cool™ Fan AM07 worth RM1,889 (no capped limit) **OR** one (1) RM150 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 Campaign Eligibility.
- 6) 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 15th Customer who meets the Campaign criteria above will qualify for one (1) Dyson Cool™ Fan AM07 worth RM1,889.
 - b. Customers who meet the Campaign criteria but do not qualify for the Grand Prize will qualify for the Consolation Prize of RM150 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.	Dyson Cool™ Fan AM07 worth RM1,889	Every 15 th Customer who meets the campaign criteria based on the monthly approval listing provided by RHB (no capped limit).
2.	RM150 Touch 'n Go Reload Pin	Customers who are not qualified for the Grand Prize (no capped limit).

- 7) Every eligible Customer will receive an email, business WhatsApp message or SMS to complete the fulfilment of the prize.
- 8) iMoney is the final authority in determining the interpretation of these terms and conditions and as to any other matters relating to this Campaign.
- 9) 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 email within sixty (60) working days after Customers have fulfilled the spending criteria. Every eligible Customer is required to complete a Google Form included in the announcement email that will be sent out from iMoney within seven (7) working days. Please be advised that any responses received after this seven (7) working days period from the email reception may experience delays in the fulfillment process.
- 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) It is the Customer's responsibility to follow up on their gifts with iMoney before 31st July 2024, 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 Dyson Cool™ Fan AM07 or RM150 Touch 'n Go are not exchangeable for cash or redemption of a different prize.
- 2) The Dyson Cool™ Fan AM07 or RM150 Touch 'n Go is subject to availability.
- 3) Dyson 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 April 2024.