

Apply & Win with Alliance Bank Visa Credit Card Campaign Terms and Conditions

Intelligent Money Sdn Bhd (Company No. 201201020688 (1005180-T)) shall be referred to as “iMoney” or “the Company”.

The Apply & Spend with Alliance Bank Visa Credit Card 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 December 2025 to 23:59:59 Malaysian time (UTC+8) on 31st January 2025 (both dates inclusive).

Campaign Eligibility

- 1) This Campaign is exclusive to individuals who apply for a Visa credit card issued by Alliance Bank Malaysia Berhad (“Alliance Bank”) via iMoney.my website or the Setel mobile application during the Campaign Period.
- 2) The Campaign is open to citizens of Malaysia with a residential address in Malaysia.
- 3) The Campaign is open to salaried Customers above the age of 21 years old with a minimum income of RM24,000 per annum or RM2,000 monthly.
- 4) This Campaign is open to applicants who apply for an Alliance Bank Credit Card, or a Personal Loan/Financing together with a Credit Card via iMoney.my.
 - a) In the event of multiple ongoing Alliance Bank Campaigns, each eligible customer is entitled to win only one (1) prize across all campaigns. Multiple entries submitted for this Campaign will be treated as a single (1) entry for prize consideration.
- 5) The following Customers shall not be eligible for this Campaign:
 - a) Customers who make an application for an Alliance Bank Credit Card outside of the iMoney.my website and Setel mobile application.
 - b) Customers who are existing primary cardholders of one or more Alliance Bank Credit Cards.
 - c) Customers who have an application approved or denied or cancelled within six (6) months from the date of their application with Alliance Bank.
 - d) Customers deemed to have committed or are suspected of any breach, fraud or misconduct in relation to all Alliance Bank relevant products, facilities and services.
- 6) Alliance Bank Visa Credit Cards shall mean the following available on iMoney’s website:

- a) Alliance Bank Visa Platinum;
 - b) Alliance Bank Visa Signature; and
 - c) Alliance Bank Visa Infinite.
- 7) To participate in the Campaign, the Customer must ensure that all required information and supporting documents are submitted within the Campaign Period. These include:
- a) Full name
 - b) NRIC number
 - c) Phone number
 - d) Email address
 - e) Copy of the Customer's NRIC (front and back); and
 - f) following income documents:
 - EPF statement showing at least the latest 13 months' contribution history (printed from EPF);
 - Latest 1-month payslip; AND/ OR
 - Latest 3 months' bank statements
- 8) Alliance has the sole discretion to request for any additional documents to support the Customer's application. If there shall be any additional documents requested by Alliance, the Customer shall promptly furnish the additional documents to Alliance within seven (7) calendar days from the date of request.
- 9) The Customers who have submitted the completed set of Application Documents to Alliance within the Campaign Period shall be referred to as "Eligible Customers".

Campaign Mechanism

- 1) Upon successful registration as per Clauses 1 to 9 above, the Eligible Customer must:
 - a. get approved, and
 - b. perform one (1) retail spend with a newly approved Alliance Visa Credit Card within sixty (60) days from the approval date of the card as defined in table below.

Apply date	Credit card to be approved by	Balance Transfer/Fast Cash to be approved by	Campaign Spend Period
			Perform one (1) retail spend by
1 st - 30 th November 2025	31 st December 2025	31 st January 2026	
1 st - 31 st December 2025	31 st January 2026	28 th February 2026	

2) Eligible Transactions include:

- a. Local and overseas retail transactions (including online transactions), standing instructions/non-online auto-billing.
- b. Excludes the following retail transactions:

Transactions/ Fees and Charges	MCC Code/ Details
Insurance payment	5960 - Direct Marketing Insurance Services 6300 - Insurance Underwriting, Premiums
eWallet reload transactions	6540 - Non-Financial Institutions – Stored Value Card Purchase/Load 7372 - Computer Programming, Data Processing, and Integrated Systems Design Services 4784 - Tolls and Bridge Fees
Retail transactions in relation to payment of services related to government	9211 - 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)

- c. 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.
- 3) iMoney, in collaboration with Alliance, will be tracking the date of submission of the Required information by each Customer to ensure that Campaign Eligibility is fulfilled.
 - 4) The timestamp of Customers' applications shall be based on iMoney's server system time.
 - 5) Each Eligible Customer who fulfils all the required criteria will be entitled to receive either one (1) Grand Prize or one (1) Consolation Prize, as specified in the table below.

Campaign Prize(s)	Campaign Criteria	Prize Limit
BTFC Exclusive Prize: Barry Smith 20-inch Luggage	Customers who fulfil the Campaign Criteria and perform a Balance Transfer or Fast Cash transaction	No capped limit
Guaranteed Prize: RM200 Setel Credit/ Touch 'n Go eWallet	Customers who fulfil the Campaign Criteria without performing a Balance Transfer or Fast Cash transaction	

- 6) The gift entitlement for this Campaign is limited to one (1) unit per Eligible Customer who has received card approval and fulfilled the required spending criteria.

Campaign Prize(s) Fulfilment

- 1) By participating in this Campaign, the Customer consents to and agrees:
 - that iMoney and Alliance 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/fulfilments providers for Campaign Prize(s) fulfilment.
 - that iMoney is entitled to use and publish the Campaign Prize(s)' winners list for publicity and advertising purposes without any compensation or need for prior notification (if necessary).
 - iMoney and Alliance's decision regarding the eligibility of the Campaign Prize(s) shall be final. Any correspondence pertaining to the decision shall not be entertained.
- 2) All Prize(s) shall be fulfilled by iMoney.
- 3) Each Eligible Customer will be contacted and notified via email on the entitlement to the Campaign Prize(s) ("Notification Email") within sixty (60) business days after the Eligible Customer has fulfilled the Campaign Criteria. Each Eligible Customer is required to acknowledge receipt of the Notification Email by replying to the Notification Email sent by iMoney within seven (7) business days from the date of receipt of such Notification Email. Any responses received after the 7th business day may result in delays on the fulfilment of the Campaign Prize(s).
- 4) It is the Eligible Customer's responsibility to follow up with iMoney regarding the fulfilment of their Campaign Prize(s).
- 5) iMoney and Alliance reserve the right to forfeit the Campaign Prize(s) that are not claimed within thirty (30) calendar days from the date of the announcement email.
- 6) Campaign Prize(s) are subject to availability. In the event of unforeseen circumstances, iMoney reserves the right to substitute alternative gifts of equivalent or greater value with no notice.
- 7) Campaign Prize(s) cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.
- 8) iMoney and Alliance shall not be responsible for any loss (including loss of opportunity and consequential loss arising therefrom) and damage suffered or incurred if the contact details maintained in Alliance's record are not current or correct.
- 9) iMoney and Alliance reserve the right to disqualify Eligible Customers who have failed to fulfil these Terms and Conditions and/or who have submitted incomplete or inaccurate data.

General Terms and Conditions

- 1) iMoney reserve the right to revise the terms and conditions by informing the participating Customers on the revised terms and conditions via email.
- 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.
- 3) The participating Customers may contact iMoney for any feedback and/or complaints in relation to this Campaign via email or iMoney Business WhatsApp:
 - a) iMoney Business WhatsApp: [+60 3-2856 1800](tel:+60328561800)
 - b) Email: campaign@imoney.my

These terms and conditions are up to date as of 1st November 2025.