

Apply & Spend with RHB Bank 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 RHB Bank 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 an RHB Bank (Malaysia) Berhad (“RHB”) credit card via iMoney.my website or through 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 RHB Bank Credit Card, or a Personal Loan/Financing together with a Credit Card via iMoney.my.
 - a) In the event of multiple ongoing RHB 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 RHB Bank Credit Card outside of the iMoney.my website and Setel mobile application.
 - b) Customers who are existing primary cardholders of one or more RHB Bank Credit Cards.
 - c) Customers who have an application approved or denied or cancelled within twelve (12) months from the date of their application with RHB Bank.
 - d) Customers deemed to have committed or are suspected of any breach, fraud or misconduct in relation to all RHB Bank relevant products, facilities and services.
- 6) RHB Bank Credit Cards refer to the following cards available on iMoney’s website. Customers may apply for multiple credit cards during the application process and may

choose between Islamic and Conventional credit card types, subject to eligibility and availability.

Credit Card Name		Card Type
1.	RHB Cash Back Credit Card /-i	Islamic / Conventional
2.	RHB Visa Infinite Credit Card	Conventional
3.	RHB Visa Signature Credit Card	Conventional
4.	RHB Visa MyEG Credit Card	Conventional
5.	RHB World MasterCard Credit Card /-i	Islamic / Conventional
6.	RHB Shell Visa Credit Card /-i	Islamic / Conventional
7.	RHB Rewards MasterCard Credit Card /-i	Islamic / Conventional
8.	RHB Visa Rewards Credit Card /-i	Islamic / Conventional

- 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:
- Full name
 - NRIC number
 - Phone number
 - Email address
 - Copy of the Customer's NRIC (front and back); and
 - Following income documents:
 - EPF statement showing at least the latest 12 months' contribution history (printed from EPF); AND
 - Latest 3 month payslip/ bank statements
- 8) RHB 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 RHB, the Customer shall promptly furnish the additional documents to RHB within seven (7) calendar days from the date of request.
- 9) The Customers who have submitted the completed set of Application Documents to RHB within the Campaign Period shall be referred to as "Eligible Customers".

Campaign Mechanism

- Upon successful registration as per Clauses 1 to 9 above, the Eligible Customer must;
 - get approved and

- b. perform one (1) retail spend using the newly approved RHB Credit Card within **sixty (60) days** from the approval date.

2) Eligible Transactions include:

- a. Local and overseas, as well as e-wallet top-ups.
- b. Excludes the following retail transactions:
 - i. Cash Advance & Quasi Cash
 - ii. Instalments paid for the 0% Instalment Plan
 - iii. Balance transfer transactions
 - iv. Easy cash & the instalment paid transactions
 - v. Instalments paid for the Dial-An-Instalment programme
 - vi. Refunds
 - vii. Disputed, unauthorised or fraudulent retail transactions
 - viii. Payment of the 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

- 3) iMoney, in collaboration with RHB, 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 one (1) Campaign Prize(s) as specified in table below.

Campaign Prize(s)	Campaign Criteria	Prize Limit
Premier Prize: PICO 4 ULTRA	Every 20th customer based on RHB Bank approval list	No capped limit
Guaranteed Prize: RM240 Setel Credit/ Touch 'n Go eWallet	Customers who are not qualified for the Premier Prize	

- 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 RHB 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 RHB'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 RHB 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 RHB 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 RHB's record are not current or correct.
- 9) iMoney and RHB 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.